KARNATAKA HUMAN DEVELOPMENT REPORT 2005

The Report analyses the Government of Karnataka's financial investment in human development and the outcomes of the state's fiscal policy decisions for key human development indicators such as life expectancy at birth, female literacy and access to education, infant and maternal mortality rates, and incomes and employment. The Report measures the state's performance in human development in those human priority areas that most affect the living conditions of the poor and the vulnerable. KHDR 2005 views the theme of spending on human development from two perspectives. Factoring equity and social justice issues poses the question: How can social sector spending be targeted to ensure a compression of gender, caste, income and regional disparities? Second, factoring good governance, people's participation and the role of NGOs provides a deeper understanding of the stakeholders whose actions can transform human development into a process that is participatory, democratic and accessible.

The HDR 2005, Karnataka's second Report, has several unique features:

- The country's first thematic HDR, with a focus on financing human development.
- The first ever computation of the HDI and the GDI for the Scheduled Castes and the Scheduled Tribes.
- Extensive use of survey-based data for the chapters on the status of the Scheduled Castes and the Scheduled Tribes in Karnataka.
- A stand-alone study of *Stree Shakti* and *Swashakti* women's self-help groups to assess the impact of these programmes on women's empowerment.
- An analysis of governance strategies to ensure better service delivery.
- The first HDR to look at the role of NGOs in supplementing state-driven initiatives.
- A presentation of alternative models of participatory development.

The Report then goes on to make a series of recommendations to promote an improvement in the HDI and the GDI of the state. Resource mobilisation and effective use of existing resources are analysed extensively.

Planning and Statistics Department
Government of Karnataka

Karnataka Human Development Report 2005

KARNATAKA

Human Development Report 2005

Investing in Human Development

KARNATAKA

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Investing in Human Development

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" ಸುವರ್ಣ ಕರ್ನಾಟಕ – 2006 "

H. D. KUMAARASWAAMY
CHIEF MINISTER

VIDHANA SOUDHA, BANGALORE-560 001

Message

It is a matter of pride that Karnataka's second Human Development Report 2005 is the only State HDR to have a thematic focus. The Report is a significant analysis of financing human development in the state; the outcomes of the State Government's various initiatives in critical human development sectors such as education, nutrition, healthcare, sanitation, drinking water and employment; and their impact on the most vulnerable sections of society: people below the poverty line, women, children, the Scheduled Castes and Scheduled Tribes. The Report also examines ways in which service delivery can be improved and made more efficient, accountable and people-friendly. Above all, this HDR provides an objective evaluation of the human development scenario in Karnataka. The chapter *The Way Forward* offers many recommendations to which the State Government will give serious consideration. As this Report precedes the commencement of the Eleventh Plan of the state, I am certain the recommendations contained in the Report will ensure that Karnataka's commitment to improving the human development status of its people finds concrete vision in the State's Eleventh Plan document.

It is indeed significant that the HDR is being published at a momentous period in the history of the state. Karnataka will celebrate 50 years of state-hood on November 1st, 2006 when a year filled with commemorative events, all celebrating the unification and formation of the state will be flagged off.

I am sure this HDR, which is the outcome of an interactive process, will provide considerable data and analysis to various stakeholders such as local bodies, academe, NGOs, in fact everyone who is interested in learning about human development in Karnataka. I also hope it generates more discussion on financing human development and enables the evolution of a strategy which would further improve Karnataka's HDI.

H. D. KUMAARASWAAMY

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Message

It is indeed appropriate that the Karnataka Human Development Report 2005 is being published at a moment when the State Government has initiated steps to formulate the Eleventh Plan. This Report will provide the information and the impetus to building into the Plan, a much-needed focus on human development.

It is now recognised that development cannot be equated with economic growth *per se* and UNDP's identification of human development indicators to assess parameters not normally encompassed by economic criteria such as rate of growth or GSDP has significantly changed the way we look at "development". If the poor and the marginalised do not have access to education, healthcare and secure livelihoods, then economic growth will leave them behind and the gap between the haves and the have-nots will widen. It is in this context that government expenditure on social services becomes a crucial factor. Karnataka's second Human Development Report has chosen to explore difficult terrain and its analysis takes note of both the strengths and the constraints of various sectors.

The most striking feature of this HDR is the preparation of the Human Development Index and the Gender Development Index of the Scheduled Castes and the Scheduled Tribes in Karnataka. No other state has attempted this, probably because of data constraints. We, however, took up a special socio-economic survey of the Scheduled Castes and Scheduled Tribes which enabled us to develop the HDI and GDI and which provided data for the two chapters on the SCs and STs, another first for the state. Another survey on women's self-help groups was also commissioned and it yielded valuable insights on self-help groups as vehicles of women's empowerment.

I understand that many experts within and outside Government contributed the background papers which form the basis of this Report. The concept of this HDR was taken to the regions through interactive workshops where elected representatives, local functionaries, NGOs, farmers' groups, women's groups and academics participated and provided meaningful inputs. The next step after publication is to disseminate the message of the HDR widely so that policy makers can receive feedback regarding the next set of policy interventions.

Ramachandra Gowda
Minister for Planning, Karnataka

Background Papers and Studies Commissioned for Karnataka Human Development Report 2005

Editor
Dr. Malati Das
Assisted by Diwakar Rao M.H.

Papers

Name of author/institution		Paper
1.	Dr. Abdul Aziz Retired Professor, Institute of Social and Economic Change, Bangalore.	Institutional Reforms for Human Development: Panchayat Raj
2.	Shri Aloysius P. Fernandes Executive Director, and Vidya Ramachandran, Mysore Resettlement and Development Agency (MYRADA), Bangalore.	1. Voluntarism and Non-Governmental Organisations 2. Self-Help Groups: Empowerment Through Participation
3.	Dr. Gita Sen Chairperson, Centre for Public Policy, Indian Institute of Management, and Anita Gurumurthy, Bangalore.	Gender and Human Development
4.	Dr. Gopala K. Kadekodi Retired Director, and B.P.Vani and H.K. Amarnath, Institute of Social and Economic Change, Bangalore.	Regional Disparities
5.	Dr. H. Sudarshan Karuna Trust, Bangalore.	Status of Scheduled Tribes in Karnataka
6.	Dr. K. P. Krishnan Joint Secretary, Department of Economic Affairs, Government of India, New Delhi.	Urban Water Supply and Sanitation
7.	Smt. G. Latha Krishna Rao Secretary to Government, Revenue Department, Bangalore.	Good Governance
8.	Shri. Lukose Vallatharai Managing Director, The Mysore Paper Mills, and Smt. Katyayini Chamaraj, Bangalore.	Child Labour

9.	Dr. Malati Das Chief Secretary, Government of Karnataka, Bangalore.	1. *Stree Shakti* and *Swashakti* Women's Self-Help Groups: A Survey 2. The Way Forward
10.	Dr. Manohar Yadav Professor, Institute of Social and Economic Change, Bangalore.	Status of Scheduled Castes in Karnataka
11.	Dr. M. Govinda Rao Director, and Mita Choudhury, National Institute of Public Finance and Policy, New Delhi.	Financing Human Development
12.	Dr. M. R. Narayana Professor, Institute of Social and Economic Change, Bangalore.	Financing Education
13.	Dr. M. H. Suryanarayana Professor, Indira Gandhi Institute of Development Research, Mumbai.	Poverty, Income and Employment
14.	Dr. P. J. Bhattacharjee Former Director, Population Centre, Karnataka, Bangalore.	Demography, Health and Nutrition
15.	Dr. P. R. Panchamukhi Former Director, and Dr. Sailabala Debi Director, Centre for Multi-Disciplinary Research, Dharwad.	Literacy and Education
16.	Shri N. Sivasailam Managing Director, Karnataka State Beverages Corporation Bangalore.	Housing
17.	Dr. Solomon Benjamin and Smt. R. Bhuvaneswari, Bangalore.	Urban Poverty
18	Shri V. P. Baligar Principal Secretary to Government, Infrastructure Development Department, Bangalore.	Rural Water Supply and Sanitation

19.	Shri V. Shantappa Coordinator, KHDR 2005, Bangalore.	1. Karnataka: An Overview 2. Human Development in Karnataka 3. Technical Note – Computing Indices 4. Appendix : Statistical Tables
Studies		
	Department of Economics and Statistics, Karnataka, Bangalore.	1. Sample Survey of Scheduled Caste and Scheduled Tribe households 2. Survey of *Stree Shakti* and *Swashakti* Women's Self-Help Groups
Additional background material and data provided by		
1.	Dr. Malati Das Chief Secretary, Government of Karnataka, Bangalore.	All chapters
2.	Shri K. Shankar Rao Senior Director, Human Development Division, Planning Department, Bangalore.	Chapters 4 and 6
3.	Shri V. Shantappa Coordinator KHDR 2005 Bangalore.	Chapter 9
4.	Shri S. K. Das Former Member (Finance), Space Communication and Energy Commission and Ex-Officio Secretary to Government of India, Bangalore.	Chapter 12
5.	Shri M. A. Basith Senior Director, Plan Finance and Resource Division, Planning Department, Bangalore.	Chapter 3
6.	Shri Diwakar Rao M. H. Deputy Director, Human Development Division, Planning Department, Bangalore.	All chapters

Acknowledgements

The preparation of a Human Development Report with a thematic focus took us into uncharted territory and the final product is the outcome of a process that has been participatory and consultative all through. Many individuals and organisations gave generously of their time and intellectual input and we would like to thank them for their invaluable contribution to this Report.

The Planning Commission, Government of India and the United Nations Development Programme are joint stakeholders, along with the Government of Karnataka in this endeavour and their participation has been wholehearted right from inception. These organisations have extended both technical and financial support to the Government of Karnataka. Maxine Olson, Resident Representative of the UNDP and Brenda Gail McSweeny, her predecessor in office, took a great deal of interest in this project. Dr. K. Seeta Prabhu, Head, HDRC, UNDP and Dr. Suraj Kumar, National Programme Officer, UNDP, who participated actively in our workshops and technical deliberations, played a critical role in the preparation of the Report. Dr. Rohini Nayyar, the then Adviser, and B. N. Nanda of the Planning Commission were always a source of encouragement. The Planning Commission and UNDP have contributed signally towards ensuring that we never lacked technical or financial assistance.

Two state level workshops in Bangalore and two regional level workshops at Dharwad and Mysore were organised as part of the process of writing the HDR as we felt that it would be enriched immeasurably if all stakeholders, both within and outside the government, could share their views and contribute ideas and concepts about human development in the state. The first state level workshop, which discussed the concept of the Report, saw academics from reputed organisations, NGOs, activists, journalists and government functionaries, discuss threadbare, various aspects of the Concept Paper and many of the suggestions emanating from this workshop were incorporated in the HDR. At the second state level workshop, paper contributors presented their draft papers to a series of discussion groups comprising experts, NGOs in the field and departmental stakeholders. The regional level workshop at Dharwad was organised by the Centre for Multi-Disciplinary Research (CMDR), Dharwad and the workshop at Mysore was organised by Abdul Nazir Sab State Institute for Rural Development (ANSSIRD), Mysore. At both workshops, local level issues were raised and background paper writers received meaningful inputs from participants. The list of participants is on pages xi-xv.

The Karnataka Human Development Report 2005 is based on background papers contributed by experts in the Government of Karnataka as well as external resource persons who have a significant academic and research background. Background papers were prepared by Aloysius P. Fernandes and Vidya Ramachandran; V. P. Baligar; P. J. Bhattacharjee; Gita Sen and Anita Gurumurthy; Gopala K. Kadekodi, B.P. Vani and H. K. Amarnath; M. Govinda Rao and Mita Choudhury; K. P. Krishnan; G. Latha Krishna Rao; Lukose Vallatharai and Kathyayini Chamaraj; Malati Das; M. R. Narayana; P. R. Panchamukhi and Sailabala Debi; V. Shantappa; N. Sivasailam; Solomon Benjamin; H. Sudarshan; M. H. Suryanarayana and Manohar Yadav.

V. Shantappa, as Coordinator, KHDR 2005, ensured that paper writers received accurate data and prepared the very extensive appendices that underpin the information base of this Report. The background papers were read and evaluated by peer reviewers within the government. They patiently read several draft versions of chapters and responded promptly with constructive feedback. The peer reviewers are Anita Kaul and T. M. Vijay Bhaskar (Literacy and Education, Financing Education),

Malati Das (Gender and Human Development), T. R. Raghunandan (Institutional Reforms), Sobha Nambisan (NGOs and Self-Help Groups), Subhash C. Khuntia (Financing Human Development), and D.Thangaraj (Health, Status of Scheduled Castes and Scheduled Tribes). The draft chapters were then shared with departmental stakeholders in a series of interactive meetings with Principal Secretaries/ Secretaries, heads of departments and officers, who helped us to improve the material content while ensuring there were no information gaps or discrepancies. Special mention must be made of D.Thangaraj who was peer reviewer for as many as three chapters and who participated in many of our meetings and discussion groups. Computation of life expectancy at birth (LEB) with sub-state level disaggregation is required to compute district human development indices.This data, however, was not readily available, so, P. J. Bhattacharjee computed LEB values with district-wise disaggregation. K. Gurumurthy of the Azim Premji Foundation provided useful inputs on the chapter on Literacy and Education.

One of the unique features of this HDR is the extensive use of survey-based data in the chapters on the status of the Scheduled Castes and Scheduled Tribes in Karnataka and the stand alone study on *Stree Shakti* and *Swashakti* self-help groups to assess the impact of these programmes on women's empowerment, economic as well as social. These surveys were conducted by the Department of Economics and Statistics, Karnataka, under the guidance of its Director, G. Prakasam, his predecessor in office, H. D. Ganesh and V. Shantappa. The staff of the Department of Economics and Statistics, at both the state and district levels, executed the work with their customary dispatch and efficiency. Computation of the HDI and GDI for Scheduled Castes and Scheduled Tribes, a first for any SHDR, is based entirely on data derived from these surveys.

Dr. Malati Das, Chief Secretary and former Additional Chief Secretary and Principal Secretary, Planning and Statistics Department initiated the exercise by writing the Concept Paper in 2003 and steered the process even after she was transferred from the department, in 2005. Three special surveys, two on the status of the Scheduled Castes and Scheduled Tribes in Karnataka and one on self-help groups were taken up at her instance. She has edited the HDR, and contributed additional material to the Report.

The Karnataka Human Development Report 2005 is being published in Kannada and English. Several officers of the Department of Planning have worked on the translation: Diwakar Rao M. H., A. S. Gowri, C. Lata Devi, Keshava, V. S. Kumar, M. Madalli, D. Pramila Kumari, Shankar Reddy, Sridhar Murthy, and K. Suresh. B. Shesadri and C. Chandrashekar, have edited the Kannada translation of the Report. Diwakar Rao M. H. has subsequently ensured that the final version is a finely crafted, reader-friendly text.

Nitya Mohan, Research Scholar, Cambridge University has assisted in the preparation of the Executive Summary.

New Concept Information Systems Pvt. Ltd., New Delhi has done an excellent job of designing the cover page and printing the Report and bringing it out simultaneously in English and Kannada.

Additional information for various chapters has been provided by M.A. Basith, S. A. Katarki and K. Suresh of the Planning Department. Srinivasaiah has done a commendable job in assisting V. Shantappa in preparing the appendices. The staff of the personnel section of the Additional Chief Secretary and Principal Secretary, Planning and Statistics Department, S. Vasantha, D. Nagesh, and Parvathi assisted her in the editing process.

Last, but not least, the staff of the Human Development Division, worked diligently, 24/7, on the Report. They organised workshops, helped with the documentation and provided key logistical support.

K. Shankar Rao, Senior Director, and Diwakar Rao M. H., Deputy Director, spearheaded the initiative with the able support of Siddalingappa, Rama Shettigar and Vishwanataiah, Assistant Directors and Shiva Shankar, Assistant Statistical Officer. K. Shankar Rao also contributed additional material for a few chapters. Diwakar Rao M. H. also assisted in editing the Report and his commitment to data accuracy, proof reading and all the nitty-gritty of editing meant that he went over chapters in painstaking detail to ensure consistency and cogency. The HDR owes a great deal to the efforts of these two officers.

We would like to thank all the people associated with the preparation of the Karnataka Human Development Report 2005. This Report is the result of the concerted efforts of many individuals and organisations, all united by a desire to create a fine document that will, hopefully, provide insights into the state of human development in Karnataka and generate strategies for the future.

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Additional Chief Secretary and Principal Secretary
Department of Planning and Statistics

List of Participants

First State Level Workshop, Bangalore, October 14, 2003

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Ahalya S. Bhat and Dr. Devaki Jain of Singamma Srinivasan Foundation, Tharanga, Bangalore, Dr. Gopala K. Kadekodi, Director, Institute of Social and Economic Change, Bangalore, Dr. Indira Rajaraman, National Institute of Public Finance and Policy (NIPFP), New Delhi, Jacintha Kumaraswamy, Consultant, K. D. Vargeese, BOSCO, Bangalore, Dr. K. S. Krishnaswamy, Dr. Mari Bhatt P. N., Population Research Centre, Institute of Economic Growth, University Enclave, New Delhi, Dr. M. H. Suryanarayana, Indira Gandhi Institute of Development Research, Mumbai, Dr. M. R. Narayana, Institute for Social and Economic Change, Bangalore, Dr. P. R. Panchamukhi, Director, Centre for Multi Disciplinary Development Research, Dharwad, Samuel Paul, Public Affairs Centre, Bangalore, Sandeep Dikshit, MPHDP, Dr. Sandhya V. Iyer, Reader, Department of Economics, Tata Institute of Social Sciences, Mumbai, Dr. Sarathi Acharya, Tata Institute of Social Sciences, Mumbai, Dr. Shanthamohan, Indian Institute of Science, Bangalore, Solomon Benjamin, Consultant, Bangalore, Uma Malhotra, Consultant, Usha Abrol, Regional Director, National Institute of Child Development, Bangalore, Vedanta Sharma, Consultant, Dr. V. Prakash, Central Food Technology Research Institute, Mysore, V. Shantappa, Coordinator KHDR 2005, Bangalore, V. S. Badari, Consultant, V. Vijayalaxmi, Centre for Budget and Policy Study, Bangalore, Dr. Vinod Vyasalu, Director, Centre for Budget and Policy Study, Bangalore, and Prof. Zoya Hassan, Jawaharlal Nehru University, New Delhi.

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Regional Workshop, CMDR, Dharwad, July 23, 2004

Session Chairpersons:

Dr. A. N. Kabbur: *Health and nutrition*; Dr. M. C. Kodli: *Regional and other imbalances, Scheduled Tribes in Karnataka and Institutional arrangement*; Dr. R. V. Dadibhavi: *Housing and Poverty*; and Dr. Shashikala Deshpande: *Education*.

Valedictory Address: Shri Chiranjeev Singh, Development Commissioner for North Karnataka, Belgaum.

Papers Presented By:

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Regional Workshop, ANSSIRD, Mysore, August 7, 2004

Session Chairpersons:

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Papers Presented By:

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Contents

Abbreviations xxiv

Introduction xxix

CHAPTER 1
Karnataka : An Overview 1

CHAPTER 2
Human Development in Karnataka 9

CHAPTER 3
Financing Human Development 31

CHAPTER 4
Income, Employment and Poverty 73

CHAPTER 5
Literacy and Education 95

CHAPTER 6
Demography, Health and Nutrition 127

CHAPTER 7
Housing, Water Supply and Sanitation 153

CHAPTER 8
Gender and Human Development 169

CHAPTER 9
Status of Scheduled Castes in Karnataka 209

CHAPTER 10
Status of Scheduled Tribes in Karnataka 233

CHAPTER 11
Institutional Reforms for Human Development: Panchayat Raj 253

CHAPTER 12
Good Governance 267

CHAPTER 13
Voluntarism and Non-Governmental Organisations 277

CHAPTER 14
Self-Help Groups: Empowerment Through Participation 287

CHAPTER 15
The Way Forward 305

Appendix: Statistical Tables 321

Technical Note – Computing Indices 513

Glossary (Statistical Terms) 520

Glossary (Regional Terms) 523

References 526

List of Figures

Figure 3.1.1	Fiscal imbalance in Karnataka: 1990-91 to 2002-03	37
Figure 3.1.2	Trends in revenues and expenditures in Karnataka: 1990-91 to 2002-03	37
Figure 3.1.3	Revenue deficit as percentage of fiscal deficit: 1990-91 to 2002-03	38
Figure 3.1.4	Trends in human development expenditure	42
Figure 3.1.5	Composition of expenditure in the social sector: 1990-91 and 2002-03	44
Figure 3.1.6	Rural development expenditure including Central transfers in Karnataka	45
Figure 5.1	Inter-district disparities in the rural female literacy rate	101
Figure 5.2	Gender disparity index of the literacy rate	102
Figure 5.3	Percentage of girls' enrolment to total enrolment	108
Figure 5.4	Gross enrolment ratio for classes I to VIII	108
Figure 5.5	Dropout rate in primary education in Karnataka	108
Figure 5.6	Dropout rate (percentage) in various classes	111
Figure 5.7	District-wise infrastructure index for primary schools: 2003-04	111
Figure 5.8	High schools by management	115
Figure 5.9	Dropout rate in classes I-X	116
Figure 5.10	District-wise infrastructure index for secondary schools	117
Figure 5.11	Growth of PU colleges and enrolment	119
Figure 5.12	Pass percentages of PUC results by social groups	119
Figure 6.1	Components of medical and public health expenditure in Karnataka: 1990-91 and 2002-03	145
Figure 7.1	Number of houses by type: Karnataka and India 2001	155
Figure 8.5.1	Distribution of SHG members by social groups	199
Figure 8.5.2	Category-wise distribution of SHG members by economic status	200
Figure 8.5.3	Educational status among office bearers of SHGs	200
Figure 8.5.4	Women reporting changes in status after becoming SHG members	204
Figure 8.5.5	Women's perceptions of programme objectives	205
Figure 9.1	Percentage share of SC/ST and Others to total population in Karnataka	212
Figure 9.2	Decadal growth rate for SCs, STs, Others, and all population in Karnataka	212
Figure 11.1	Plan expenditures of rural local governments	259

List of Boxes

Box 2.1	Differences between the HD approach and the non-HD approach	11
Box 2.2	HDI and GDI/GEI of NHDR	13
Box 2.3A	Composition of HDI 2001	15
Box 2.3B	Composition of HDI 1991	17
Box 2.4A	Composition of GDI 2001	19
Box 2.4B	Composition of GDI 1991	21
Box 2.5A	Percentage increase/decrease in values of HD indicators: 2001 and 1991	23
Box 2.5B	Percentage increase/decrease in values of GD indicators: 2001 and 1991	25
Box 3.2.1	Recommendations: Task Force on Higher Education for financing higher education	65
Box 3.3.1	Undertaking a gender budget initiative	68
Box 3.3.2	Categorisation of departments	69
Box 4.1	Major features of occupational categories	76
Box 4.2	Changes in employment patterns over time: Karnataka versus all-India	89
Box 5.1	UN Millennium Development Goals	97

Box 5.2	Monitorable targets in the Tenth Five Year Plan of India	98
Box 5.3	Selected social indicators with reference to the Tenth Plan targets and Millennium Development Goals – Karnataka	98
Box 5.4	Objectives and goals of the Department of Primary and Secondary Education	104
Box 5.5	Learning via satellite	105
Box 5.6	Involving parents and the community	106
Box 5.7	Mahiti Sindhu: IT at the grassroots	107
Box 5.8	Initiatives for north Karnataka	109
Box 5.9	How to guarantee learning	110
Box 6.1	UN Millennium Development Goals to be achieved by 2015	130
Box 6.2	Karnataka State Integrated Health Policy 2004	130
Box 6.3	Yashaswini health insurance for farmers	145
Box 6.4	Universal Health Insurance Scheme	146
Box 6.5	Round-the-clock nursing services	147
Box 6.6	Public-private partnership	148
Box 6.7	Tele-medicine project	149
Box 7.1	Karnataka's Habitat Policy	156
Box 7.2	Some innovative strategies	158
Box 8.1	What is gender analysis?	171
Box 8.2	What is empowerment?	174
Box 8.3	The Karnataka Women's Information and Resource Centre Project	193
Box 8.4	Some recommendations of the Karnataka Task Force on Women's Empowerment	195
Box 8.5	*Stree Shakti* and *Swashakti* women's self-help groups: A Survey	197
Box 10.1	NGO experiences in tribal health	247
Box 11.1	Imparting transparency and accountability in PRI functioning	257
Box 11.2	Evaluation of Panchayat Raj system	264
Box 12.1	Components of good governance	270
Box 12.2	Government-citizen interaction for e-governance	272
Box 13.1	Characteristics of NGOs' activities	283
Box 14.1	What is an SHG?	290
Box 14.2	Promoting good quality SHGs through SPIN	294
Box 14.3	Perspectives of poverty	294
Box 14.4	Savings	296
Box 14.5	Loan cycles	299
Box 14.6	Profiles in empowerment	300
Box 14.7	Leading to social and civic action	302
Box 14.8	Dealing with dowry	303
Box 14.9	The SHG that evolved into a CSO	303

List of Tables

Table 1.1	Composite Development Index: Ranking of districts in Karnataka	7
Table 1.2	Backward taluks	8
Table 2.1	The performance of districts in human development: 2001 and 1991	16
Table 2.2	Five top and bottom ranking districts in HDI: 2001 and 1991	18
Table 2.3	Inter-district variations in HDI values in selected districts: 1991 and 2001	20
Table 2.4	Performance of districts in gender related development: 2001 and 1991	22
Table 2.5	Five top and bottom ranking districts in GDI: 2001 and 1991	22

Table 2.6 A	Inter-regional comparisons: 2001 - Bombay Karnataka	24
Table 2.6 B	Inter-regional comparisons: 2001 - Hyderabad Karnataka	24
Table 2.6 C	Inter-regional comparisons: 2001 - Coastal and *malnad*	26
Table 2.6 D	Inter-regional comparisons: 2001 - Southern *maidan*	26
Table 2.7	Gender gap: Four top and bottom ranking districts	26
Table 2.8 A	HDI of the Scheduled Castes and Scheduled Tribes: 2004	27
Table 2.8 B	GDI of the Scheduled Castes and Scheduled Tribes: 2004	27
Table 2.9	HDI and GDI by social groups: 2001	28
Table 2.10	Comparison of HDI and GDI of 15 major states: 2001	29
Table 3.1.1	Selected developmental indicators in Karnataka	34
Table 3.1.2	Human development indicators in Karnataka and neighbouring states	35
Table 3.1.3	Plan expenditure from 2000-01 to 2005-06: Main sectors by investment	39
Table 3.1.4	Indicators of expenditure on social sectors in Karnataka	41
Table 3.1.5	Human development expenditure in major Indian states: 1990-91 and 2001-02	43
Table 3.1.6	Per capita real expenditure on human development in Karnataka	43
Table 3.1.7	Real per capita public expenditure, social sector expenditure and human priority expenditure – 14 major states: 1990-91 and 2001-02	44
Table 3.1.8	Expenditure under different heads of social sectors as a proportion of GSDP: Karnataka	45
Table 3.2.1	Public expenditure ratio and social allocation ratio by type of education: 1990-91 to 2002-03	50
Table 3.2.2	Social allocation ratio by level of education and pattern of expenditure: 1990-91 to 2002-03	51
Table 3.2.3	Public expenditure ratio, social allocation ratio and patterns of expenditure in Karnataka and southern states: 2000-01 to 2002-03	53
Table 3.2.4	Pattern of allocation and annual growth of expenditure on general education: 1990-91 to 2002-03	54
Table 3.2.5	Intra-sectoral allocation in general education: 1990-91 to 2002-03	54
Table 3.2.6	Annual growth of intra-sectoral allocation on general education: 1990-91 to 2002-03	55
Table 3.2.7	Intra-sectoral allocation by level of education in Karnataka and southern states: 2000-01 to 2002-03	55
Table 3.2.8	Pattern of expenditure in DMTFP for primary education: 2000-01 and 2001-02	57
Table 3.2.9	Pattern of expenditure in DMTFP for secondary education: 2000-01 and 2001-02	58
Table 3.2.10	District-wise block assistance per child and schooling achievements in Karnataka: 2000-01	59
Table 3.2.11	Correlation matrix of outcomes and expenditure on elementary education across districts	60
Table 3.2.12	Financial requirements for primary and secondary education	61
Table 3.2.13	Projected resource requirement for universalising elementary education	62
Table 3.2.14	Revenue receipts from primary and secondary education	63
Table 3.2.15	Budgetary subsidy to higher education in Karnataka: 1990-91 to 2002-03	64
Table 3.3.1	Women's welfare (plan and non-plan expenditure)	67
Table 3.3.2	Karnataka Mahila Abhivrudhi Yojane - Targets and achievements: 1999-2004	69
Table 3.3.3	Karnataka Mahila Abhivrudhi Yojane - Targets and achievements (Department-wise): 1999-2004	70
Table 4.1	Sectoral shares of Net State Domestic Product (at 1993-94 prices)	75
Table 4.2	Changes in Gini Coefficient of operational holdings in 15 major states	76
Table 4.3	Levels of living, inequality and poverty by occupational groups: Karnataka and all-India (1999-2000)	77
Table 4.4	Net Domestic Product at factor cost by industry of origin (at 1993-94 prices)	78

Table 4.5	Estimates of Net District Domestic Product at current prices: 2001-02	79
Table 4.6	Estimates of Gross Domestic Product per worker (at 1993-94 prices)	80
Table 4.7	Agricultural wages for men and women: Karnataka	81
Table 4.8	Incidence of poverty: Karnataka vs. all-India	82
Table 4.9	District-wise per capita domestic product and incidence of poverty	83
Table 4.10	Levels of living, inequality and poverty by social groups: Karnataka and all-India (1999-2000)	84
Table 4.11	Percentage of child population living in poor households: 1999-2000	84
Table 4.12	Enrolment in class I and dropouts: 1996-97 to 2002-03	85
Table 4.13	Classification of child labourers according to economic activity: Karnataka	85
Table 4.14	Targets for poverty reduction: Tenth Five Year Plan 2007	86
Table 4.15	Work participation rate: 1981, 1991 and 2001	86
Table 4.16	Category of workers by social groups: 2001	87
Table 4.17	Distribution of workforce by employment status (usual status adjusted)	88
Table 4.18	Main and marginal workers 1991 and 2001: Southern states and all-India	88
Table 4.19	Sectoral distribution of usual (principal + subsidiary) status of workers: 1983, 1993-94 and 1999-2000	90
Table 4.20	Unemployment rates: Karnataka and all-India	90
Table 4.21	No. of unemployed person days per thousand person days (current daily status): Karnataka vs. all-India	91
Table 4.22	Progress of SGRY (Stream I): 1998-99 to 2002-03	91
Table 4.23	Progress of SGRY (Stream II): 1998-99 to 2002-03	91
Table 4.24	Wage employment generated under various government programmes	92
Table 4.25	Swarnajayanti Gram Swarozgar Yojana (SGSY): 1999-2000 to 2002-03	92
Table 5.1	District-wise rural female literacy rate and percentage of rural families below poverty line: 2001	99
Table 5.2	Literacy rate of Karnataka and all-India	100
Table 5.3	Region-wise literacy-gender disparity index in Karnataka: 1991 and 2001	100
Table 5.4	Coefficient of variation (percentage) in literacy rates by social groups	103
Table 5.5	Decennial growth in literacy: Bijapur and Dakshina Kannada districts -1991 and 2001	103
Table 5.6	Ratio of schools to students in primary education: A profile - 2003-04	105
Table 5.7	Distribution of primary schools by management and area: 2002-03	106
Table 5.8	Net enrolment ratio	107
Table 5.9	Region-wise dropout rate at the primary level (I-VII)	109
Table 5.10	Percentage of children who are out of school in the age group 7-14	109
Table 5.11	Percentage of children benefited through various programmes: Karnataka	110
Table 5.12	Basic infrastructure in primary schools: India and selected states	111
Table 5.13	Teacher absence and teaching activity in schools: Karnataka and selected states	112
Table 5.14	7th standard examination pass percentages: Karnataka	113
Table 5.15	Secondary schools in Karnataka: 2003-04	114
Table 5.16	Percentage of girls enrolled in secondary schools	115
Table 5.17	GER for secondary education for classes I-X and XI-XII	115
Table 5.18	Percentage of female teachers in secondary schools by rural and urban areas in Karnataka: 2002	116
Table 5.19	SSLC results: Percentage of students who passed the class X examination	117
Table 5.20	District-wise education index: 1991 and 2001	120
Table 6.1	Some demographic indicators	129
Table 6.2	CBR and CDR: Regions of Karnataka, India and selected states	131
Table 6.3	Expectation of life at birth of males and females in Karnataka and India	131
Table 6.4	Persons reporting any ailment in the last 15 days prior to survey, by sex and residence	132

Table 6.5	HIV cases in Karnataka	133
Table 6.6	IMR for Karnataka and India	133
Table 6.7	Infant and child mortality in NFHS-1 and NFHS-2: Karnataka	133
Table 6.8	IMR in the regions of Karnataka, all-India and selected states	134
Table 6.9	Infant and child mortality for a ten-year period preceding NFHS-2: Karnataka 1999	135
Table 6.10	Percentage of children who received vaccination, Vitamin A, iron and folic acid tablets/liquid	136
Table 6.11	Causes of maternal mortality in selected states: 1998	137
Table 6.12	Percentage of pregnant women who received antenatal services by background characteristics	138
Table 6.13	Percentage of women who received ANC services: 1998-99 and 2002	138
Table 6.14	Distribution of deliveries by place of delivery	139
Table 6.15	Nutritional status of children under 3 years	140
Table 6.16	Percentage of undernourished children below 3 years	140
Table 6.17	Anthropometric indicators of nutritional status of children	140
Table 6.18	Average intake of foodstuffs (gm/day) of children: Karnataka 2004	141
Table 6.19	Percentage of children aged 6-35 months classified as having anaemia by background characteristics: Karnataka	141
Table 6.20	Percentage of children aged 6-35 months classified as having anaemia: Karnataka and selected states	141
Table 6.21	Women's food consumption by background characteristics (at least once a week)	142
Table 6.22	Nutritional status among ever married women in Karnataka: 1999	143
Table 6.23	Body Mass Index: Karnataka, southern and other selected states	143
Table 6.24	Percentage of ever married women (15-49 years) with iron deficiency: Karnataka - 1999	144
Table 6.25	Anaemia among women in states: 1991	144
Table 6.26	Revenue expenditure in health and family welfare expenditure (excluding medical education, training and research): 2001-02	146
Table 6.27	Karnataka and selected states: Per capita health expenditure	146
Table 6.28	Regions and select ratios	147
Table 6.29	Vacancy position of medical officers and other paramedical staff	147
Table 6.30	Proportion of persons receiving treatment for ailments and per capita public expenditure on health	148
Table 6.31	Karnataka Health Vision 2020: Targets	150
Table 7.1	Distribution of households by tenure and type: Karnataka and selected states: 2001	157
Table 7.2	Houses constructed under State and Central schemes: 1999-2004	159
Table 7.3	Distribution of households by location of drinking water: Karnataka 2001	160
Table 7.4	Distribution of households by source of drinking water: Karnataka 2001	161
Table 7.5	Number of households with bathroom, latrine and drainage facility: Karnataka 2001	161
Table 7.6	Distribution of households by location of drinking water: Karnataka and selected states	162
Table 7.7	Distribution of households by source of drinking water: Karnataka and selected states	163
Table 7.8	Distribution of households by bathroom, latrine and drainage: Karnataka and selected states	165
Table 7.9	Distribution of main source of drinking water in urban slums	167
Table 7.10	Plan and non-plan allocation of funds for water sector	167
Table 8.1	District-wise selected key indicators of Karnataka	173
Table 8.2	Work participation rates: Southern states and India	175
Table 8.3	Working population: Districts	176
Table 8.4	Distribution of main and marginal workers by region for Karnataka	177
Table 8.5	Workers by category in southern states	177
Table 8.6	Category-wise workers in districts: 2001	178

Table 8.7	Agricultural wages of rural labourers in Karnataka by districts	179
Table 8.8	Sex ratios for southern states: 1901-2001	181
Table 8.9	Sex ratio by districts in Karnataka with rates of change over the century	181
Table 8.10	Sex ratio and child sex ratio: A comparison with southern states	182
Table 8.11	Sex ratio and child sex ratio by districts in Karnataka	183
Table 8.12	District-wise child sex ratio 2001: Rural and urban	184
Table 8.13	Percentage of ever married women involved in household decision-making, freedom of movement and access to money: Southern states	185
Table 8.14	Percentage of ever married women who have been physically abused: Southern states	185
Table 8.15	Crimes against women: Karnataka	186
Table 8.16	Total crimes committed against women in Karnataka: 1999-2003	187
Table 8.17	Elected women members in Panchayat Raj institutions: Selected states	191
Table 8.18	Women in decision-making positions in PRIs	192
Table 8.19	Percentage of women GP members by issues they took up in the panchayat: Selected districts	194
Table 8.20	Percentage of women GP members by their performance across caste groups	194
Table 8.5.1	Distribution of SHG members by social groups	198
Table 8.5.2	SHG members reporting an improvement in monthly income after joining the group	202
Table 8.5.3	Autonomy levels of SHG members	203
Table 8.5.4	Improvement in members' levels of awareness and knowledge	205
Table 9.1	Distribution of SC/ST population in Karnataka: Rural and urban	212
Table 9.2	District-wise percentage of SC sub-caste population to total SC population in Karnataka: 1991	213
Table 9.3	Key demographic indicators	214
Table 9.4	Distribution of operational holdings and operated areas by major size class for different social groups in Karnataka: 2001	215
Table 9.5	Ownership of agricultural land	215
Table 9.6	Occupational distribution	215
Table 9.7	Area-wise distribution of households by source of income and social groups: Karnataka and India 1999-2000	218
Table 9.8	Source-wise distribution of household income in rural areas for different social and religious groups	219
Table 9.9	Income and expenditure	219
Table 9.10	Literacy rate among SCs and general population in Karnataka	220
Table 9.11	Mean years of schooling	221
Table 9.12	Percentage of children who are out of school in the age group 7-14	221
Table 9.13	Percentage of students who passed the SSLC examination: 2001-05	222
Table 9.14	Percentage distribution of SC population aged 7+ years by level of education	222
Table 9.15	Percentage of households with safe drinking water	223
Table 9.16	Distribution of households by availability of electricity, latrine and bathroom facilities in southern states: 2001	225
Table 9.17	Infant and child mortality by social groups	226
Table 9.18	Percentage of tetanus toxoid vaccinations: 1998-99	226
Table 9.19	Percentage distribution of deliveries by SC women by age group	227
Table 9.20	Percentage distribution of type of assistance at delivery	227
Table 9.21	Nutritional status of women by social groups: 1998-99	227
Table 9.22	Scheduled Castes in Karnataka: Key indicators	228
Table 9.23	Funds pooled under the Special Component Plan	229
Table 9.24	Disposal of cases under P.C.R. and P.A. Acts: 2003	230

Table 10.1	Scheduled Tribes' literacy rates by sex and region: 1991 and 2001	237
Table 10.2	Percentage of out-of-school children in the age group 7-14	238
Table 10.3	Percentage of students who passed the SSLC examinations: 2001-05	239
Table 10.4	Percentage distribution of ST population aged 7+ years by levels of education	239
Table 10.5	Category-wise working population of Scheduled Tribes in Karnataka: 2001	240
Table 10.6	Ownership of agricultural land	240
Table 10.7	Ownership of land holdings by size	240
Table 10.8	MPCE: Karnataka and selected states	241
Table 10.9	Income and expenditure: 2004	241
Table 10.10	Total fertility rate and child mortality: Some indicators	241
Table 10.11	Antenatal care during pregnancy	242
Table 10.12	Tetanus toxoid vaccinations and iron/folic acid tablets during pregnancy	242
Table 10.13	Nutrition status of children	243
Table 10.14	Availability of drinking water facility	244
Table 10.15	Funds pooled under the Tribal Sub-Plan	245
Table 10.16	Scheduled Tribes in Karnataka: Key indicators	248
Table 10.17	Major Scheduled Tribes in Karnataka	250
Table 11.1	Revenue and expenditure pattern of PRIs (all tiers): Selected states, 1997-98	261
Table 11.2	Own revenue and expenditure pattern of village panchayats: Some selected states, 1997-98	262
Table 11.3	Distribution of elected panchayat members by category: 1994 and 2000	263
Table 12.1	Profile of bribes paid by in-patients on various counts	273
Table 13.1	Category index of NGOs	284
Table 14.1	Some SHG-promoting institutions	292
Table 14.2	Savings by SHG members in selected major programmes	295
Table 14.3	Savings of SHGs	296
Table 14.4	Loans given by selected SHGs to their members	296
Table 14.5	Pattern of lending	297
Table 14.6	Percentage of households above the poverty line	299
Table 14.7	Financial status of SHG members	299
Table 14.8	Loans by banks to SHGs under the SHG-Bank Linkage Programme	300
Table 14.9	Credit disbursements to SHGs under SGSY and Bank Linkage Programmes	301
Table 14.10	Increased decision-making power of women SHG members in their households	301
Table 14.11	Increased influence of SHGs over community/village issues	301
Table 14.12	Increased knowledge and awareness of SHG members	302
Table 14.13	*Stree Shakti* SHGs: Involvement in social activities	303

Abbreviations

ABER	:	Annual Blood Examination Rate
ADB	:	Asian Development Bank
AIDS	:	Acquired Immune Deficiency Syndrome
ANC	:	Antenatal Care
ANMs	:	Auxiliary Nurse and Midwives
ANSSIRD	:	Abdul Nasir Sab State Institute for Rural Development
API	:	Annual Parasite Incidence
APL	:	Above Poverty Line
AWPS	:	All Women Police Stations
BCG	:	Bacillus Calmette-Guerin
BESCOM	:	Bangalore Electricity Supply Company
BK	:	Bombay Karnataka
BMI	:	Body Mass Index
BPL	:	Below Poverty Line
BWSSB	:	Bangalore Water Supply and Sanitation Board
CALCs	:	Computer Aided Learning Centres
CATAD	:	Centre for Advanced Training in Agricultural and Rural Development
CBOs	:	Community Based Organisations
CBR	:	Crude Birth Rate
CCDI	:	Composite Comprehensive Development Index
CDR	:	Crude Death Rate
CECs	:	Continuing Education Centres
CHCs	:	Community Health Centres
CMC	:	City Municipal Corporation
CMDR	:	Centre for Multi-Disciplinary Research
CMR	:	Child Mortality Rate
CPIAL	:	Consumer Price Index of Agricultural Labourers
CRE	:	Civil Rights Enforcement
CSO	:	Central Statistical Organisation
CSOs	:	Civil Society Organisations
CSR	:	Child Sex Ratio
DAG	:	District At A Glance
DCC	:	District Credit Cooperatives
DDP	:	Desert Development Programme
DES	:	Directorate of Economics and Statistics
DHFWS	:	Directorate of Health and Family Welfare Services
DMTFP	:	Departmental Medium Term Fiscal Plan
DPAP	:	Drought Prone Area Development Programme
DPEP	:	District Primary Education Programme
DPCs	:	District Planning Committees
DPT	:	Diphtheria, Polio and Tuberculosis
DRDAs	:	District Rural Development Agencies

DSERT	:	Department of Secondary Education Research and Training
DTE	:	Directorate of Technical Education
DWCD	:	Department of Women and Child Development
DWACRA	:	Development of Women and Children in Rural Areas
EAS	:	Employment Assurance Scheme
EDC	:	Education Development Committees
EDUSAT	:	Education through Satellite
EI	:	Education Index
EMIS	:	Education Management Information System
ESCOMs	:	Electricity Supply Companies
EWRs	:	Elected Women Representatives
EWS	:	Economically Weaker Sections
FIR	:	First Information Report
FPAI	:	Family Planning Association of India
FORCES	:	Forum for Creche and Childcare Services
GDI	:	Gender Development Index
GDP	:	Gross Domestic Product
GDDP	:	Gross District Domestic Product
GEI	:	Gender Empowerment Index
GEM	:	Gender Empowerment Measure
GER	:	Gross Enrolment Ratio
GIA	:	Grant-in-aid
GIS	:	Geographical Information System
GoI	:	Government of India
GoK	:	Government of Karnataka
GP	:	Gram Panchayat
GSDP	:	Gross State Domestic Product
HDI	:	Human Development Index
HDR	:	Human Development Report
HDRC	:	Human Development Resource Centre
HER	:	Human Expenditure Ratio
HHS	:	Hengasara Hakkina Sangha
HIV	:	Human Immunodeficiency Virus
HK	:	Hyderabad Karnataka
HPCFRRI	:	High Power Committee for Redressal of Regional Imbalances
HRD	:	Human Resource Development
HUDCO	:	Housing and Urban Development Corporation
IAY	:	Indira Awas Yojana
ICDS	:	Integrated Child Development Services
ICHAP	:	India Canada Collaboration HIV/AIDS Project
IDA	:	International Development Agency
IFAD	:	International Fund for Agricultural Development
IGD	:	Index of Gender Disparity
IIM	:	Indian Institute of Management
IIPS	:	International Institute of Population Sciences
IMR	:	Infant Mortality Rate
IMK	:	Indira Mahila Kendra
IMY	:	Indira Mahila Yojana

INS	:	Indian Naval Services
INSAT	:	Indian National Satellite
IPC	:	Indian Penal Code
IRDP	:	Integrated Rural Development Programme
ISEC	:	Institute of Social and Economic Change
ISRO	:	Indian Space Research Organisation
IT	:	Information Technology
ITDP	:	Integrated Tribal Development Project
ITI	:	Industrial Training Institute
IUD	:	Intra Uterine Device
IWDP	:	Integrated Wasteland Development Programme
JGSY	:	Jawahar Grama Swarozgar Yojana
KAWAD	:	Karnataka Watershed Development Society
KDP	:	Karnataka Development Project
KHDR	:	Karnataka Human Development Report
KHSDP	:	Karnataka Health Services Development Project
KLAC	:	Karnataka Land Army Corporation
KMAY	:	Karnataka Mahila Abhivrudhi Yojane
KPTCL	:	Karnataka Power Transmission Corporation Limited
KSCB	:	Karnataka Slum Clearance Board
KSWDC	:	Karnataka State Women's Development Corporation
KUDCEMP	:	Karnataka Urban Development and Coastal Environment Management Project
KUIDFC	:	Karnataka Urban Infrastructure Development and Finance Corporation
KUWSDB	:	Karnataka Urban Water Supply and Drainage Board
LAMPS	:	Large Scale Adivasi Multipurpose Societies
LEB	:	Life Expectancy at Birth
LPCD	:	Litres Per Capita Consumption Per Day
MCH	:	Maternal and Child Health
MDG	:	Millennium Development Goals
MFP	:	Minor Forest Produce
MIS	:	Monitoring Information System
MMR	:	Monthly Monitoring Review
MMR	:	Maternal Mortality Rate
MPCE	:	Monthly Per Capita Expenditure
MYRADA	:	Mysore Resettlement and Development Agency
NABARD	:	National Bank for Agriculture and Rural Development
NAEP	:	National Adult Education Programme
NCAER	:	National Council for Applied Economic Research
NCEC	:	Nodal Continuing Education Centres
NDDP	:	Net District Domestic Product
NDP	:	Net Domestic Product
NER	:	Net Enrolment Ratio
NFHS	:	National Family Health Survey
NGOs	:	Non-Governmental Organisations
NHDR	:	National Human Development Report
NHP	:	National Health Policy
NIMHANS	:	National Institute of Mental Health and Neuro Sciences

NIPFP	:	National Institute of Public Finance and Policy
NIRD	:	National Institute for Rural Development
NK	:	North Karnataka
NLM	:	National Literacy Mission
NNM	:	Neonatal Mortality
NNMB	:	National Nutrition Monitoring Bureau
NSDP	:	Net State Domestic Product
NSFDC	:	National Scheduled Castes Finance and Development Corporation
NSS	:	National Sample Survey
NSSO	:	National Sample Survey Organisation
NTFP	:	Non Timber Forest Products
NURM	:	National Urban Renewal Mission
NWDP	:	National Wastelands Development Programme
NWDPRA	:	National Watershed Development Programme and Rainfed Agriculture
OBCs	:	Other Backward Classes
ORG-MARG	:	Operations Research Group-Marketing and Research Group
PAC	:	Public Affairs Centre
PCA	:	Primary Census Abstract
PCDP	:	Per Capita Domestic Product
PCDDP	:	Per Capita District Domestic Product
PCI	:	Per Capita Income
PCR	:	Protection of Civil Rights
PDS	:	Public Distribution System
PFs	:	Public Fountains
PHCs	:	Primary Health Centres
PHUs	:	Primary Health Units
PLC	:	Post Literacy Campaign
PMGY	:	Pradhan Mantri Gramodaya Yojana
PNC	:	Post-natal Care
PPP$	:	Purchasing Power Parity in terms of Dollars
PRIs	:	Panchayat Raj Institutions
PSUs	:	Public Sector Undertakings
PTR	:	Pupil Teacher Ratio
RCC	:	Reinforced Cement Concrete
RCH	:	Reproductive and Child Health
RDPR	:	Rural Development and Panchayat Raj
RGI	:	Registrar General of India
RGRHCL	:	Rajiv Gandhi Rural Housing Corporation Limited
ROT	:	Receive Only Terminals
RRBs	:	Regional Rural Banks
RTC	:	Record of Rights, Tenancy and Crop Enumeration
RTI	:	Reproductive Tract Infection
RTI Act	:	Right To Information Act
SAR	:	Social Allocation Ratio
SCs	:	Scheduled Castes
SCP	:	Special Component Plan
SDMCs	:	School Development and Monitoring Committees

SDP	:	State Domestic Product
SFC	:	State Finance Commission
SGRY	:	Sampoorna Grameena Rozgar Yojana
SHDR	:	State Human Development Report
SHGs	:	Self-Help Groups
SGSY	:	Swarnajayanti Gram Swarozgar Yojana
SJRY	:	Swarna Jayanti Rozgar Yojana
SJSRY	:	Swarna Jayanti Shahari Rozgar Yojana
SK	:	South Karnataka
SNDT	:	Srimati Nathibai Damodardas Thackersey University
SPIN	:	Self-Help Promoting Institution
SPR	:	Social Priority Ratio
SPVs	:	Special Purpose Vehicles
SRS	:	Sample Registration System
SSA	:	Sarva Shikshana Abhiyan
SSF	:	Singamma Sreenivasan Foundation
STs	:	Scheduled Tribes
STD	:	Sexually Transmitted Diseases
STI	:	Sexually Transmitted Infections
TB	:	Tuberculosis Bacilli
TFR	:	Total Fertility Rate
TLC	:	Total Literacy Campaign
TLM	:	Teaching Learning Material
TMCs	:	Town Municipal Councils
TPs	:	Taluk Panchayats
TSP	:	Tribal Sub Plan
TT	:	Tetanus Toxoid
UDR	:	Unnatural Death Register
UEE	:	Universal Elementary Education
UFW	:	Unaccounted For Water
UGD	:	Under Ground Drainage
ULBs	:	Urban Local Bodies
UNDP	:	United Nations Development Programme
VCTCs	:	Voluntary Counselling and Testing Centres
VECs	:	Village Education Committees
VFCs	:	Village Forest Committees
VTU	:	Vishveswaraiah Technological University
WB	:	World Bank
WGDP	:	Western Ghat Development Programme
WPR	:	Work Participation Rate
WSHG	:	Women's Self-Help Group
ZPs	:	Zilla Panchayats

Introduction

In 1999 Karnataka became the second Indian state to publish a Human Development Report (HDR) – a balanced, analytical deconstruction of the human development scenario in the state. The HDR noted that while Karnataka had performed well, on both human development and gender development indices of the nation, the state lagged behind Kerala, Maharashtra and Gujarat, which occupied the top three places in the nationwide HDI. The Report's ranking of the districts of Karnataka on the global HDI and GDI revealed the existence of sharp socio-economic disparities between districts.

Since the publication of the first HDR in 1999, there have been significant pro-active state interventions in sectors such as primary education, social welfare, women's economic development, and poverty alleviation. Along with policies to address regional disparities, there is now a greater emphasis on public-private initiatives in the social sector, reinforced by institutional reforms directed at strengthening and empowering Panchayat Raj institutions in order to enable the emergence of a sustainable, participatory development environment.

Financing human development

It is, therefore, time to take stock of the human development scenario in Karnataka along with certain key issues that impact the development process, namely, the Government of Karnataka's investments in human development and the outcomes of these policy decisions for human development indicators such as life expectancy, female literacy, access to education, reductions in the IMR and MMR, quality of life, and diminution in gender, caste and economic disparities. This means we need to look at public spending over a significant period. Hence, this Report will examine and analyse the relation between public investment patterns and human development outcomes. The state is, after all, the principal investor in basic needs and special interest group programmes.

Karnataka has definitely invested in poverty reduction, health and nutrition, education, and social welfare. Given this, the question is, what are the implications of this investment for human development in the state with reference to all-India norms and, more importantly, to other states that have performed well on HD indicators? There is little doubt that, in a developing country, public spending on services and infrastructure affords the best opportunity for the poor and the marginalised to improve their life condition. They provide increased access to services that go beyond the provisioning of basic necessities and significantly improve the quality of life of the poor, viz. education, basic healthcare, nutrition, safe drinking water, sanitation, housing, etc. However, most states have other imperatives as well, such as economic growth, which is also a prerequisite for human development. A state like Karnataka invests heavily in irrigation and power. Striking the right fiscal balance between human development and other thrust areas is, therefore, critical for a state seeking to energise its human development-oriented activities.

It is crucial to resist the temptation to simplistically equate heavy spending with an automatic improvement in human development indicators. To achieve palpable improvements in this area, budgetary expenditures need to strategically target key human development sectors, and investments, in turn, need to be supported by efficient service delivery systems. Moreover, non-governmental investment, in a state like Karnataka, forms a significant part of investment in services and infrastructure and looking at non-government investment in the HDR offers the twin advantages of (a) presenting a more inclusive picture while (b) acknowledging the role of non-government spending on human development. The constraints are (i) the difficulty in data collection and (ii) the fact that in the end analysis, governments can do little to influence private investments in these sectors, thus limiting the usefulness of such information. Therefore, the Report focuses

primarily on public spending, while at the same time including a segment on the new and innovative private-public partnerships emerging in the social services sector.

The HDR attempts to measure the state's performance in human development in those human priority areas that most affect the living conditions of the poor and the vulnerable: education and literacy, nutrition and healthcare, protected water supply and sanitation, housing, incomes and livelihoods.

The HDR views the theme of spending on human development from two perspectives.

(i) Factoring equity and social justice issues: Human development for the vulnerable sections of society

When public investment produces equitable outcomes, it favourably impacts the living conditions of the most marginal, and therefore, vulnerable, sub-populations in society. While these sub-populations, whose human development indices are markedly below that of the general population, are often the focus of special state policies/programmes, the Report also examines whether equity and social justice objectives have been achieved and whether these programmes and policies empower the marginalised sections of society. The focus groups are women, children, Scheduled Castes and Scheduled Tribes and people below the poverty line. Regional disparity being the fourth dimension of deprivation, the Report consciously attempts to portray the interconnection of multiple forms of deprivation and their outcomes for people's human development.

A unique feature of this HDR is the highly detailed analysis of the status of Scheduled Castes and Tribes in the state. A sample survey was commissioned and entrusted to the Department of Economics and Statistics to collect and collate data for preparation of the HDI and GDI of the Scheduled Castes and Tribes in the state. No other State HDR has attempted this exercise. Chapters 9 and 10 make use of these HDI and GDI to uncover a hitherto unlit landscape of deprivation. A second study, especially commissioned for the Report is an analysis of women's self-help groups.

(ii) Factoring good governance, efficient service delivery, people's participation: Making human development participatory, democratic and accessible

While mobilisation and optimal allocation of resources for human development is significant, the Report also highlights the factors that underpin effective service delivery, i.e. good governance, responsive local level institutions and people's participation in their own socio-economic development. 'How' resources are deployed is as important as 'how much' is invested. Pumping in money without ensuring efficient and effective delivery mechanisms could mean that resources are not being optimally utilised. Ensuring human development is people-centred means that institutions at various levels must function efficiently and be accountable to the people. The key stakeholders in the process of making the system more efficient, democratic, transparent and participatory are the state government, Panchayat Raj institutions, NGOs, and community based organisations. An analysis of the roles of these agencies in improving governance for better human development is a significant theme of this HDR.

Objectives

The main objectives of the Report are:

- To develop baseline data on the status of human development in relation to public investment in the state and the districts;
- To provide a comprehensive analysis of human development goals and outcomes, especially for the most vulnerable sub-populations;
- To examine the efficiency of service delivery and the role, in improving governance, of Panchayat Raj institutions and the impact of collective action mobilised by NGOs/the state, either through self-help groups or through other community based organisations that manage community resources;
- To suggest how the state can mobilise resources for human development and how resources

can be re-ordered more effectively, both inter-sectorally and intra-sectorally;

- To suggest ways in which existing resources can be utilised more efficiently;
- To suggest how the HDI and GDI can be improved;
- To ensure that people are always the centre of the development process in the state.

Methodology

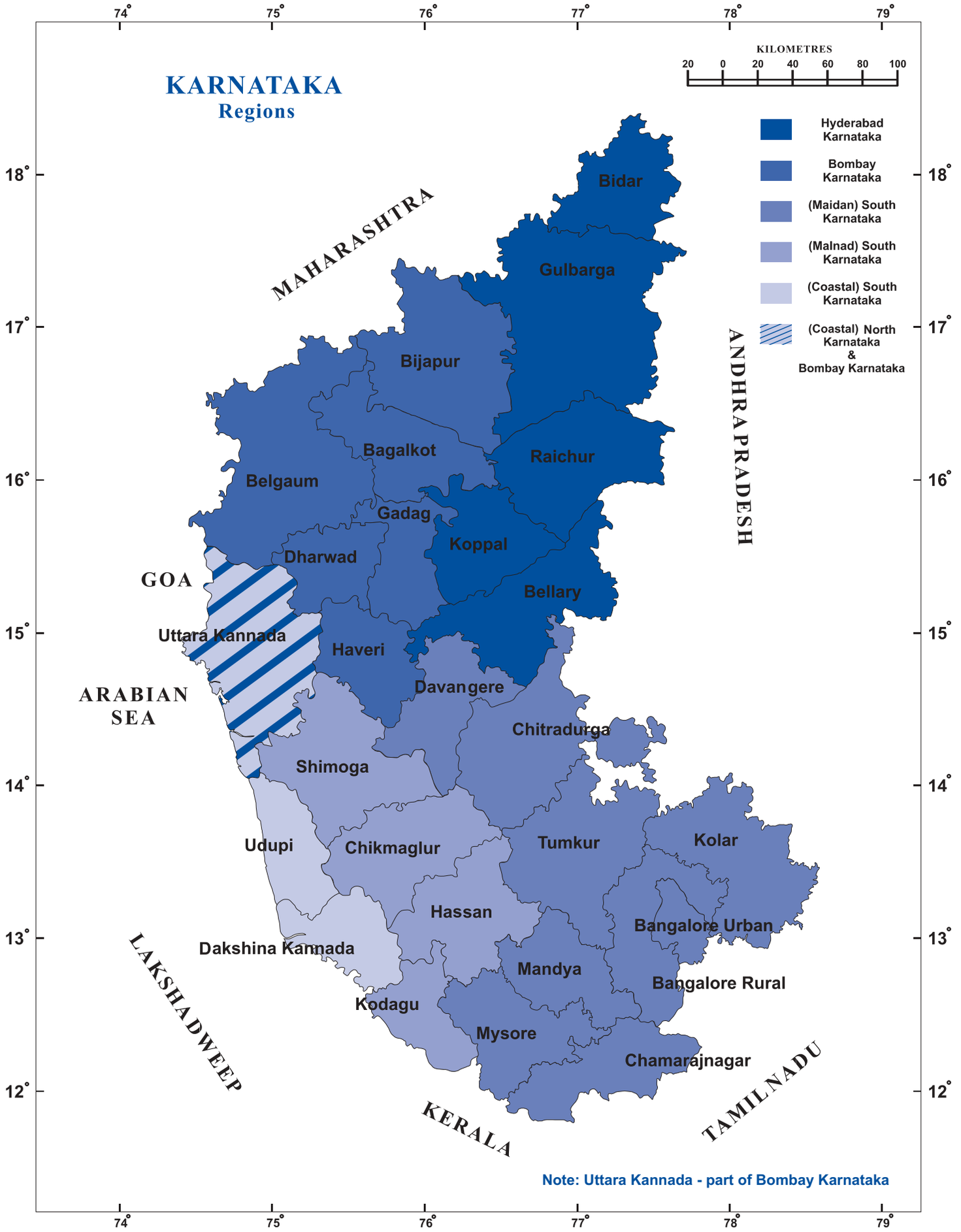
To analyse public investments in human development, the Report uses the methodology of the UNDP in its 1991 HDR, *Financing Human Development*. The UNDP HDR speaks of four ratios: (i) the public expenditure ratio (PER) i.e. the percentage of national income that goes into public expenditure (in Karnataka's first HDR this had been modified to revenue expenditure as a percentage of SDP); (ii) social allocation ratio (SAR) or the percentage of public expenditure earmarked for social services; (iii) social priority ratio (SPR), i.e. the percentage of social expenditure devoted to human priority; and (iv) human expenditure ratio (HER) which is the percentage of national income devoted to human priority concerns. We propose to modify it to 'percentage of SDP devoted to human priority concerns'. No. 4 is the product of the first 3 ratios and is a tool that enables planners to spot gaps and options.

Preparation of the HDR 2005

The concepts and draft papers comprising the Report were shared at various stages with stakeholders, viz. academics, NGOs, people's representatives, community based organisations, women's groups and bureaucrats from the sectors concerned. The writing of the Report was a dynamic and interactive process. It was flagged off at a state level workshop in Bangalore in October 2003, followed by two regional level workshops in Dharwad and Mysore where chapter concepts were presented by the paper writers. In August 2004, draft papers were presented to an appreciative, if critical group, yielding invaluable inputs. The final Report owes a great deal to all the participants who unstintingly spared their time to share their views with us.

Finally, it is heartening to know that this HDR is being eagerly awaited by the many stakeholders in the state. The end objective of any such Report is to function as a useful policy tool that furthers the process of human development in the state.

Karnataka: An Overview



Note: Uttara Kannada - part of Bombay Karnataka

Karnataka: An Overview

Introduction

Karnataka is a state of diverse cultures, languages and faiths and the economic and social scenario within the state, in many ways, mirrors the scenario prevalent in the country itself. Located in the southern part of India, between the latitudes 11.31° and 18.45° North and the longitudes 74.12° and 78.40° East, Karnataka is, in terms of population, the ninth largest state among India's 28 major states and 7 Union Territories. Along its northern borders lie the states of Maharashtra and Goa; Andhra Pradesh is to the east; Tamil Nadu and Kerala to the south, while the Arabian Sea forms the western boundary. This chapter presents a brief overview of the state's geographical and economic features to set the context for the Human Development Report. It will also present a brief overview of regional disparities – an analytical thread that runs through the Report – lending multiple dimensions to discussions of human development and deprivation in the context of equity and social justice.

Karnataka came into being as a state of the Union of India on November 1, 1956 as a result of the merger of five territories where Kannada was the language of the people. These were: four districts of the erstwhile Bombay state; three districts of the erstwhile princely state of Hyderabad; two districts and one taluk of the former Madras state; the former Part C state of Coorg (now known as Kodagu); and nine districts of the former princely state of Mysore. The new state was initially known as Mysore, but subsequently, in 1973, it was renamed 'Karnataka', thereby fulfilling a long standing demand of the people of the state. For administrative purposes, the state is divided into 27 revenue districts. There were initially, at the time of reorganisation, 19 districts, but over time more districts were created. Bangalore Urban district was created in 1986 and, subsequently, in 1997-98, another restructuring led to the creation of Udupi (from Dakshina Kannada), Chamarajnagar (from Mysore), Koppal (from Raichur), Bagalkot (from Bijapur), Gadag and Haveri (from Dharwad) and Davangere (from Chitradurga, Shimoga and Bellary). There were four revenue divisions — Bangalore, Mysore, Belgaum and Gulbarga — which were abolished in 2003 as part of an ongoing process of administrative reforms.

Geographical traits

The state has an area of 1,91,791 sq km, which constitutes 5.83 per cent of the total geographical area of India. Karnataka has four natural regions – the west coast, the Western Ghats or *malnad,* the northern *maidan* and the southern *maidan*. These four natural regions have distinct characteristics:

- The coastal region, a narrow belt that lies between the Western Ghats and the Arabian Sea, encompasses the districts of Dakshina Kannada, Udupi and Uttara Kannada. The coastal belt has an average width of 50 to 80 km, and a length of about 267 km. This region receives heavy rainfall, in the range of 2,500 mm to 3,000 mm. Coconut groves and paddy fields typically dominate the landscape.
- The Western Ghats or *malnad* includes the districts of Chikmaglur, Hassan, Kodagu, Shimoga and the uplands of Dakshina Kannada, Uttara Kannada, Udupi, Belgaum and Dharwad districts. It receives rainfall in the range of 1,000 mm to 2,500 mm. Much of the dense rain forest area of the state lies in this region, which is rich in teak, rosewood and bamboo. Commercial crops include coffee, areca nut, pepper, cardamom and rubber.
- The southern *maidan* or plateau is the basin of the river Cauvery, which has its origins in Kodagu, and lies adjacent to the Western Ghats in the west and the south. The Cauvery and its tributaries – the Hemavathy, the Harangi, the Tunga and the Bhadra nurture this region. Its elevation is between 600 metres and 900 metres above sea level. Rice, sugarcane, ragi, coconut and mulberry are the principal crops.
- The northern *maidan* or plateau, elevated at 300 metres to 600 metres, primarily includes

the Deccan plateau, with its rich black cotton soil. The Krishna and its tributaries – the Malaprabha, Ghataprabha, Tungabhadra, Bheema and Karanja – sustain agriculture here. It is a low rainfall area where jowar, cotton, oilseeds and pulses are cultivated. Sugarcane is grown in irrigated areas.

The forest cover in the state comprises about 19.3 per cent of its total area. The state has substantial mineral resources such as high-grade iron ore, copper, manganese, chromites, bauxite, china clay, granite and limestone. Furthermore, Karnataka has the distinction of being the only state in the country with gold deposits.

The state has a well-knit infrastructure of roads, air and waterways. The total length of motorable roads comes to about 1,67,378 km. In addition, the state has a rail network of 3,172 km, which includes broad gauge, meter gauge and narrow gauge. The four important airports of the state are located at Bangalore, Belgaum, Mangalore and Hubli. There is also an all-weather sea-port at Mangalore, which mainly handles cargo vessels. One of Asia's biggest naval bases (INS Kadamba) is located at Karwar in Uttara Kannada district.

Population trends

Karnataka has a population of 53 million (2001) accounting for 5.13 per cent of India's population. The population of the state has increased four-fold, from 13.05 million in 1901 to 52.73 million in 2001. The highest decadal growth rate of 26.75 per cent, since the beginning of the century, occurred in 1971-81. The growth rate thereafter slowed down to 21.12 per cent during 1981-91 and further declined to 17.51 per cent during 1991-2001, which is indeed a welcome trend. The sex ratio of 965 in the state stands above the all-India average of 933, with an increase of 5 percentage points in the sex ratio of 2001 over 1991. However, the sex ratio for children (0-6 years) has declined from 960 in 1991 to 946 in 2001, which is a matter of grave concern.

The population density in the state is 275 as compared to 324 at the all-India level in 2001. About 66 per cent of the population in the state lives in rural areas. The Scheduled Caste population constitutes about 16.2 per cent of the total population in Karnataka, which is almost equal to the share of the Scheduled Caste population in the country. The Scheduled Tribe population, however, which constitutes about 6.6 per cent of the total population, is below the share of the Scheduled Tribe population (about 8 per cent) for the nation as a whole.

The economy

The state income or Net State Domestic Product (at 1993-94 prices) increased from Rs.30,087.57 crore in 1990-91 to Rs.61,386.40 crore in 2001-02 registering an increase of 9.5 per cent per annum. The per capita income (NSDP) at constant prices increased from Rs.6,739 to Rs.11,516 showing an annual increase of 7.1 per cent during the same period.

The economy of the state, which was predominantly agrarian in character in 1956, has changed significantly since 1980-81. The primary sector, which contributed about 60 per cent of the state GDP in 1960-61 (at 1980-81 prices), regressed to about 43 per cent in 1981, subsequently declining to 26 per cent in 2001-02 (at 1993-94 prices). Meanwhile, the share of the secondary sector increased from 15.2 per cent to 23 per cent, and then to 26 per cent, in the corresponding period. The increase in the share of the tertiary sector, however, was spectacular – from 24.8 per cent in 1960-61 to 34 per cent in 1981, to 48 per cent in 2001-02. While the trend towards diversification is a characteristic of a modern economy, there is cause for concern in the fact that the size of the workforce dependant on the primary sector is not commensurate with its share in the GDP.

The economy of the state, which was predominantly agrarian in character in 1956, has changed significantly since 1980-81. While the trend towards diversification is a characteristic of a modern economy, there is cause for concern in the fact that the size of the workforce dependant on the primary sector is not commensurate with its share in the GDP.

Agriculture

Agriculture is the mainstay of the people in the state. Cultivators and agricultural labourers form about 56 per cent of the workforce (2001 census). Agriculture in the state is characterised by wide crop diversification. The extent of arid land in Karnataka being second only to Rajasthan in the country, agriculture is highly dependant on the vagaries of the southwest monsoon. Out of the net area sown, only 25 per cent is irrigated.

Agricultural production and productivity in the state have received a tremendous setback in recent years (2001-02 to 2003-04) due to the continuous prevalence of drought conditions. Thereafter, agricultural production, particularly cereals, has improved due to relatively good monsoons in the year 2004-05. Food grain production is expected to reach about 97 lakh tonnes against the target of 108.17 lakh tonnes in 2004-05. The vast extent of dry, unirrigated land, located primarily in northern Karnataka, casts its long shadow on the socio-economic development of the local people in many significant ways, as the Report shows.

Irrigation

The net irrigated area in the state has increased three-fold, from 7.6 lakh hectares in 1957-58 to 26.4 lakh hectares in 2000-01. By 2000, the state had invested about Rs.14,267 crore, of which Rs.13,399 crore was spent on major and medium irrigation and Rs.868 crore on minor irrigation. At the end of March 2001, the irrigation potential created by major, medium and minor (surface water) irrigation was about 18.11 lakh hectares out of a projected 29.73 lakh hectares potential. The irrigation potential from all sources is estimated at 55 lakh hectares and the potential created up to 2003-04 is 30.61 lakh hectares.[1] The total potential of exploitable water resources in the state is about 36.22 lakh hectares (including ground water, which irrigates 9.08 lakh hectares). The present proportion of net area irrigated to net area sown is about 25 per cent.

Power

By 2001, the progress in the power sector (in production and consumption of electricity) in the state, while remarkable, did not keep pace with the rising demand from agriculture and industry. The per capita electricity consumption in the state was 481 units in 2004-05 as compared with 35 units for the newly created state of Mysore in 1956. Installed capacity in the public sector is expected to reach 4,884.83 MW, consisting of 3,282.35 MW of hydel power, 1,597.92 MW of thermal and diesel power and 4.56 MW of wind power by the end of 2004-05. For the private sector the figure is expected to be around 852.76 MW. Total energy generation in the state is projected at 20,462 MU in the public sector and 5,995 MU in the private sector. However, even this step up in generation does not meet all the state's power needs.

Industry

Karnataka, a pioneer in industrial development, now stands sixth among the states in terms of output. It has a strong and vibrant industrial base built up over the years with a wide network of large and medium industries in the public and private sectors and a large small-scale industrial sector. The annual average growth of industrial production was 6.63 per cent (base year 1993-94) between 1994-95 and 2003-04. The Economic Census 1998 reveals that there were 19.12 lakh enterprises in the state, engaged in various economic activities other than crop production and plantations. The number of enterprises increased by 12.9 per cent, from 16.94 lakh in 1990 to 19.12 lakh in 1998, while the number of persons usually working in the enterprises increased by 3.3 per cent, from 50.83 lakh to 52.53 lakh. Karnataka accounted for 8 per cent of all-India enterprises and 8.15 per cent of total 'usually working' employment.

Over the last decade, Karnataka's biggest success story is the growth of the information technology-led sector, which today accounts for about 40 per cent of India's software exports. This growth has primarily occurred in Bangalore city and its environs though the industry has now begun moving towards other centres such as Mysore, Mangalore and Hubli-Dharwad. Another growth area that the government is promoting aggressively is biotechnology.

The regions

As we saw, at reorganisation, Karnataka emerged out of the union of regions with varying levels of socio-economic development, as well as diverse political and administrative systems and structures, each with its unique style of governance. This

Over the last decade, Karnataka's biggest success story is the growth of the information technology-led sector, which today accounts for about 40 per cent of India's software exports. This growth has primarily occurred in Bangalore city and its environs though the industry has now begun moving towards other centres such as Mysore, Mangalore and Hubli-Dharwad.

[1] Annual plan of Karnataka, 2005-06.

meant that there were sharp imbalances between the regions at the very inception of the state. Thus, running consistently through the analysis in the Karnataka Human Development Report 2005, is the thread of regional disparity and the way it shapes, and is shaped by, economic growth and human development. The regions are briefly described below:

Hyderabad Karnataka: or northeast Karnataka, initially comprised the three districts of Bidar, Gulbarga and Raichur, which formed part of the princely state of Hyderabad. The Gazetteer of India gives a vivid account of the famines and scarcity conditions that prevailed in this region from the 17th century. Drought and great famines devastated vast areas in this region on a continual basis. Large-scale deaths by starvation occurred frequently. In recent times, the most severe occurrence of drought was in 1970-71. Scarcity conditions prevailed in the 1980s and again affected the region from 2002-03 onwards when the entire state experienced severe drought. To compound the suffering inflicted by nature, the princely state of Hyderabad, unlike the princely state of Mysore, was interested neither in developing the region economically, nor in investing in human capital. Today, the term, 'Hyderabad Karnataka' is used to describe the three districts mentioned above, along with the district of Bellary (which was part of the former Madras state, and had a different political and administrative legacy but which is contiguous with the northeastern districts), and the new district of Koppal, which has been carved out of Raichur.

Bombay Karnataka: or northwest Karnataka, comprising four districts from the erstwhile Bombay state, viz. Bijapur, Belgaum, Dharwad and Uttara Kannada, has better socio-economic indicators than the Hyderabad Karnataka region, although Bijapur, which is in the arid zone, was less economically developed than the other districts. Today, this region comprises, in addition to the districts mentioned above, the districts of Bagalkot, Gadag and Haveri.

South Karnataka: is a large region with as many as 15 districts and is not a homogeneous entity, for, here too, one finds variations in levels of development between districts. The largest segment of this region falls within the classification 'Old Mysore', which is how the former princely state is described, to this day. Southern Karnataka can be broadly sub-classified into (i) coastal (Dakshina Kannada and Udupi), (ii) *malnad* (Kodagu, Chikmaglur, Shimoga and Hassan) and (iii) *maidan* (Mysore, Mandya, Kolar, Tumkur, Chamarajnagar, Davangere, Chitradurga, Bangalore Rural and Bangalore Urban districts). The unirrigated *maidan* areas of the south have not fared as well as the coastal and *malnad* region, with the exception of Bangalore Urban and Bangalore Rural districts which are, in many ways, atypical because of their proximity to the metropolis.

A High Power Committee for the Redressal of Regional Imbalances to address the issue of regional imbalances was constituted by the Government in 2000. It identified 35 indicators encompassing agriculture, industry, social and economic infrastructure and population characteristics to measure and prepare an index of development.

A High Power Committee for the Redressal of Regional Imbalances (HPCFRRI) to address the issue of regional imbalances was constituted by the Government in 2000. The HPCFRRI identified 35 indicators encompassing agriculture, industry, social and economic infrastructure and population characteristics to measure and prepare an index of development. The Committee went beyond the district as an administrative unit, to focus on intra-district disparities. Taluks with index values in the range 0.89 to 0.99 were classified as 'backward', taluks with index values in the range 0.80 to 0.88 were classified as 'more backward' and taluks with index values between 0.53 to 0.79 as 'most backward'.

Referring to the incidence of drought in the state, the HPCFRRI points out that out of 175 taluks, 70 taluks (30 in north Karnataka and 40 in south Karnataka) or 40 per cent, experienced drought for a period of less than 5 years; 77 taluks (40 in north Karnataka and 37 in south Karnataka) or 44 per cent, for a period between 6 and 10 years; 27 taluks (11 in north Karnataka and 16 in south Karnataka) or 15 per cent, experienced drought for 11 to 15 years and one taluk (in north Karnataka) or 0.6 per cent, had drought conditions for a maximum of 16 years. In fact, it has been observed that the south is more prone to severe droughts than the north, contrary to popular impression. But this is no consolation to the north, as extreme or severe drought of longer

duration is more likely to occur in the north than in the south (Rama Prasad, 1987).

In June 1954, while the reorganisation of states was still under examination by the States Reorganisation Commission, the Government of Mysore appointed a Fact Finding Committee to assess the levels of development in the various areas that would be integrated with Mysore. The Committee, after a study of the state of development in education, public health, rural development, industry, irrigation and power, came to the conclusion that the districts of Bombay, Hyderabad and Madras states and Coorg had not reached the same level of development as 'Old Mysore' and considerable efforts would have to be made to bring them to that level. The Committee also pointed out that the districts from Hyderabad state were much more backward than all the other areas that were going to be integrated with Mysore.

As Karnataka's first Human Development Report (1999) noted, Old Mysore had one school for every 6.48 km but after reorganisation, the new state had one school for every 7.99 km. There were 585 medical institutions in Old Mysore, but the newly integrated areas had a mere 191 institutions. The disparities, which existed in 1956, are a historical legacy, which have not been eradicated and were unintentionally reinforced, at least initially. In 1956, the expenditure incurred under plan schemes was much higher in Old Mysore than in the erstwhile Bombay and Hyderabad Karnataka regions. Since plan expenditure is converted into non-plan expenditure at the end of each plan period, thereby becoming committed expenditure, the Old Mysore districts had a definite advantage. With better infrastructure due to historical reasons, this region could justifiably claim a larger share of non-plan outlays for maintenance. Since the plan outlay, which is earmarked for new programmes, is normally a third of the total budget (plan + non-plan), funds to districts under plan expenditure are much less than under non-plan expenditure. Thus, disparities in the flow of funds to districts, which had their origins in the pre-merger days, continued well after the merger, contributing to skewed development between regions.

Karnataka's Sixth Five Year Plan (1980-85) examined the issue of regional imbalances and the development of backward areas in some detail. Twenty two indicators were used to evaluate inter-district variations in the levels of development. The ranking of the northern districts among the then 19 districts of the state over a period of 30 years is presented in Table 1.1.

The HPCFRRI found that while the Hyderabad Karnataka districts and parts of Bombay Karnataka were underdeveloped, there were pockets of economic backwardness in some southern districts as well. It identified 59 backward taluks in northern Karnataka, of which 26 are classified as 'most backward', 17 as 'more backward' and 16 as 'backward'. The Hyderabad Karnataka area

TABLE 1.1

Composite Development Index: Ranking of districts in Karnataka

District	1960-61	1971-72	1976-77	1998-99
South Karnataka				
Bangalore	2	1	1	1
Bangalore Rural	-	-	-	13
Chikmaglur	7	12	16	15
Chitradurga	11	9	7	6
Dakshina Kannada	1	2	2	2
Kodagu	6	7	8	17
Hassan	13	13	14	9
Kolar	4	4	6	10
Mandya	10	6	4	5
Mysore	5	5	5	4
Shimoga	3	3	3	3
Tumkur	5	16	13	12
North Karnataka				
Belgaum	12	11	12	14
Bellary	14	15	10	11
Bidar	17	14	15	19
Bijapur	16	18	17	18
Dharwad	8	10	11	8
Gulbarga	19	19	19	20
Raichur	18	17	18	16
Uttara Kannada	9	8	9	7

Note: The state initially had 19 districts. Bangalore Urban district was formed in 1986.

Source: Table 4.10, Report of HPCFRRI, June 2002.

alone has 21 'most backward', 5 'more backward' and 2 'backward' taluks.

To reduce backwardness in these 114 taluks, the Committee has recommended the implementation of a Special Development Plan of Rs.16,000 crore to be spent over eight years, i.e. five years of the Tenth Plan and three years of the Eleventh Plan. Of this, Rs.9,600 crore (60 per cent) is for north Karnataka, with Rs.6,400 crore to be spent on Hyderabad Karnataka.

The prevalence of inter-district variations both in the level of development generally, and in human development in particular, means that people's access to services is shaped by where they live and their choices determined, to some extent, by the existence of regional disparities.

TABLE 1.2

Backward taluks

Area	Most backward	More backward	Backward	Total
Hyderabad Karnataka	21	5	2	28
Bombay Karnataka	5	12	14	31
North Karnataka	**26**	**17**	**16**	**59**
South Karnataka	**13**	**23**	**19**	**55**

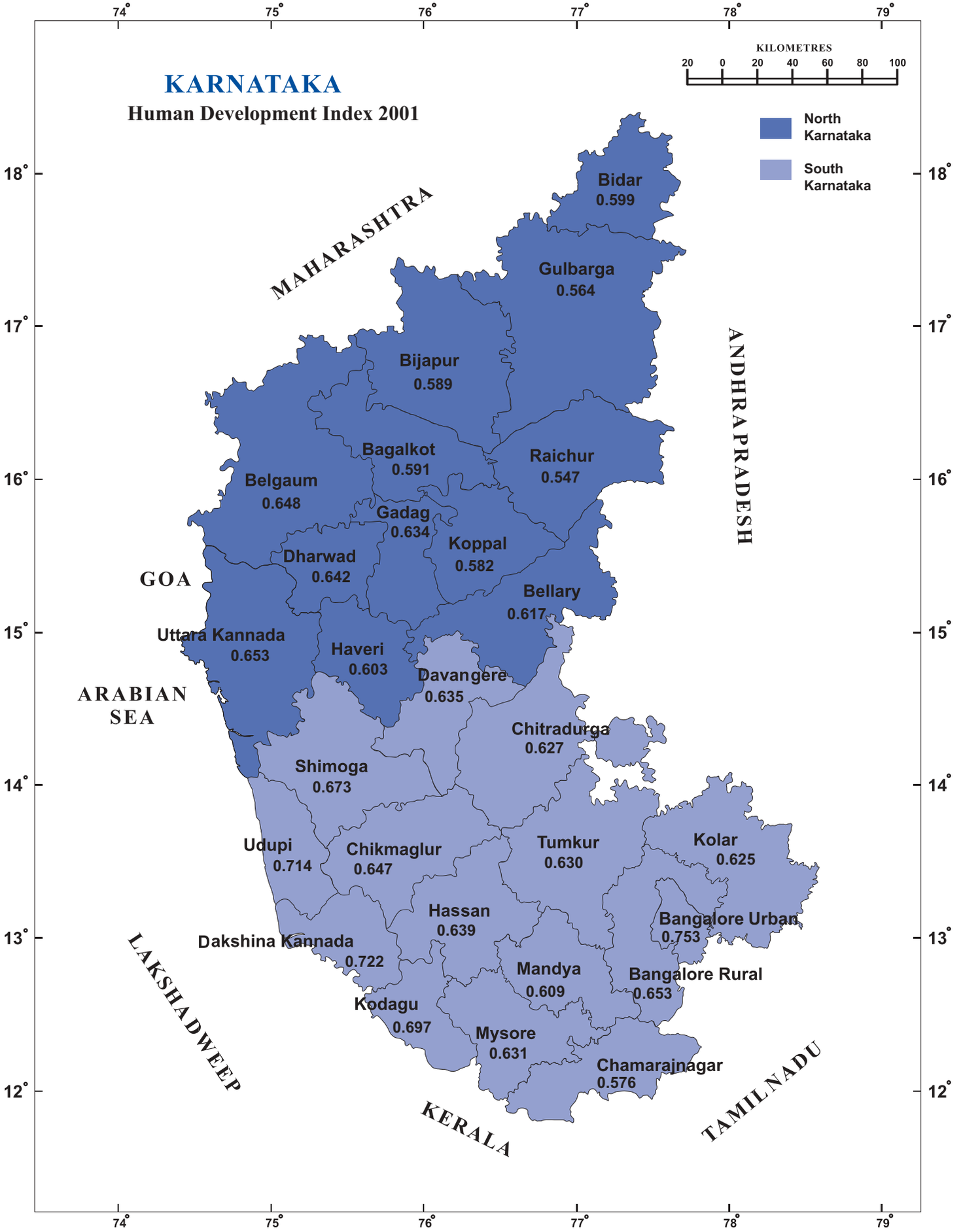
Source: Annexure 6.4, Report of HPCFRRI, June 2002.

Conclusion

This then, is the setting against which the Report unfolds: a land blessed with wide, swift flowing rivers, towering, forested mountains, rich, black cotton soil, a coast bustling with commercial activity but, along with this plenitude, the country's second largest arid zone. This is a state known for its initiative, having set up a major hydro-electric generating station at Shivasamudram as early as 1902 for commercial operations, and where the country's first private engineering college was established; a state in which one district alone contributed to the establishment of five commercial banks; a state, which led the country into the information age, where, 'to be Bangalored' (or outsourced), is now an acceptable verb in the U.S. economy.

During the decade 1990-2001, Karnataka witnessed the highest growth rate of GSDP as well as per capita GSDP in the country, yet, it occupies seventh place among the major states in human development. This is the seeming contradiction, which will be explored in the chapters that follow.

Human Development in Karnataka


KARNATAKA
Human Development Index 2001
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 0.599
Gulbarga 0.564
Bijapur 0.589
Bagalkot 0.591
Raichur 0.547
Belgaum 0.648
Gadag 0.634
Koppal 0.582
Dharwad 0.642
Bellary 0.617
Uttara Kannada 0.653
Haveri 0.603
Davangere 0.635
Chitradurga 0.627
Shimoga 0.673
Udupi 0.714
Chikmaglur 0.647
Tumkur 0.630
Kolar 0.625
Hassan 0.639
Bangalore Urban 0.753
Dakshina Kannada 0.722
Mandya 0.609
Bangalore Rural 0.653
Kodagu 0.697
Mysore 0.631
Chamarajnagar 0.576

Human Development in Karnataka

The basic purpose of development is to enlarge people's choices. In principle, these choices can be infinite and can change over time. People often value achievements that do not show up at all, or not immediately, in income or growth figures: greater access to knowledge, better nutrition and health services, more secure livelihoods, security against crime and physical violence, satisfying leisure hours, political and cultural freedoms and sense of participation in community activities. The objective of development is to create an enabling environment for people to enjoy long, healthy and creative lives.

Mahbub ul Haq

Introduction

It is now widely acknowledged that conventional measures of well-being such as per capita gross domestic product or consumption expenditure or poverty ratios do not capture the broader aspects of human capability. Important as it is, high economic growth does not automatically translate into betterment of the lives of all people, especially if the benefits of that growth are not accessible to large sections of the population. The experiences of certain countries and states in India reveal that despite significant achievements in economic development, the proportion of people below the poverty line can actually increase, instead of dwindling as envisaged, or there might only be a small modicum of improvement in their status.

Human development: Concept and methodology

The economic growth model of development was contested by the UNDP in its first Human Development Report 1990, which reiterated that people, not things, are the wealth of nations, and it is they who should be the focus of a development directed to 'expanding their choices'. Three basic capabilities were identified as prerequisites to a life that is rich with potential and the fulfillment of one's aspirations: the capacity to lead long and healthy lives, access to knowledge and the limitless vistas that it opens to the questing mind, and the ability to ensure for oneself a reasonably good standard of living. Without these resources, people's

BOX 2.1

Differences between the HD approach and the non-HD approach

Issues	HD approach	Non-HD approach
Development for what?	Well-being, dignity, freedom, addressing inequalities, exclusion and poverty.	National income, economic and social growth which trickles down.
Development for whom?	For people.	For people and things.
Who is the agent of development?	People.	People and things: human capital + physical capital + natural resources.
How?	No recipes but elements of good policies such as • Economic growth, pro-poor, pro-employment; • Equity of choices: equitable distribution of assets; • Good social policies; • Interventions to serve needs of vulnerable sub-populations; • Political democracy; • Civil participation.	Structural adjustment. "recipes": • Do not raise industrial wages; • Hand out contraceptives; • Sow improved seeds; • Investment in housing; • Spend on basic needs; • Send the right signals.

Source: UNDP, April, 2004.

choices are restricted and life's opportunities are out of reach. Human development is the process of building these capabilities to enable people to lead fulfilling and productive lives.

While it would be erroneous to argue that economic growth is not necessary for human development, the HDRs have taken us to a conceptual level that goes beyond the growth-driven model of development to one that postulates that growth without human development is inequitable and exclusionary and, therefore, not an appropriate paradigm in a world driven by disparities of various kinds. In this context, UNDP's contribution to the evolution of the concept of human development and its measures indeed constitutes a paradigm shift in the way we view the world of development. The UNDP strongly argued that development must be people-centric and people-driven to be truly meaningful and effective. In this context, exclusion is a critical theoretical underpinning to any analysis of human development. Human development, by its very nature, must never be exclusionary, or cause, or reinforce, disparities in people's access to the resources that build their capabilities. Hence, poverty, gender and other causes of inequity between social groups, between men and women, between children and adults, are forces that prevent people from realising their potential.

Public policies should be centred around people's choices and their capabilities and the policy thrust should be to combat illiteracy, poverty, unemployment, disease, save the lives of mothers and children, and address the inequities caused by gender and caste.

The concept of human development introduced by UNDP in the 1990s is now accepted worldwide. 'Building human capabilities is fundamental to expanding choices', 'human development is about creating an environment in which people can develop their full potential and lead productive, creative lives in accordance with their needs and interests' (UNDP HDR 2001).

The three main components of human development as discussed above, are, longevity or the capacity to live a long and healthy life; education the ability to read, write and acquire knowledge and skills; and command over economic resources sufficient to provide a decent standard of living. Once these capacities are assured, then other opportunities in life will follow. Other important prerequisites are political freedom and guaranteed human rights, which include promotion of economic and gender equity, as well as social and cultural rights, especially those pertaining to education, healthcare, food, water, shelter, environment, culture, etc. It is recognised that public policies should be centred around people's choices and their capabilities and the policy thrust should be to combat illiteracy, poverty, unemployment, disease, save the lives of mothers and children, and address the inequities caused by gender and caste.

Though there is a broad consensus now about the three core dimensions of human development, i.e. health, education and income, measuring achievements in these three critical areas poses certain methodological issues, which are discussed in the following paragraphs.

UNDP's methodological approach

The Human Development Index (HDI), computed every year since 1990 by the UNDP, measures average achievements in basic human development and assigns ranking to countries. The HDI is a composite index, comprising longevity measured by life expectancy at birth (LEB), educational attainment computed as a combination of adult literacy (which is given two-thirds weightage) and enrolment ratios at the primary, secondary and tertiary levels, as well as command over resources measured by per capita real GDP adjusted for purchasing power parity in dollars (PPP$).

The Gender Related Development Index (GDI) that was first introduced in UNDP's 1995 HDR, measures achievements in the same dimensions and using the same variables as the HDI, but as this index is gender sensitive, the methodology imposes a penalty for inequality between women and men. Thus, the GDI is the HDI discounted for gender inequality. However, it must be noted that the concept of human development is more dynamic and complex than what can be captured in a single composite index.

The methodology used in the computation of the HDI has been under continuous refinement

by UNDP. The value of HDI for a country has no meaning by itself, unless countries are ranked on their relative HDI scores, thereby making inter-country comparisons both viable and meaningful. Since 1993, minimum and maximum values have been prescribed for the variables used in the HDI, based on extreme values observed in the last few decades (for minimum) or expected in the next few decades (for maximum). Two broad changes have been introduced in the computation of HDI. First, the indicator 'mean years of schooling' has been replaced by 'combined enrolment ratios of primary, secondary and tertiary levels of education'. Second, the minimum value of per capita income has been reduced to half (PPP$100). In the case of the income index, the average world income was taken as the threshold level and the income above this level was discounted, using Atkinson's formula for income utility. The main drawback with this formula is that in discounting income above the threshold level, it penalises heavily, countries where income exceeds the threshold level, thus rendering it irrelevant in many cases. In UNDP HDR 1999, a refinement was made in the treatment of income (see Technical Note). This method does not discount income as severely as the formula used earlier and it discounts all income, not just income above the threshold. Thus middle income countries are not penalised unduly as income rises.

National Human Development Report 2001: Methodology

The Planning Commission, Government of India, took the lead in the preparation of the National Human Development Report 2001 (NHDR) for the first time in the country. The report provides Human Development Indices and related indicators, both state-wise and for the whole nation. The methodology and the variables included in the NHDR differ from those of UNDP. It brings to the fore the issue that the methodology developed by UNDP may not be relevant in the Indian context, especially in view of data constraints. An attempt has been made in the NHDR to select relevant indicators in the same three dimensions of human development. The indicators thus chosen are supposed to reflect not only attainments in the different aspects of well-being over time, but also the changes in well-being at more frequent intervals. As such, educational attainment was captured in terms of overall literacy and intensity of formal education (based on current school enrolment of children in the age group 6 to 18 years). In the case of health attainment, life expectancy at age 1 and infant mortality were taken as appropriate measures. In the case of command over resources, per capita consumption expenditure has been preferred over per capita income. The rationale for selecting the former was that use of consumption data in developing countries would capture the individual's command over resources more accurately than income data.

BOX 2.2

HDI and GDI/GEI of NHDR

Attainments	UNDP indicators	NHDR indicators
Longevity	Life expectancy at birth.	Life expectancy at age 1 and infant mortality rate.
Educational attainment	Adult literacy rate combined with enrolment ratio.	Literacy rate 7+ and intensity of formal education.
Economic attainment	Real GDP per capita in PPP$.	Per capita real consumption expenditure adjusted for inequality; Worker-population ratio in case of Gender Equality Index.

Source: National Human Development Report, Planning Commission, Government of India, 2001.

The weightage method used in UNDP HDRs found acceptance because of its explicitness and consistency. With regard to selection of scaling norms, their relevance to the country had an edge over the global level values used in UNDP HDRs. The advantage of the NHDR procedure is that it enables comparison of human development in rural and urban areas.

State HDRs: Methodology

Madhya Pradesh was the first state in the country to bring out an HDR in 1995; the second HDR followed in 1998 and the third in 2002. Karnataka was the second state to publish an HDR (1999). Subsequently, Tamil Nadu (2001), Sikkim (2001),

Himachal Pradesh (2002), Maharashtra (2002), Rajasthan (2002), Assam (2003), West Bengal (2004), Punjab (2004), Nagaland (2004), Orissa (2004) and Gujarat (2004) also brought out State Human Development Reports.

The states may have followed the UNDP methodology but there is little uniformity and a lot of experimentation in application. Some states have used literacy rates in combination with mean years of schooling or the enrolment ratio in the 6-14 years age group, while others used the combined enrolment ratios of primary and secondary schools in combination with adult literacy rates/literacy rates for computing the educational status index. For literacy rates or adult literacy rates and enrolment ratios, the minimum and maximum values used were 0 and 100. However, Madhya Pradesh in its first HDR used 80 as the maximum value (target) for literacy. As far as the health index is concerned, some states used (1–IMR) index and others used an index of life expectancy at birth (LEB) for health status. There is also considerable variation in the method used for computation of LEB, and thus, the same year of reference was not used in computation of the HDI for 2001 by various states. There has been much diversity in the adoption of UNDP's methodology with regard to the income index and minima and maxima values by states. Some states have used the methodology of the 1994 HDR while others have used the 1999 HDR methodology. Similarly, a few states used the highest per capita GDP and the lowest (or income poverty) per capita GDP prevailing in the states in the reference year as end points in the scale, instead of the maximum and minimum values used in UNDP HDRs. The West Bengal HDR has used completely different measures for computing the income index. The average of per capita GDP, per capita consumption and poverty have been used for computing the income index. As a result, the HDIs computed by the different states are not strictly comparable.

The average of per capita GDP, per capita consumption and poverty have been used for computing the income index. As a result, the HDIs computed by the different states are not strictly comparable.

Another important factor to be noted is that no SHDR, after 2001, has used NHDR 2001 methodology due to non-availability of data for the variables used in computing the HDI and the GDI (or GEI). One of the objectives of the NHDR 2001 was to help states in the preparation of their HDRs. It has been noted earlier that data constraints were one of the major reasons cited for changing the variables and end points of the scales in the computation of the HDI (or GDI/GEI) in the NHDR. However, ironically, states have found it difficult to obtain reliable data for computation of the HDI based on the NHDR.

Karnataka Human Development Report 2005: Methodology

While preparing this HDR, the question of the methodology most appropriate for our purposes was carefully analysed. While both the NHDR and the UNDP methodologies had certain shortcomings that highlighted our own data constraints, we found we would encounter more data problems if we used NHDR methodology. Computation of life expectancy at age 1, for instance, posed some problems because the age group data released by the 2001 census could not be used for age smoothening or graduation of age data on account of certain distortions in data and also because single year age population data was not available. Similarly, computation of per capita consumption for districts based on pooling of NSS data was not free from errors. The inadequate sample size for some districts meant that the estimates gave a distorted picture for districts, not only in Karnataka, but in other states as well. With regard to educational indicators, using literacy along with intensity of schooling raised some conceptual problems since it could result in double counting in the age group 6-18 years. It was thus difficult for this Report to adopt the NHDR methodology, useful as it is in so many ways.

Computation of HDI for districts

The HDI for districts is computed on the basis of the methodology used in UNDP HDR 1999, details of which are given in the Technical Note. Due to the non-availability of data on adult literacy rates for 2001, literacy rates for 7 years plus, the combined gross enrolment ratios of primary and secondary level education (class I-XII) have been substituted. Hence, there is

BOX 2.3A

Composition of HDI 2001

District		Indicator						HDI	
		Health		Education		Income			
		Index	Rank	Index	Rank	Index	Rank	Value	Rank
1	Bagalkot	0.597	27	0.636	22	0.539	12	0.591	22
2	Bangalore Rural	0.692	6	0.662	20	0.605	4	0.653	6
3	Bangalore Urban	0.705	5	0.887	1	0.666	1	0.753	1
4	Belgaum	0.712	2	0.699	15	0.532	13	0.648	8
5	Bellary	0.685	7	0.618	23	0.549	9	0.617	18
6	Bidar	0.638	17	0.689	17	0.470	26	0.599	21
7	Bijapur	0.627	24	0.642	21	0.499	23	0.589	23
8	Chamarajnagar	0.642	15	0.570	26	0.518	17	0.576	25
9	Chikmaglur	0.637	19	0.742	9	0.563	6	0.647	9
10	Chitradurga	0.660	12	0.704	14	0.517	18	0.627	16
11	Dakshina Kannada	0.707	3	0.823	4	0.636	2	0.722	2
12	Davangere	0.680	8	0.711	13	0.515	19	0.635	12
13	Dharwad	0.615	26	0.758	7	0.553	8	0.642	10
14	Gadag	0.628	23	0.750	8	0.525	15	0.634	13
15	Gulbarga	0.632	20	0.572	25	0.490	25	0.564	26
16	Hassan	0.670	10	0.729	10	0.519	16	0.639	11
17	Haveri	0.620	25	0.699	16	0.491	24	0.603	20
18	Kodagu	0.638	18	0.833	3	0.621	3	0.697	4
19	Kolar	0.653	13	0.713	12	0.508	21	0.625	17
20	Koppal	0.642	16	0.576	24	0.529	14	0.582	24
21	Mandya	0.632	21	0.682	18	0.513	20	0.609	19
22	Mysore	0.663	11	0.669	19	0.561	7	0.631	14
23	Raichur	0.648	14	0.524	27	0.469	27	0.547	27
24	Shimoga	0.707	4	0.766	6	0.547	10	0.673	5
25	Tumkur	0.672	9	0.714	11	0.505	22	0.630	15
26	Udupi	0.713	1	0.842	2	0.588	5	0.714	3
27	Uttara Kannada	0.632	22	0.781	5	0.546	11	0.653	7
Karnataka		**0.680**		**0.712**		**0.559**		**0.650**	

an element of double counting in the age group 6-18 years for educational status. It may be noted that due to changes in methodology, i.e. adopting the logarithm method in computation, there has been a sudden increase in the values of the income index. Another important factor is that changing the base year from 1980-81 to 1993-94 for estimation of GDP at constant prices for India and the states (introduced by the CSO) has contributed to higher values of income indices for 1991-92 and 2001-02. In Karnataka, the estimates of life expectancy at birth for districts and the state have been made on the basis of the regression method involving the crude birth rate, the crude death rate, the rate of natural increase in population and the infant mortality rate for 2001. In order to enable

TABLE 2.1

The performance of districts in human development: 2001 and 1991

Sl. No.	District	HDI - 2001		HDI - 1991	
		Value	Rank	Value	Rank
1	Bagalkot	0.591	22	0.505	20
2	Bangalore Rural	0.653	6	0.539	11
3	Bangalore Urban	0.753	1	0.623	4
4	Belgaum	0.648	8	0.545	9
5	Bellary	0.617	18	0.512	18
6	Bidar	0.599	21	0.496	23
7	Bijapur	0.589	23	0.504	21
8	Chamarajnagar	0.576	25	0.488	24
9	Chikmaglur	0.647	9	0.559	7
10	Chitradurga	0.627	16	0.535	13
11	Dakshina Kannada	0.722	2	0.661	1
12	Davangere	0.635	12	0.548	8
13	Dharwad	0.642	10	0.539	10
14	Gadag	0.634	13	0.516	17
15	Gulbarga	0.564	26	0.453	25
16	Hassan	0.639	11	0.519	16
17	Haveri	0.603	20	0.496	22
18	Kodagu	0.697	4	0.623	3
19	Kolar	0.625	17	0.522	15
20	Koppal	0.582	24	0.446	26
21	Mandya	0.609	19	0.511	19
22	Mysore	0.631	14	0.524	14
23	Raichur	0.547	27	0.443	27
24	Shimoga	0.673	5	0.584	5
25	Tumkur	0.630	15	0.539	12
26	Udupi	0.714	3	0.659	2
27	Uttara Kannada	0.653	7	0.567	6
	Karnataka	**0.650**		**0.541**	

a comparison of LEB estimates of 1991-92 with those of 2001-02, the estimates of LEB for 27 districts of the state (as against the 20 districts existing in 1991) have been revised by adopting the above mentioned method. Per capita district income estimates (adopting the method of UNDP HDR 1999) and literacy and enrolment indicators have been estimated afresh for 27 districts in view of the availability of improved data for 1991. Thus, the HDI values for 2001 and 1991 (revised) for the districts and the state are higher than the HDI values in KHDR I. The GDI values have also been revised for 27 districts for 1991, so as to facilitate a comparison of GDI estimates for 1991 with those of 2001.

The status of human development in the state and districts was assessed for the first time in KHDR 1999 with 1991 data. This HDR presents a review of human development over the last decade. Has there been a perceptible improvement in the level of human development during the 1990s and 2000s, due to policy interventions and programme implementation, especially in the social sector? Has there been a reduction in the multiple disparities that act as barriers to improving people's choices? How have women fared in Karnataka since 1991? What is the HDI and GDI of certain vulnerable populations whose profile has never been explored by any SHDR? This chapter will attempt to answer these questions.

The level of human development is much higher in Karnataka (0.650) than at the all-India level (0.621). Among states, it ranks seventh, with Kerala occupying the first place. At the international level, Karnataka's position is at 120 while India is at 127. The attainment of human development in Karnataka is more or less on par with that of Egypt and considerably above the level of Pakistan, Nepal, Bhutan and Bangladesh. It can thus be argued that the state is well placed in the context of human development in South Asia.

The HDI for the state has increased from 0.541 (revised) in 1991 to 0.650 in 2001, showing a 20 per cent improvement. Districts where the decadal percentage improvement in the HDI is higher than the state average are Bangalore Rural (21.15), Gadag (22.87), Gulbarga (24.50), Hassan (23.12), Haveri (21.57), Koppal (30.50), Mysore (20.42) and Raichur (23.48). What is truly significant is the fact that the backward district of Koppal has performed best and that 3 out of 5 districts of the Hyderabad Karnataka region have made remarkable progress. However, despite the marked improvement in the pace of human development in the most backward districts of the state, there is no corresponding change in their

BOX 2.3B

Composition of HDI 1991

District		Indicator						HDI	
		Health		Education		Income			
		Index	Rank	Index	Rank	Index	Rank	Value	Rank
1	Bagalkot	0.567	27	0.567	18	0.380	18	0.505	20
2	Bangalore Rural	0.657	5	0.582	15	0.378	19	0.539	11
3	Bangalore Urban	0.663	4	0.757	3	0.449	5	0.623	4
4	Belgaum	0.657	6	0.586	14	0.393	10	0.545	9
5	Bellary	0.630	10	0.506	23	0.399	9	0.512	18
6	Bidar	0.600	14	0.547	22	0.340	26	0.496	23
7	Bijapur	0.570	25	0.561	19	0.381	17	0.504	21
8	Chamarajnagar	0.625	12	0.446	24	0.392	11	0.488	24
9	Chikmaglur	0.585	19	0.639	7	0.454	4	0.559	7
10	Chitradurga	0.630	11	0.590	13	0.384	15	0.535	13
11	Dakshina Kannada	0.683	2	0.799	2	0.500	2	0.661	1
12	Davangere	0.633	7	0.623	9	0.388	13	0.548	8
13	Dharwad	0.568	26	0.637	8	0.412	6	0.539	10
14	Gadag	0.583	20	0.601	11	0.364	23	0.516	17
15	Gulbarga	0.575	23	0.432	25	0.352	24	0.453	25
16	Hassan	0.575	24	0.599	12	0.384	16	0.519	16
17	Haveri	0.577	22	0.582	16	0.331	27	0.496	22
18	Kodagu	0.600	15	0.739	4	0.531	1	0.623	3
19	Kolar	0.617	13	0.576	17	0.372	20	0.522	15
20	Koppal	0.583	21	0.403	26	0.351	25	0.446	26
21	Mandya	0.598	16	0.548	21	0.386	14	0.511	19
22	Mysore	0.632	9	0.550	20	0.389	12	0.524	14
23	Raichur	0.590	18	0.372	27	0.367	22	0.443	27
24	Shimoga	0.680	3	0.662	6	0.410	7	0.584	5
25	Tumkur	0.633	8	0.612	10	0.370	21	0.539	12
26	Udupi	0.685	1	0.830	1	0.463	3	0.659	2
27	Uttara Kannada	0.598	17	0.692	5	0.410	8	0.567	6
Karnataka		**0.618**		**0.602**		**0.402**		**0.541**	

rankings in the HDI, which indicates that they are still a long way from catching up with other high performing districts. Only two districts, namely, Dakshina Kannada (9.23 per cent) and Udupi (8.35 per cent) have registered an increase in the HDI that is less than 10 per cent between 1991 and 2001. This, too, is cause for concern because these districts have the capacity to match the HDI status of Kerala and any setback here needs to be monitored carefully.

There are wide disparities in the levels of human development among districts. The district HDI, in 2001, has been found to range from 0.753

After closely examining the levels of achievement across the three principal indicators of human development, it is apparent that economic growth (in terms of per capita income or the income index) is an important but not primary factor in human development.

in Bangalore Urban district to 0.547 in Raichur district. In the 1999 HDR the range of variation was between 0.661 in Dakshina Kannada district and 0.443 in Raichur district. However, it is encouraging to note that the difference between the districts with the highest and the lowest HDI has narrowed from 49.21 per cent in 1991 to 37.6 per cent in 2001. Only seven districts, i.e. Bangalore Rural, Bangalore Urban, Dakshina Kannada, Kodagu, Uttara Kannada, Shimoga and Udupi, have HDI values higher than the state average in 2001. In 1991, nine districts — Bangalore Urban, Dakshina Kannada, Kodagu, Shimoga, Udupi, Uttara Kannada, Chikmaglur, Davangere and Belgaum — were above the state average. It is significant that the front-runners are all in southern Karnataka, and as many as three districts — Bangalore Urban, Bangalore Rural and Shimoga are from 'Old Mysore' (though it could be argued that Bangalore Urban almost comprises a unique category all by itself).

This assumption is reinforced when a comparison is made of the top ranking and bottom ranking districts of Karnataka with other countries. Bangalore Urban district mainly comprising Bangalore city, often hailed as the 'Silicon Valley of India' or the IT capital of India, ranks first among the districts of Karnataka. At the international level, its rank is 83 – on par with the Philippines and above China and Sri Lanka, while Raichur district, which occupies the last rank in the state, is, at number 133, on par with Papua New Guinea, and lower than Ghana, Botswana, Myanmar and Cambodia.

A comparison of the five top and bottom ranking districts is presented in Table 2.2. It can be inferred that there is a strong correlation between the economic development status of a district and its HDI, at least where the top and bottom ranking districts are concerned. Districts such as Shimoga, however, are an exception. After closely examining the levels of achievement across the three principal indicators of human development, it is apparent that economic growth (in terms of per capita income or the income index) is an important but not primary factor in human development. Shimoga and Davangere districts, for example, which have relatively low levels of income (to the state average), have significantly higher levels of achievement in life expectancy, literacy and enrolment (to the state average). This serves to reinforce the fact that it is possible to effect perceptible improvements in literacy and health, even if per capita income is not high. However, the converse is also found to be true. In Mysore district, for instance, where per capita income is comparatively high, the level of achievement in the areas of literacy and

TABLE 2.2

Five top and bottom ranking districts in HDI: 2001 and 1991

Education Index 2001		Health Index 2001		Income Index 2001		HDI 2001		HDI 1991	
Top 5 Districts									
1	Bangalore Urban	1	Udupi	1	Bangalore Urban	1	Bangalore Urban	1	Dakshina Kannada
2	Udupi	2	Belgaum	2	Dakshina Kannada	2	Dakshina Kannada	2	Udupi
3	Kodagu	3	Dakshina Kannada	3	Kodagu	3	Udupi	3	Kodagu
4	Dakshina Kannada	4	Shimoga	4	Bangalore Rural	4	Kodagu	4	Bangalore Urban
5	Uttara Kannada	5	Bangalore Urban	5	Udupi	5	Shimoga	5	Shimoga
Bottom 5 Districts									
27	Raichur	27	Bagalkot	27	Raichur	27	Raichur	27	Raichur
26	Chamarajnagar	26	Dharwad	26	Bidar	26	Gulbarga	26	Koppal
25	Gulbarga	25	Haveri	25	Gulbarga	25	Chamarajnagar	25	Gulbarga
24	Koppal	24	Bijapur	24	Haveri	24	Koppal	24	Chamarajnagar
23	Bellary	23	Gadag	23	Bijapur	23	Bijapur	23	Bidar

BOX 2.4A

Composition of GDI 2001

District		Indicator							
		Equally distributed						GDI	
		Health		Education		Income			
		Index	Rank	Index	Rank	Index	Rank	Value	Rank
1	Bagalkot	0.595	27	0.617	22	0.500	13	0.571	23
2	Bangalore Rural	0.692	6	0.659	20	0.569	4	0.640	6
3	Bangalore Urban	0.705	4	0.880	1	0.608	2	0.731	1
4	Belgaum	0.712	1	0.689	16	0.503	12	0.635	9
5	Bellary	0.685	7	0.603	23	0.528	7	0.606	17
6	Bidar	0.638	17	0.680	17	0.399	27	0.572	22
7	Bijapur	0.626	24	0.627	21	0.464	23	0.573	21
8	Chamarajnagar	0.641	15	0.566	24	0.462	24	0.557	25
9	Chikmaglur	0.636	19	0.738	8	0.534	6	0.636	8
10	Chitradurga	0.660	11	0.697	14	0.497	15	0.618	14
11	Dakshina Kannada	0.703	5	0.819	4	0.620	1	0.714	2
12	Davangere	0.680	8	0.701	12	0.481	19	0.621	13
13	Dharwad	0.614	26	0.748	7	0.515	9	0.626	11
14	Gadag	0.628	23	0.737	9	0.511	11	0.625	12
15	Gulbarga	0.631	20	0.556	25	0.442	25	0.543	26
16	Hassan	0.670	10	0.720	10	0.499	14	0.630	10
17	Haveri	0.620	25	0.692	15	0.475	21	0.596	19
18	Kodagu	0.637	18	0.831	3	0.602	3	0.690	4
19	Kolar	0.653	13	0.699	13	0.486	18	0.613	16
20	Koppal	0.641	16	0.554	26	0.487	17	0.561	24
21	Mandya	0.631	21	0.677	18	0.469	22	0.593	20
22	Mysore	0.659	12	0.663	19	0.493	16	0.605	18
23	Raichur	0.648	14	0.503	27	0.440	26	0.530	27
24	Shimoga	0.706	3	0.760	6	0.516	8	0.661	5
25	Tumkur	0.672	9	0.705	11	0.477	20	0.618	15
26	Udupi	0.712	2	0.839	2	0.559	5	0.704	3
27	Uttara Kannada	0.631	22	0.774	5	0.512	10	0.639	7
Karnataka		**0.679**		**0.704**		**0.526**		**0.637**	

TABLE 2.3

Inter-district variations in HDI values in selected districts: 1991 and 2001

District	HDI		District	HDI	
	1991	2001		1991	2001
Raichur	0.443	0.547	Davangere	0.548	0.635
Gulbarga	0.453	0.564	Uttara Kannada	0.567	0.653
Koppal	0.446	0.582	Shimoga	0.584	0.673

health is somewhat low; Bellary, with its heavy mineral deposits, is ninth in the income index for districts, but has a very poor education index. This seems to indicate that higher income does not automatically translate into an improved literacy and health status for the people if that income is not equitably distributed.

The highest increase in human development attainments in 2001 over 1991 has been recorded in the districts of the Hyderabad Karnataka region.

Though there has been considerable improvement in the levels of achievement in human development at the state as well as district levels in 2001 as compared to 1991, there is little change in the relative rankings of districts, especially in the case of the lowest ranking districts. The highest increase in human development attainments in 2001 over 1991 has been recorded in the districts of the Hyderabad Karnataka region, namely, Koppal (30.49 per cent) followed by Gulbarga (24.50 per cent) and Raichur (23.48 per cent). Unfortunately, this has not brought them on par with even median districts such as Mysore or Tumkur, so that they remain among the bottom five districts in 2001, as in 1991. Table 2.3 reveals that the HDI of certain underdeveloped districts, in 2001, is on par with the HDI of relatively more advanced districts in 1991, indicating a decadal gap, which will be difficult to bridge without more financing and effective strategies since their counterparts have moved up, substantially improving their respective HDIs in 2001. Certain districts, namely, five districts of northeast Karnataka, Chamarajnagar of 'Old Mysore', and Bijapur, Bagalkot and Haveri of northwest Karnataka have been, more or less, static on the lower rungs of the ladder of human development both in 1991 and 2001. Overall, Kodagu and Shimoga districts in the *malnad* area, the coastal districts of Dakshina Kannada and Udupi and Bangalore Urban district have consistently performed well in the field of human development.

The increase of about 20 per cent in HDI at state level in 2001 came because of a 39 per cent increase in the income index, an increase of 18 per cent in the education index and an increase of around 10 per cent in the health index. At the district level, the increase in the income index ranged from 17 per cent in Kodagu to 60 per cent in Bangalore Urban. The increase in the education index was in the range of 1.5 per cent in Udupi to 43 per cent in Koppal and the increase in the health (longevity) index was in the range of 2.7 per cent in Chamarajnagar to 16.5 per cent in Hassan.

A comparison with the HDI of states shows that Bangalore Urban district has a higher HDI than Kerala (0.746) which is the top ranking state in the country in terms of the HDI. Similarly, Dakshina Kannada and Udupi have HDI values higher than that of Maharashtra (0.706), and Kodagu's HDI is higher than that of Tamil Nadu (0.687). The bottom ranked districts of Raichur and Gulbarga have better HDIs than either Bihar (0.495) or Uttar Pradesh (0.535) which are the lowest ranked states. Chamarajnagar has a higher HDI than Madhya Pradesh (0.572) and Koppal's HDI is better than Assam's (0.578).

Gender Development Index

The gender related development index or GDI measures the levels of women's human development relative to men. A comparison of the GDI with the HDI helps to assess the extent of gender equality prevalent in society. Though the GDI in Karnataka (0.637) is much higher than the all-India figure (0.609) in 2001, Karnataka is sixth among the 15 major states in gender development and seventh in human development. At the international level, Karnataka's rank in terms of the GDI is 99th as against 103rd for the entire nation.

The GDI at state level has improved from 0.525 in 1991 to 0.637 in 2001, registering an increase of 21 per cent in ten years. The pace of reduction in

BOX 2.4B

Composition of GDI 1991

District		Indicator							
		Equally distributed						GDI	
		Health		Education		Income			
		Index	Rank	Index	Rank	Index	Rank	Value	Rank
1	Bagalkot	0.566	27	0.538	20	0.347	16	0.483	21
2	Bangalore Rural	0.657	5	0.564	14	0.351	14	0.524	12
3	Bangalore Urban	0.664	4	0.754	3	0.357	12	0.592	4
4	Belgaum	0.656	6	0.562	16	0.357	13	0.525	11
5	Bellary	0.629	11	0.484	23	0.385	6	0.499	17
6	Bidar	0.600	14	0.507	22	0.324	25	0.477	23
7	Bijapur	0.569	25	0.540	19	0.351	15	0.486	20
8	Chamarajnagar	0.625	12	0.433	24	0.359	10	0.472	24
9	Chikmaglur	0.583	19	0.631	7	0.434	3	0.550	6
10	Chitradurga	0.630	9	0.575	13	0.337	22	0.514	13
11	Dakshina Kannada	0.683	2	0.795	2	0.456	2	0.645	1
12	Davangere	0.633	7	0.614	9	0.344	18	0.530	9
13	Dharwad	0.568	26	0.625	8	0.401	5	0.531	8
14	Gadag	0.583	20	0.578	12	0.346	17	0.502	16
15	Gulbarga	0.574	23	0.396	25	0.326	24	0.432	25
16	Hassan	0.573	24	0.583	11	0.366	8	0.507	14
17	Haveri	0.576	22	0.564	15	0.301	27	0.480	22
18	Kodagu	0.599	15	0.733	4	0.519	1	0.617	3
19	Kolar	0.616	13	0.556	17	0.344	19	0.505	15
20	Koppal	0.583	21	0.370	26	0.331	23	0.428	26
21	Mandya	0.597	16	0.531	21	0.344	20	0.491	19
22	Mysore	0.630	10	0.541	18	0.317	26	0.496	18
23	Raichur	0.588	18	0.341	27	0.338	21	0.422	27
24	Shimoga	0.680	3	0.655	6	0.381	7	0.572	5
25	Tumkur	0.633	8	0.594	10	0.358	11	0.528	10
26	Udupi	0.684	1	0.815	1	0.433	4	0.644	2
27	Uttara Kannada	0.597	17	0.684	5	0.365	9	0.548	7
Karnataka		**0.618**		**0.587**		**0.371**		**0.525**	

TABLE 2.4

Performance of districts in gender related development: 2001 and 1991

Sl. No.	District	GDI 2001		GDI 1991	
		Value	Rank	Value	Rank
1	Bagalkot	0.571	23	0.483	21
2	Bangalore Rural	0.640	6	0.524	12
3	Bangalore Urban	0.731	1	0.592	4
4	Belgaum	0.635	9	0.525	11
5	Bellary	0.606	17	0.499	17
6	Bidar	0.572	22	0.477	23
7	Bijapur	0.573	21	0.486	20
8	Chamarajnagar	0.557	25	0.472	24
9	Chikmaglur	0.636	8	0.550	6
10	Chitradurga	0.618	14	0.514	13
11	Dakshina Kannada	0.714	2	0.645	1
12	Davangere	0.621	13	0.530	9
13	Dharwad	0.626	11	0.531	8
14	Gadag	0.625	12	0.502	16
15	Gulbarga	0.543	26	0.432	25
16	Hassan	0.630	10	0.507	14
17	Haveri	0.596	19	0.480	22
18	Kodagu	0.690	4	0.617	3
19	Kolar	0.613	16	0.505	15
20	Koppal	0.561	24	0.428	26
21	Mandya	0.593	20	0.491	19
22	Mysore	0.605	18	0.496	18
23	Raichur	0.530	27	0.422	27
24	Shimoga	0.661	5	0.572	5
25	Tumkur	0.618	15	0.528	10
26	Udupi	0.704	3	0.644	2
27	Uttara Kannada	0.639	7	0.548	7
	Karnataka	**0.637**		**0.525**	

TABLE 2.5

Five top and bottom ranking districts in GDI: 2001 and 1991

Top 5 districts				Bottom 5 districts			
	GDI 2001		GDI 1991		GDI 2001		GDI 1991
1	Bangalore Urban	1	Udupi	27	Raichur	27	Raichur
2	Dakshina Kannada	2	Dakshina Kannada	26	Gulbarga	26	Koppal
3	Udupi	3	Kodagu	25	Chamarajnagar	25	Gulbarga
4	Kodagu	4	Bangalore Urban	24	Koppal	24	Chamarajnagar
5	Shimoga	5	Shimoga	23	Bagalkot	23	Bidar

gender disparities, however, has been rather slow. It is only marginally higher than the increase of 20 per cent in the HDI during the same period. The values for the GDI of districts are lower than the corresponding values for the HDI. However, there are significant variations in the GDI across districts. The district GDI varies from 0.731 in Bangalore Urban to 0.530 in Raichur in 2001. In 1991, the range of variation was from 0.644 in Dakshina Kannada to 0.422 in Raichur. It is indeed a welcome signal that the difference between the highest and the lowest GDI values in the districts has narrowed from about 53 per cent in 1991 to about 38 per cent in 2001, showing a significant one-third reduction. At the international level, the top ranking district of the state, Bangalore Urban, is at 77 whereas the bottom ranking district of Raichur is at 107.

It is a matter of concern that only seven districts, namely, Bangalore Rural, Bangalore Urban, Dakshina Kannada, Kodagu, Shimoga, Udupi and Uttara Kannada have a GDI above the state average (in 2001). In 1991, ten districts were above the state average (i.e. the above districts excluding Bangalore Rural and including Chikmaglur, Davangere, Dharwad and Tumkur). A comparison of the five top and bottom ranking districts in GDI for 2001 and 1991 is presented in Table 2.5.

Even though the five top ranking districts of 1991 have maintained their performance in 2001, there have been changes in the order of ranking. Bangalore Urban now ranks first in the GDI although, ironically, it has very adverse female and child sex ratios. In the case of the five bottom ranking districts, four districts, namely, Koppal, Chamarajnagar, Gulbarga and Raichur have, unfortunately, maintained their status in 2001, with some changes in placements. However, one district, Bidar, which was 23rd in the GDI ranking in 1991, no longer finds a place among the five lowest performing districts in 2001. Bagalkot district, which is 23rd in the GDI ranking in 2001, is a new entrant. The GDI ranking compares favourably with the HDI ranking for a majority of districts in 1991 as well as 2001. This clearly indicates that districts

BOX 2.5A

Percentage increase/decrease in values of HD indicators: 2001 and 1991

District		HDI			
		Equally distributed			HDI value
		Health index	Education index	Income index	
1	Bagalkot	5.29	12.17	41.84	17.03
2	Bangalore Rural	5.33	13.75	60.05	21.15
3	Bangalore Urban	6.33	17.17	48.33	20.87
4	Belgaum	8.37	19.28	35.37	18.90
5	Bellary	8.73	22.13	37.59	20.51
6	Bidar	6.33	25.96	38.24	20.77
7	Bijapur	10.00	14.44	30.97	16.87
8	Chamarajnagar	2.72	27.80	32.14	18.03
9	Chikmaglur	8.89	16.12	24.01	15.74
10	Chitradurga	4.76	19.32	34.64	17.20
11	Dakshina Kannada	3.51	3.00	27.20	9.23
12	Davangere	7.42	14.13	32.73	15.88
13	Dharwad	8.27	19.00	34.22	19.11
14	Gadag	7.72	24.79	44.23	22.87
15	Gulbarga	9.91	32.41	39.20	24.50
16	Hassan	16.52	21.70	35.16	23.12
17	Haveri	7.45	20.10	48.34	21.57
18	Kodagu	6.33	12.72	16.95	11.88
19	Kolar	5.83	23.78	36.56	19.73
20	Koppal	10.12	42.93	50.71	30.49
21	Mandya	5.69	24.45	32.90	19.18
22	Mysore	4.91	21.64	44.22	20.42
23	Raichur	9.83	40.86	27.79	23.48
24	Shimoga	3.97	15.71	33.41	15.24
25	Tumkur	6.16	16.67	36.49	16.88
26	Udupi	4.09	1.45	27.00	8.35
27	Uttara Kannada	5.69	12.86	33.17	15.17
Karnataka		**10.03**	**18.27**	**39.05**	**20.15**

with high human development levels will have lower gender disparities, while districts with poor human development indicators are characterised by greater gender inequality.

An analysis of the trio of indices that comprise the GDI presents some surprises. Belgaum and Udupi (0.712) top the health index, followed by Shimoga, Bangalore Urban and Dakshina Kannada. Kodagu, which is one of the top 5 districts in the GDI, has a low health index (18th rank). Bagalkot, Dharwad, Haveri, Bijapur and Gadag, all in the Bombay Karnataka region, have the lowest health indices. Bangalore Urban, Udupi, Kodagu, Dakshina Kannada and Uttara Kannada have the highest education indices for women, while Raichur, Koppal, Gulbarga, Chamarajnagar and Bellary have the lowest. Districts with a high income index for women are Dakshina Kannada, Bangalore Urban, Kodagu, Bangalore Rural and Udupi. The gap between Dakshina Kannada and Bangalore Urban is relatively high. Bidar, Raichur, Gulbarga, Chamarajnagar and Bijapur have the lowest income indices for women. Bangalore Urban has the highest GDI among districts, based almost solely on its high education index. In terms of health, Belgaum and Udupi do better and in terms of income, Dakshina Kannada offers more to women. The erstwhile districts of Dharwad and Bijapur (now reorganised into five districts) have low health indices and the triumvirate of Raichur, Gulbarga and Chamarajnagar have among the lowest education and income indices in the state, but the health scenario is about average.

A comparison with state indices reveals that Bangalore Urban (0.731) has a higher GDI than Kerala, which tops the states' GDI list (Table 2.10), while Dakshina Kannada (0.714) and Udupi (0.703) have a GDI higher than Maharashtra (0.693), and Kodagu's GDI (0.690) is higher than Punjab (0.676) and Tamil Nadu (0.675). Among the bottom ranked districts, Raichur (0.530) has a higher GDI than Bihar (0.477), Gulbarga is better placed than Uttar Pradesh (0.520) and Chamarajnagar has a higher GDI than Assam (0.554) and Orissa (0.555).

TABLE 2.6 A

Inter-regional comparisons: 2001 - Bombay Karnataka

District	HDI		GDI	
	Rank	Value	Rank	Value
Bagalkot	22	0.591	23	0.571
Belgaum	8	0.648	9	0.635
Bijapur	23	0.589	21	0.573
Dharwad	10	0.642	11	0.626
Gadag	13	0.634	12	0.625
Haveri	20	0.603	19	0.596
Uttara Kannada	7	0.653	7	0.639
Karnataka		**0.650**		**0.637**

Note: All districts of Bombay Karnataka region except Uttara Kannada are below the state average in HDI and GDI.

TABLE 2.6 B

Inter-regional comparisons: 2001 - Hyderabad Karnataka

District	HDI		GDI	
	Rank	Value	Rank	Value
Bellary	18	0.617	17	0.606
Bidar	21	0.599	22	0.572
Gulbarga	26	0.564	26	0.543
Koppal	24	0.582	24	0.561
Raichur	27	0.547	27	0.530
Karnataka		**0.650**		**0.637**

Note: All districts of Hyderabad Karnataka are below the state average in HDI and GDI.

Inter-regional analysis

An inter-regional comparison indicates that it is in the coastal and *malnad* belt that we find, with two exceptions, districts with HDIs and GDIs above the state average. Chikmaglur, in any case, is only marginally below the state average. Bangalore Rural and Bangalore Urban districts are atypical, especially Bangalore Urban which, with an HDI of 0.753, is well above Dakshina Kannada with 0.722, because it is primarily an urban centre. In fact, the GDI in Bangalore Urban (0.731) is higher than the HDI of four top ranking districts i.e. Dakshina Kannada, Udupi, Kodagu and Shimoga. Women who live in districts with high HDIs can also expect to share in the bounty, while women in districts with low HDIs will find their choices are constricted. However, as Table 2.6 shows, the gap between the HDI and the GDI is flatter in the coastal and *malnad* areas while Chamarajnagar could be an exception because of the high tribal population.

BOX 2.5B

Percentage increase/decrease in values of GD indicators: 2001 and 1991

District		GDI			
		Equally distributed			GDI value
		Health index	Education index	Income index	
1	Bagalkot	5.12	14.68	44.09	18.22
2	Bangalore Rural	5.33	16.84	62.11	22.14
3	Bangalore Urban	6.17	16.71	70.31	23.48
4	Belgaum	8.54	22.60	40.90	20.95
5	Bellary	8.90	24.59	37.14	21.24
6	Bidar	6.33	34.12	23.15	19.92
7	Bijapur	10.02	16.11	32.19	17.70
8	Chamarajnagar	2.56	30.72	28.69	17.80
9	Chikmaglur	9.09	16.96	23.04	15.64
10	Chitradurga	4.76	21.22	47.48	20.23
11	Dakshina Kannada	2.93	3.02	35.96	10.70
12	Davangere	7.42	14.17	39.83	17.17
13	Dharwad	8.10	19.68	28.43	17.70
14	Gadag	7.72	27.51	47.69	24.50
15	Gulbarga	9.93	40.40	35.58	25.69
16	Hassan	16.93	23.50	36.34	24.26
17	Haveri	7.64	22.70	57.81	24.17
18	Kodagu	6.34	13.37	15.99	11.83
19	Kolar	6.01	25.72	41.28	21.39
20	Koppal	9.95	49.73	47.13	31.07
21	Mandya	5.70	27.50	36.34	20.57
22	Mysore	4.60	22.55	55.52	21.98
23	Raichur	10.20	47.51	30.18	25.59
24	Shimoga	3.82	16.03	35.43	15.56
25	Tumkur	6.16	18.69	33.24	17.05
26	Udupi	4.09	2.94	29.10	9.16
27	Uttara Kannada	5.70	13.16	40.27	16.61
Karnataka		**9.87**	**19.93**	**41.78**	**21.33**

TABLE 2.6 C

Inter-regional comparisons: 2001 - Coastal and *Malnad*

Districts	HDI		GDI	
	Rank	Value	Rank	Value
Chikmaglur	9	0.647	8	0.636
Dakshina Kannada	2	0.722	2	0.714
Hassan	11	0.639	10	0.630
Kodagu	4	0.697	4	0.690
Shimoga	5	0.673	5	0.661
Udupi	3	0.714	3	0.704
Uttara Kannada	7	0.653	7	0.639
Karnataka		**0.650**		**0.637**

Note: Except Chikmaglur and Hassan, all districts are above the state average in HDI and GDI (Uttara Kannada is also included in the Bombay Karnataka table).

TABLE 2.6 D

Inter-regional comparisons: 2001 - Southern *Maidan*

District	HDI		GDI	
	Rank	Value	Rank	Value
Bangalore Rural	6	0.653	6	0.640
Bangalore Urban	1	0.753	1	0.731
Chamarajnagar	25	0.576	25	0.557
Chitradurga	16	0.627	14	0.618
Davangere	12	0.635	13	0.621
Kolar	17	0.625	16	0.613
Mandya	19	0.609	20	0.593
Mysore	14	0.631	18	0.605
Tumkur	15	0.630	15	0.618
Karnataka		**0.650**		**0.637**

Note: Only Bangalore Rural and Bangalore Urban districts are above the state average in HDI and GDI.

For the first time in any HDR, this Report will evaluate the human development status of the Scheduled Castes and Scheduled Tribes.

TABLE 2.7

Gender gap: Four top and bottom ranking districts

District	HDI	GDI	Gap
Top 4 districts			
Bangalore Urban	0.753	0.731	0.022
Dakshina Kannada	0.722	0.714	0.008
Udupi	0.714	0.704	0.011
Kodagu	0.697	0.690	0.007
Bottom 4 districts			
Raichur	0.547	0.530	0.017
Gulbarga	0.564	0.543	0.021
Chamarajnagar	0.576	0.557	0.020
Koppal	0.582	0.561	0.021

HDI and GDI of the Scheduled Castes and Scheduled Tribes

It is not sufficient for us to know the status of human development of a country/state/district: it is also necessary for us to assess the levels of achievements in human development of the most disadvantaged and vulnerable sub-populations in society. The GDI is the result of one such endeavour. For the first time in any HDR, this Report will evaluate the human development status of the Scheduled Castes (SCs) and Tribes (STs) in the state. The process of human development will be incomplete if these disadvantaged groups are excluded from the mainstream of growth and socio-economic development. Data reveals that, as with women, the development process, to a considerable extent, has bypassed the SCs and STs. The National Council of Applied Economic Research (NCAER) made an attempt, for the first time in 1994, to develop various indicators to assess the human development status of different cross-sections of the population, including the SC and ST population, for all-India as well as the states. However, this approach did not capture the level of human development in one composite index. Hence, for the first time in the country, this HDR will assess the levels of human development and gender related development for the SC and ST population of Karnataka. The first and major constraint for anyone setting out on this task is the lack of disaggregated data. Hence, a special sample survey was conducted in 2004 by the Directorate of Economics and Statistics, Karnataka and this forms the data base for preparation of indices. The sample was too small to permit district-wise analysis. The HDI and GDI for the SCs and STs in comparison with the total population of the state are presented in Table 2.8 (A and B).

The analysis brings to the fore certain very disturbing trends. The attainment in human development of the Scheduled Castes (0.575) is higher than that of the Scheduled Tribes (0.539), but much lower than that of the total population of the state (0.650). The gap is of the order of -11 per cent for SCs and -17 per cent for STs. The HDI of the SCs and STs is closer to the HDI of the total population in 1991 (0.541).

TABLE 2.8 A

HDI of the Scheduled Castes and Scheduled Tribes: 2004

State/ category of population	LEB	Literacy rate	Combined enrolment (class I-XII)	Per capita current income (Rs.)	Per capita GDP (Rs.)	Per capita real GDP (PPP$)	Health index	Education index	Income index	HDI
Karnataka: SC 2004	62.0	52.87	84.08	6951	7864	1719	0.617	0.633	0.475	0.575
Karnataka: ST 2004	61.8	48.27	72.31	5719	6470	1414	0.613	0.563	0.442	0.539
Karnataka: All 2001	65.8	66.64	80.28	19944	13057	2854	0.680	0.712	0.559	0.650
Karnataka: All 1991	62.1	56.04	68.43	4598	7447	1115	0.618	0.602	0.402	0.541

Sources:

1. LEB estimates and per capita income estimates for SCs and STs for the year 2004 are based on the Sample Survey on SCs and STs conducted by the Directorate of Economics and Statistics, Karnataka.
2. Literacy rates and data on children in the age group 6-18 years; Registrar General of India, Census 2001.
3. Gross Enrolment Ratio – Enrolment data for class I-XII; Commissioner for Public Instruction, Karnataka.

TABLE 2.8 B

GDI of the Scheduled Castes and Scheduled Tribes: 2004

State/ Category of population	LEB 2004		Literacy rate 2001		Combined gross enrolment ratio (class I-XII)		% Share of economically active population		Ratio of female agri. wage to male agri. wage
	Female	Male	Female	Male	Female	Male	Female	Male	
1	2	3	4	5	6	7	8	9	10
Karnataka: SC 2004	63.2	60.7	41.72	63.75	80.99	86.94	40.87	59.13	0.650
Karnataka: ST 2004	62.0	61.5	36.57	59.66	68.24	76.10	41.68	58.32	0.650
Karnataka: All 2001	67.0	64.5	56.87	76.10	77.65	82.77	35.26	64.74	0.650
Karnataka: All 1991	63.2	61.0	44.34	67.26	63.11	73.56	34.27	65.73	0.748

State/ Category of population	Per capita GDP PPP$	Per capita female GDP PPP$	Per capita male GDP PPP$	Equally distributed			GDI
				Health index	Education index	Income index	
1	11	12	13	14	15	16	17
Karnataka: SC 2004	1719	1080	2341	0.615	0.622	0.454	0.564
Karnataka: ST 2004	1414	910	1904	0.611	0.548	0.422	0.527
Karnataka: All 2001	2854	1520	4141	0.679	0.704	0.526	0.637
Karnataka: All 1991	1115	638	1572	0.618	0.587	0.371	0.525

Sources:

1. LEB estimates and per capita income estimates for SCs and STs for the year 2004 are based on the Sample Survey on SCs and STs conducted by the Directorate of Economics and Statistics, Karnataka.
2. Literacy rates and data on children in the age group 6-18 years; Registrar General of India, Census 2001.
3. Gross Enrolment Ratio – Enrolment data for class I-XII; Commissioner for Public Instruction, Karnataka.

The HDI for SCs in 2004 is about 6 per cent higher than the state HDI in 1991 while the HDI for STs in 2004 has still not caught up with, and is -0.55 per cent below, the HDI of the total population in 1991. In effect, the human development status of the Scheduled Castes and Scheduled Tribes in Karnataka is about a decade behind the rest of the state.

An analysis of each index reveals that, overall, the status of the STs is poor compared with both SCs and the total population. The health index of both SCs and STs is below the state health index for 1991, while the education index of the SCs is above, and that of the STs is below, the 1991 index for the total population. The income index of both SCs (0.475) and STs (0.442) falls in

between the state average for 1991 (0.402) and 2001 (0.559). The largest gaps are in income and education, with SCs being 15 per cent and STs being 20 per cent below the state income index in 2001 and 11 per cent and 21 per cent respectively below the state education index for 2001. Overall, it could be said that the human development of the SCs and STs in 2004 is comparable to the state's human development status in 1991. That such a significant segment of the population should be so far behind the socio-economic development of the rest of the state's population is indeed disturbing news for any policy maker. Yet, the status of SCs and STs in Karnataka is usually better than the all-India norm indicating the larger dimensions of this issue at the national level.

Karnataka's ranking in the GDI has improved by one place, i.e. it moved from seventh rank in HDI to sixth rank in GDI, exhibiting the characteristics of improved gender equality in the state.

In the matter of gender equality, as measured by the GDI, SC women are better off than ST women, but this is only a matter of degree, as there is a big gap between the state GDI average and the GDI for SC and ST women. As in the case of the HDI, the GDI values for 2004 for each index is closer to the state GDI values for 1991. The income index is somewhere between the 1991 and 2001 levels for the state, but the health index (0.615 for SCs and 0.611 for STs) has not even reached the 1991 state health index of 0.618. In education, the SCs are about 12 per cent and the STs about 22 per cent below the state average. If it is any consolation to SC and ST women, the inequality gap ranges from 0.013 for all to 0.012 for STs and 0.011 for SCs. However, the differences between the state average HDI and GDI and the HDI and GDI of SCs and STs are much more acute (Table 2.9).

TABLE 2.9

HDI and GDI by social groups: 2001

Index	All	SCs	Gap	STs	Gap
HDI	0.650	0.575	0.075	0.539	0.111
GDI	0.637	0.564	0.073	0.527	0.110
Difference between HDI and GDI	0.013	0.011		0.012	

Sources:

1. LEB estimates and per capita income estimates for SCs and STs for the year 2004 are based on the Sample Survey on SCs and STs conducted by the Directorate of Economics and Statistics, Karnataka.
2. Literacy rates and data on children in the age group 6-18 years; Registrar General of India, Census 2001.
3. Gross Enrolment Ratio – Enrolment data for class I-XII; Commissioner for Public Instruction, Karnataka.

HDI and GDI of states

While many states, in their HDRs, have estimated the HDI and GDI based on UNDP methodology, so far, there has been no computation of values and ranking of states in human development and gender related development using this methodology. Though the NHDR computed the HDI of 15 major states for 2001, the methodology followed in the NHDR is somewhat different from that of UNDP. This report seeks to compare the position of Karnataka vis-à-vis other states. Hence we have computed the HDI and GDI of 15 major states based on the methodology used in the UNDP HDR 1999 (Table 2.10).

The states, by and large, have maintained their relative ranks on the basis of both methods of HDI computation (NHDR and UNDP): for example, Kerala is first, Tamil Nadu is in 3rd place, Karnataka is in the 7th place, West Bengal is in 8th place, Madhya Pradesh in 12th place and Bihar is 15th, whether we use the NHDR or UNDP methodology. However Punjab slipped from 2nd to 4th place, whereas Maharashtra's position went up from 4th to 2nd place based on UNDP methodology. There is no change in the ranking of Karnataka either way.

As far as the GDI of states is concerned, NHDR estimates are not available for 2001. The estimates of the GDI computed with UNDP methodology for 15 major states show that GDI values are invariably lower than their corresponding HDI values, indicating how entrenched gender disparities can be. Karnataka's ranking in the GDI has improved by one place, i.e. it moved from seventh rank in HDI to sixth rank in GDI, exhibiting the characteristics of improved gender equality in the state.

Punjab's HDR for 2004 reveals a higher HDI and GDI than what we have computed for 2001. The difference is mainly because education statistics are more current in the Punjab HDR. The enrolment ratios worked out for preparing the education index in the Table 2.8 are based on enrolment figures of classes I to XII and children in the age group 6-<18 years of 2001 census as against the enrolment of classes I to VIII and children in the age group 6-<14 years of the projected population in the NHDR.

TABLE 2.10

Comparison of HDI and GDI of 15 major states: 2001

State		HDI 2001 (NHDR methodology)		HDI and GDI 2001 (UNDP methodology)						
		Value	Rank	Indicators			HDI		GDI	
				Health index	Education index	Income index	Value	Rank	Value	Rank
1	2	3	4	5	6	7	8	9	10	11
1	Andhra Pradesh	0.416	10	0.648	0.634	0.544	0.609	9	0.595	9
2	Assam	0.386	14	0.583	0.701	0.452	0.578	11	0.554	12
3	Bihar	0.367	15	0.671	0.455	0.359	0.495	15	0.477	15
4	Gujarat	0.479	6	0.643	0.726	0.597	0.655	5	0.642	5
5	Haryana	0.509	5	0.699	0.661	0.597	0.653	6	0.636	7
6	Karnataka	0.478	7	0.680	0.712	0.559	0.650	7	0.637	6
7	Kerala	0.638	1	0.806	0.887	0.545	0.746	1	0.724	1
8	Madhya Pradesh	0.394	12	0.560	0.660	0.494	0.572	12	0.548	13
9	Maharashtra	0.523	4	0.722	0.796	0.601	0.706	2	0.693	2
10	Orissa	0.404	11	0.582	0.672	0.452	0.569	13	0.555	11
11	Punjab	0.537	2	0.765	0.666	0.606	0.679	4	0.676	3
12	Rajasthan	0.424	9	0.625	0.651	0.513	0.596	10	0.573	10
13	Tamil Nadu	0.531	3	0.723	0.764	0.574	0.687	3	0.675	4
14	Uttar Pradesh	0.388	13	0.647	0.512	0.446	0.535	14	0.520	14
15	West Bengal	0.472	8	0.712	0.693	0.537	0.647	8	0.631	8
India		**0.472**		**0.663**	**0.652**	**0.548**	**0.621**		**0.609**	

Sources:

1. Column 3 and 4: NHDR 2001 – Planning Commission, GoI.
2. Column 5 to 11: Computed based on LEB estimates worked out by the Technical group of Registrar General of India, GoI.
3. Literacy rates and data on children in the age group 6-<18 years; Registrar General of India, Census 2001.
4. Enrolment ratios using enrolment figures (I-XII class) from the Selected Educational Statistics 2001-02, Ministry of HRD, GoI.
5. Per capita GDP: Central Statistical Organisation, GoI.

In the recently released Gujarat Human Development Report 2004, HDI values have been computed and ranking has been assigned to 15 major states, wherein Karnataka has been assigned the fifth place and Gujarat the sixth place as against the seventh and sixth places accorded to these states in this Report. The reason for the divergence in the values of the HDI and the ranking of states is that the methodology followed and the indicators used in the Gujarat HDR are different from the UNDP methodology adopted in KHDR 2005. The Gujarat HDR substituted IMR for LEB which is used by UNDP HDRs or IMR-cum-life expectancy at age 1 adopted by the NHDR.The maximum and minimum on the scale for the income indicator for Gujarat are quite different from those used in UNDP's HDRs. Hence, the HDI values computed and ranks assigned to states in the Gujarat HDR cannot be compared with the KHDR which uses indicators and a methodology derived from UNDP's for better comparability at the national and international levels.

Conclusion

Computing indices – HDIs and GDIs – while fascinating, must never be allowed to deteriorate into a numbers game. One must not lose track of the fact that these indices were developed, in the first instance, to capture those aspects of human capabilities that were not normally assessed, or even regarded as being essential to improving human lives: an expectation of living a reasonably healthy, long life, to have access to education, and have a decent standard of living so that life is neither precarious nor unsustainable. The human face of access or deprivation, aspiration or denial underlies all assumptions that go into the making of the HDI and GDI.They are excellent instruments for driving and refining policies that address these issues.

Financing Human Development

Financing Human Development

Introduction

Financing human development is a very critical aspect of ensuring that public policies become concrete realities and that the poor and other vulnerable sub-populations are supported by the state, enabling them to become empowered beings capable of realising their inherent potential in a participatory and democratic context. As the UNDP Human Development Report (1991) noted, the best strategy for human development is to ensure, through strong policies, generation and better distribution of primary incomes. In addition, government services in social infrastructure (schools, health clinics, nutrition and food subsidies) as well as physical infrastructure (roads, electricity and housing) can help the poor bridge the gap caused by paucity of incomes. However, despite sound intentions, governments do not always provide adequately for the social sectors. And, sometimes, when budgets are adequate, they may not target the core sectors of human development (e.g. primary healthcare, elementary education) and focus, instead, on other areas.

This chapter examines the trends and patterns in public expenditure on core human development sectors in Karnataka. It comprises three separate and distinct segments. **Part I** presents an analysis of fiscal trends in the context of financing human development. This is followed by an analysis of trends in expenditure on human development during the last decade. Finally, alternative strategies for raising additional resources needed to achieve the targets set for the Tenth Plan and the Millennium Development Goals are suggested. **Part II** is a case study, which analyses intra-sectoral public expenditure on education to arrive at an understanding of the state's priorities and the quantum of funding required to achieve the desired outcomes. **Part III** suggests the use of gender budget and gender audit to ensure gender equity in budgeting, expenditure and outcomes.

PART I

Financing Human Development: An Overview

Karnataka will have to ensure the provision of optimal outlays on human development and ensure efficiency in spending in order to achieve the Millennium Development Goals (MDGs)[1] as well as the targets set for the Tenth Five Year Plan.[2] Government spending on social services, which include education, healthcare, nutrition, drinking water, sanitation, housing and poverty reduction is a critical input that the poor and marginalised can leverage to bridge the gap between the insufficiency of their personal incomes and their basic human needs. Government resources are, however, neither infinite nor elastic.There are many competing demands on the state's resources, and a state like Karnataka, where agriculture is still primarily dry land cultivation and where recurring droughts dry up hydel reservoirs, leading to acute power scarcity, must, at all times, strive to achieve that fine balance between growth and equity, between economic development and social justice. Investments in irrigation, power and infrastructure

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[1] The eight Millennium Development Goals are: (i) eradicate extreme poverty and hunger; (ii) achieve universal primary education; (iii) promote gender equality and empowerment of women; (iv) reduce child mortality; (v) improve maternal health; (vi) combat HIV/AIDS, Malaria and other diseases; (vii) ensure environmental sustainability; and (viii) develop a global partnership for development.

[2] The Tenth Plan Targets are: (i) reduction of poverty ratio by 5 percentage points by 2007 and 15 percentage points by 2012; (ii) all children in school by 2003 and all children to complete 5 years of schooling by 2007; (iii) increase in literacy rates to 75 per cent within the Tenth Plan period (2002-07); (iv) reduction in gender gap in literacy by at least 50 per cent by 2007; (v) reduction of IMR to 45 per 1000 live births by 2007 and to 28 by 2012; (vi) reduction of MMR to 2 per 1000 live births by 2007 and 1 by 2012; (vii) access to potable drinking water in all villages in the plan period; (viii) HIV-AIDS: 80 per cent coverage of high risk groups, 90 per cent coverage of schools and colleges, 80 per cent awareness among general rural population reducing transmission through blood to < 1 per cent, achieving zero level increase of HIV/AIDS revalue by 2007; (ix) annual blood examination rate (ABER) over 10 per cent, annual parasite incidence (API) to 1.3 or less, 25 per cent reduction in morbidity and mortality due to malaria by 2007 and 50 per cent by 2010 (NHP 2002).

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are a necessary prerequisite to economic growth, but abundant caution is necessary to ensure that these are not unduly emphasised at the cost of social investments targeting human development.

During 1990-2001 Karnataka witnessed the highest growth rate of GSDP as well as per capita GSDP in the country, growing respectively at 7.6 per cent and 5.9 per cent. This was, indeed, a command performance. Nevertheless, the state continues to be in the league of middle-income states, with per capita GSDP slightly below the all-India average (Table 3.1.1). The state ranks seventh among the fourteen non-special category states (excluding the small state of Goa and the newly created states of Chhattisgarh and Jharkhand). The relative position of Karnataka in respect of other developmental indicators such as per capita consumption and various indicators of human development is also close to the median value. The head count measure of poverty in the state is estimated at 19.1 per cent in rural areas, which is below than 28.8 per cent estimated for the nation as a whole, although urban poverty in the state (27.1 per cent) is slightly higher than all-India average (25.1 per cent).

The Human Development Index (HDI) in Karnataka increased from 0.412 in 1991 to 0.478 in 2001 (NHDR, Government of India, 2001), which approximates the all-India average value. Despite this increase over the decade, Karnataka has held on to the seventh rank among the states in India. Although Karnataka's status with regard to HDI and its various components is broadly equivalent to the all-India average, it ranks below the neighbouring states of Kerala, Maharashtra and Tamil Nadu (Table 3.1.2). Considerable resources as well as efforts are needed to catch up with the achievements in human development in these neighbouring states.

TABLE 3.1.1

Selected developmental indicators in Karnataka

Indicators	Karnataka		All-India Value
	Value	Rank in 14 major states	
GSDP/GDP 2001-02 (Current prices) (Rs. lakh)	10565776	7[a]	209095700[b]
Per capita GSDP/GDP 2001-02 (Current prices) (Rs.)	19821	6[a]	20164
Growth rate of GSDP/GDP in 1990-2001	7.56	1	6.1
Growth rate of per capita GSDP/GDP in 1990-2001	5.89	1	4.08
Per capita consumption expenditure 1999-2000 (Rs.)	639	7	591
Head count ratio of poverty (percentage) (Rural) – 1999-2000	19.1	7	28.8
Head count ratio of poverty (percentage) (Urban) – 1999-2000	27.1	8	25.1
Percentage of workers to total population 2001	44.6	3	39.26
Percentage of rural workers to rural population 2001	49.2	4	41.97
Growth in employment 1993-94 to 1999-2000	1.6	6	1.6
Unemployment rate (per cent of labour force) 1999-2000	1.4	5	2.3

Notes:

1. [a]: Ranks have been computed using GSDP data for 2000-01.
2. [b]: Provisional estimate.

Sources:

1. GSDP – Karnataka: Directorate of Economics and Statistics, Karnataka.
2. All-India GDP: Economic Survey, 2003-04.
3. Per capita consumption expenditure: National Human Development Report, 2001.
4. Poverty estimates: Sen and Himanshu (2004).
5. Other data: Inter-State Economic Indicators, Planning Department, Karnataka, 2004.

TABLE 3.1.2

Human development indicators in Karnataka and neighbouring states

Indicators	Karnataka	Tamil Nadu	Kerala	Maharashtra	Andhra Pradesh	Karnataka's rank among 14 major states
HDI (2001)	0.478	0.531	0.638	0.523	0.416	7 (0.472)**
HDI (1991)	0.412	0.466	0.591	0.452	0.377	7 (0.381)
Per capita consumption expenditure, 1999-2000 (Rs.)	639	681	816	697	550	7 (591)
Literacy rate 2001	66.64	73.47	90.92	77.27	61.11	8 (65.49)
Female literacy rate 2001	56.87	64.55	87.86	67.51	51.17	7 (54.28)
Infant mortality rate (per 1000 live births) (2003)*	52	43	11	42	59	6 (57.4)
Life expectancy at birth (LEB) (female) (2001-06)	66.44	69.75	75	69.76	65	7 (66.91)
Birth rate (per 1000) 2003*	21.8	18.3	16.7	19.9	20.4	7 (24.05)
Death rate (per 1000) 2003*	7.2	7.6	6.3	7.2	8.0	7 (7.88)
Female work participation rates 2001	35.07	34.73	24.3	35.97	37.69	5 (31.56)

Notes:
1. Figures in parentheses indicate value of indicator for the country as a whole.
2. ** indicates value of the indicator for the 15 major states of India.

Sources:
1. Data on HDI - National Human Development Report, 2001.
2. Registrar General of India, Census, 2001.
3. * Registrar General of India, Sample Registration System, SRS bulletin, volume 39 (1), April 2005.
4. National Family and Health Survey-2, IIPS, Mumbai, 1998-99.

The prevalence of inter-district variations – in levels of development generally, as well as in human development particularly – is a matter of concern. It partly explains the seeming contradiction between the high growth in GSDP and the median rank in HDI in the state. Among all the districts of Karnataka, the HDI index was the highest in Bangalore Urban district (0.753) and the lowest in Raichur (0.547).[3] In general, the HDI of a district closely follows the level of development as indicated by the per capita district income with a correlation coefficient of 0.9. The HDI is high in the coastal districts, and very low in the Hyderabad Karnataka and Bombay Karnataka regions of the state.

Improving the human development indicators of the state requires considerable augmentation of investment, in both physical and human capital, as well as improvement in the productivity of the capital invested.[4] Any analysis of the task of financing human development in Karnataka and the options for enhancing the investment to desirable levels must take into account the condition of the state's finances and the constraints that they impose on financing human development.

The issue has gained importance for a number of reasons. First, the sharply deteriorating fiscal health of the state had posed serious difficulties in releasing resources for investment in human capital. Second, compression of expenditures as a part of the fiscal adjustment strategy, and competing claims on fiscal resources at the state level, have underlined the need for prioritising expenditures in favour of human development. Third, the Millennium Development Goals

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[3] These values are not comparable to the estimates of National Human Development Report (NHDR) due to differences in methodology as well as data used to estimate them.

[4] There are numerous examples of countries where social sector expenditure was given a priority in their development strategy and these priorities have paid rich dividends. Sri Lanka and Cuba are two such countries.

(MDGs), which, in some sense, are reflected in the targets set for the Tenth Five Year Plan, cannot be achieved unless the social sector expenditures are augmented appreciably, and a significant increase in the productivity of social sector spending is achieved by improving the delivery systems and by harnessing private investments to complement public spending. Finally, significant inter-district variations in human development and the skewed distribution of historically given expenditures, in favour of districts with higher human development indicators, makes it necessary to introduce strategic changes in resource allocation. At the same time, poor efficiency of expenditure in districts with a low human development index (HDI) necessitates institutional changes to improve the delivery systems to achieve the goals set for the Tenth Plan by focusing on districts with significant shortfalls in HDIs.

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Like several other states in India, Karnataka witnessed a sharp deterioration in its fiscal health, particularly after the state had to accommodate the severe burden of pay and pension revision in 1998-99 while meeting the rising interest costs throughout the 1990s. Increasing debt service payments, continued deterioration in power sector finances, and inefficient cost recovery from investment in irrigation systems exacerbated the fiscal problems of the state. At the same time, the decline in revenue growth, both due to a decline in Central transfers and deceleration in its own revenues in the 1990s as compared to the previous decade, put pressure on the state's ability to step up investments in human development. As a proportion of GSDP, the revenue from own sources has not shown much increase and the Central transfers under both plan and non-plan categories have declined.

The 'White Paper on State Finances' tabled in the state legislature in 2000 detailed the magnitude of the fiscal problem and identified the policy and institutional reforms needed to restore fiscal balance. Karnataka embarked on a fiscal adjustment programme with the World Bank's assistance in 2000. The 'Medium Term Fiscal Plan' (MTFP) prepared by the state government laid down the path of fiscal rectitude. These fiscal developments had significant implications for the overall outlay position of the state government on social sectors.

Trends in state finances

The 'White Paper on State Finances' presented to the state legislature in 2000 noted the sharp deterioration in state finances during the 1990s. It identified the factors contributing to the deteriorating fiscal imbalance in Karnataka and suggested a number of policy measures aimed at redressing it. On the revenue side, the problem was attributed to deceleration in the growth rates of own revenues of the state, and even more importantly, of Central transfers during the 1990s, as compared to the previous decade. On the expenditure front, the single most important issue causing significant deterioration was the revision of salaries and pensions. Expenditures on debt servicing and implicit and explicit subsidies also contributed to a worsening fiscal outcome. Another fiscal concern was the deficit in the power sector. In the past, in fact, the revenue and fiscal deficit numbers did not fully capture the deficits in the power sector, but after the fiscal adjustment programme was undertaken, the deficit figures fully reflect the power sector losses.

Both revenue and fiscal deficits deteriorated in the state even as the state's revenue as a percentage of GSDP increased from 12.8 per cent in 1998-99 to 14.20 per cent in 2002-03. The ratio of revenue deficit to GSDP increased from 1.4 per cent in 1998-99 to 3.1 per cent in 2001-02, but declined thereafter to 2.3 per cent in 2002-03. Similarly, during the period, the fiscal deficit in the state increased from 3.5 per cent to 5.6 per cent before improving to 4.6 per cent in 2002-03, and the ratio of capital expenditure to GSDP remained just above 2 per cent (Figure 3.1.1). There are, however, indications of some improvement in the finances of the state government in subsequent years.

While the revenue receipts between 1990-91 and 2002-03 increased at the rate of 11.9 per cent per annum, the growth of revenue expenditure was much faster at 13.4 per cent. The gap between the growth of expenditures

FIGURE 3.1.1

Fiscal imbalance in Karnataka: 1990-91 to 2002-03

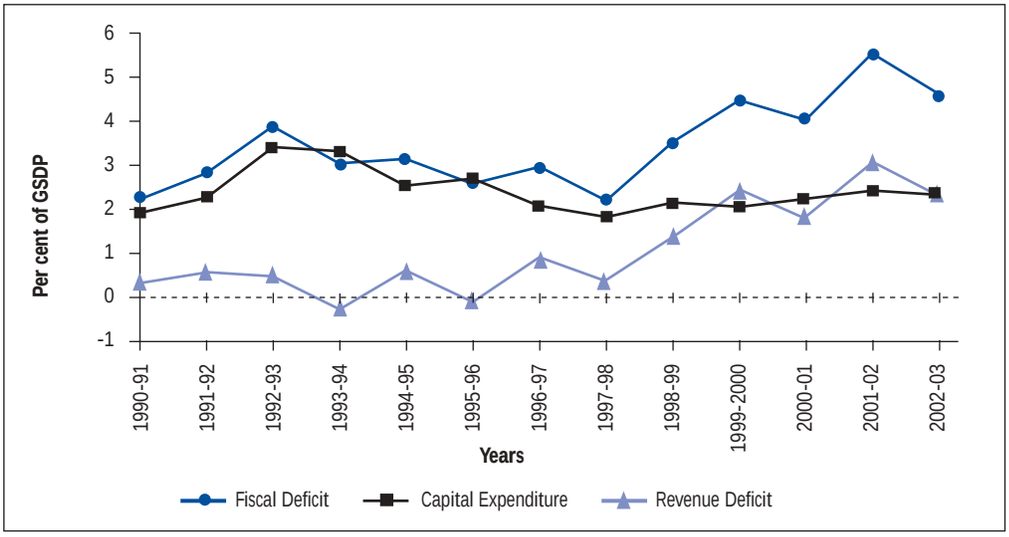
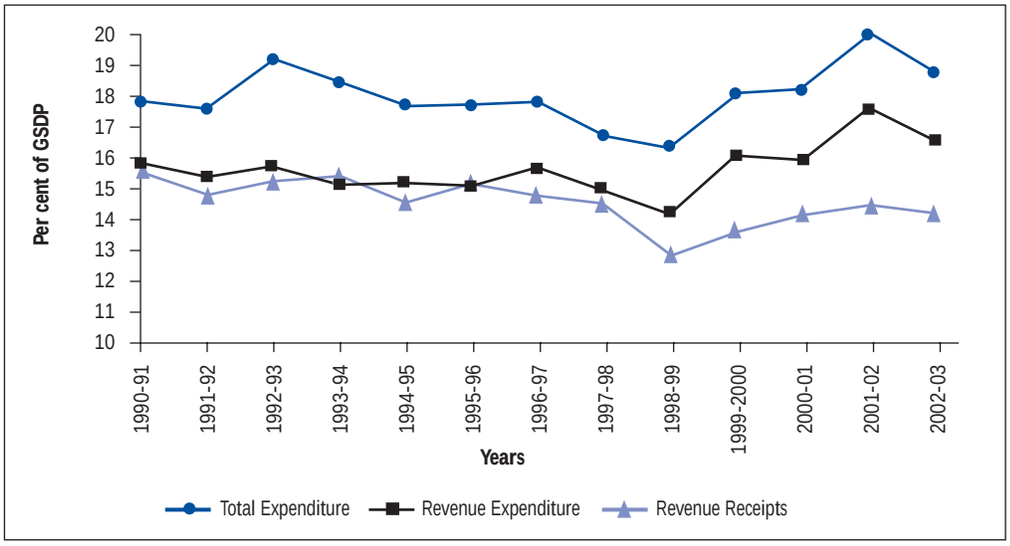


FIGURE 3.1.2

Trends in revenues and expenditures in Karnataka:1990-91 to 2002-03

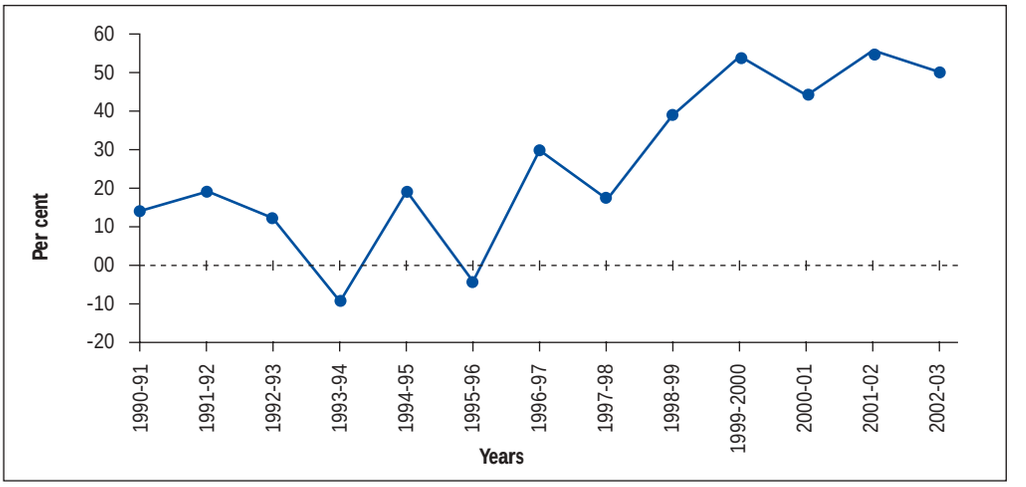


and revenues has continued, even after the programme of fiscal adjustment was put in place and the MTFP was drawn up. While the revenue receipts as a ratio of GSDP increased by 1.4 percentage points between 1998-99 and 2002-03, the ratio of revenue expenditure to GSDP increased by 2.3 percentage points, thus increasing the revenue deficit (Figure 3.1.2). As the capital expenditure to GSDP ratio remained broadly at the same level – about two per cent – the increase in fiscal deficit was mainly the result of an increase in the revenue deficit. Thus, the share of revenue deficit in fiscal deficit increased from about 39 per cent in 1998-99 to 50.1 per cent in 2002-03 (Figure 3.1.3).

This high growth of expenditure relative to revenues has serious implications for spending on human development. This becomes evident when a disaggregated analysis of the expenditure trends in Karnataka shows that a large proportion of the increase in revenue expenditures derives from an increase in expenditure on salaries, pensions and interest payments. Increases in

FIGURE 3.1.3

Revenue deficit as percentage of fiscal deficit: 1990-91 to 2002-03



Karnataka's plan expenditure over a six-year period (2000-01 to 2005-06) yields interesting insights about the state's priority sectors. Investments in irrigation exceeded investments in the social sector in all years except 2001-02 and 2003-04 over a six-year period.

expenditure on salaries and pensions accounted for almost 34 per cent of the increase in revenue expenditures between 1997-98 and 2001-02. The increase in interest payments accounted for about 17 per cent of the increase in revenue expenditure between 1997-98 and 2001-02. Together, interest payments, salaries and pensions accounted for about 51 per cent of the rise in revenue expenditure between 1997-98 and 2001-02. In comparison, less than 10 per cent of the expenditure was made on physical capital outlay between the period 1997-98 and 2001-02.

The persistence of large revenue and fiscal deficits has increased the debt burden of the state. The outstanding debt of the state government as a proportion of GSDP increased from about 17.6 per cent in 1995-96 to about 25.7 per cent of GSDP in 2001-02. Correspondingly, interest payments increased from 12.35 per cent of total revenue expenditure in 1995-96 to 14.4 per cent in 2001-02. The Karnataka government has now embarked on debt restructuring by swapping high interest loans for low interest loans. The burden of debt servicing is, thus, likely to come down in the next few years. In the short and medium term this will provide some fiscal space for spending on more productive sectors.

Sectoral priorities

Plan expenditure[5] is associated with new policy initiatives and development, while non-plan expenditure relates to maintenance of schemes that were introduced in earlier Plan periods. Karnataka's plan expenditure over a six-year period (2000-01 to 2005-06) yields interesting insights about the state's priority sectors. Investments in irrigation exceeded investments in the social sector in all years except 2001-02 and 2003-04 over a six-year period (Table 3.1.3). Investments in energy exceeded those in education in all six years. Since the term 'social services' encompasses education, health and family welfare, rural development, social welfare, and the development of women and children, to name a few sectors, the actual share of each sub-sector is quite low.

Irrigation

Karnataka is second only to Rajasthan in the extent of arid land in the state. According to the 1997 NSSO figures, the percentage of irrigated land in the state is 19.33 per cent, which is considerably less than the all-India average of 35.39 per cent. Even though the percentage of irrigated land in the state has increased since then, Karnataka still has less land under irrigation than the all-states' average as well as the other southern states. Most of the arid land is concentrated in north and central Karnataka,

[5] Annual Plans, Karnataka.

TABLE 3.1.3

Plan expenditure from 2000-01 to 2005-06: Main sectors by investment

(Rs. lakh)

Sl. No.	Year	Irrigation	Energy	Education	Other social services	Others	Total
1	2000-01	251903.00	58360.00	49861.00	185348.00	189923.00	735395.00
		34.25	*7.94*	*6.78*	*25.20*	*25.83*	*100.00*
2	2001-02	247659.00	105011.00	59797.00	200364.00	221924.00	834755.00
		29.67	*12.58*	*7.16*	*24.00*	*26.59*	*100.00*
3	2002-03	291686.83	86580.00	34108.42	185421.26	218594.49	916391.00
		35.73	*10.61*	*4.18*	*22.71*	*26.78*	*100.00*
4	2003-04	241330.60	127580.40	58107.70	207101.38	227824.92	861945.00
		28.00	*14.80*	*6.74*	*24.03*	*26.43*	*100.00*
5	2004-05	328246.45	162940.30	95546.23	225285.04	362098.98	1174117.00
		27.96	*13.88*	*8.14*	*19.19*	*30.84*	*100.00*
6	2005-06	394240.63	185391.70	101201.41	219410.56	455255.70	1355500.00
		29.08	*13.68*	*7.47*	*16.19*	*33.59*	*100.00*

Note: Figures in italics indicate percentages.

Source: Annual Plan documents for 2000-01 to 2005-06, Planning Department, Karnataka.

which, as we saw in chapters 1 and 2, have low economic and human development indicators. The irrigation potential from all sources is estimated at 55 lakh hectares and the potential created up to 2003-04 is 30.61 lakh hectares.[6]

Consequently, investment in irrigation has increased significantly since the Sixth Plan, when it was Rs.522.72 crore, to Rs.9,889.22 crore in the Ninth Plan. Over this period the investment on irrigation as a proportion of the state's plan expenditure has also steadily increased from 19.0 per cent in the Sixth Plan to 31.0 per cent in the Ninth Plan. Heavy investments in irrigation have also been driven by the need to complete projects in the Upper Krishna basin to ensure optimal utilisation of the state's share of water allocated to it by the Krishna Water Dispute Tribunal. Much of the investment in irrigation in recent times has been through market borrowings.

Energy

Karnataka pioneered hydropower development and had a comfortable surplus until the nineteen seventies, when rapid industrialisation saw the state plunging into power scarcity. In 2003-04, the state had a power deficit of 9,656 MUs. Reducing its dependence on hydel power, which is notoriously undependable, and bridging the deficit are the two imperatives that have shaped the power policy of the state as it rapidly moves towards providing infrastructure for information technology and biotechnology-based industries. Investment in energy has increased several-fold since the Sixth Plan, when it was Rs.601.40 crore, to Rs.3,740.36 crore in the Ninth Plan.[7] However, the investment on energy as a proportion of state plan expenditure has decreased from 26.50 per cent in the Sixth Plan to 13.50 per cent in the Ninth Plan. The government also provides subsidy to the power utilities to ensure an adequate rate of return, as stipulated by the Central Electricity Authority. The private sector is yet to play a significant role in this area. So, public investment is critical to improving the power situation. The rapid increase in irrigation pump sets places a great demand on power supply. Farmers constitute a critical set of stakeholders whose interests are

[6] Annual Plan of Karnataka, 2005-06.

[7] The total investment from Sixth Plan to Ninth Plan on Energy is Rs.9,812.75 crore. The total Plan investment during this period is Rs.57,309.34 crore.

well represented politically. In fact, a case exists for increasing public investments in energy to meet the growing gap between its demand and supply.

Overall then, the scenario is one of competing demands for financing. Human development sectors must seek space for funds in the face of compelling demands from other sectors.

Expenditure on human development

Indian states have a dominant role in the provision of social services such as education, healthcare, housing, social welfare, water supply and sanitation. State governments incur over 85 per cent of the expenditure on these services. Therefore, deterioration in states' finances and undue pressure to compress their expenditures as part of a fiscal adjustment strategy reduces the fiscal space available to state governments. Unfortunately, the constituency demanding a larger allocation to social sector expenditures is not strong, although there is now a grounds-well building up at the grassroots, consequent upon the devolution of political and executive powers to local bodies, which have begun to demand improved services. Currently, however, the expenditure compression at the state level impacts adversely the resources allocated to these sectors, notwithstanding their high social value and productivity. This environment of fiscal constraint has shaped the trends in human development spending in the last decade.

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Trends in investment in human development

The analysis of spending on human development is made in terms of four ratios suggested by UNDP's 1991 Human Development Report. These are (i) public expenditure ratio (PER); (ii) social allocation ratio (SAR); (iii) social priority ratio (SPR); and (iv) human expenditure ratio (HER). The public expenditure ratio (PER) refers to the total budgetary expenditures of the state government as a proportion of GSDP in the state. The social allocation ratio refers to the share of budgetary expenditures on the social sector (social services and rural development) as a proportion of total budgetary expenditures of the state government.[8] The social priority ratio refers to the budgetary expenditures on human priority areas as a percentage of expenditure by the state government on the social sector. Human priority areas include elementary education, health and family welfare,[9] nutrition, water supply and sanitation and rural development. Finally, the human expenditure ratio (HER) is the product of the first three ratios and measures the expenditure by the state government in human priority areas as a proportion of GSDP in the state. The different indicators of spending on human development and their trends for Karnataka for the years 1990-91 and 2002-03 estimated from the finance accounts of the state government are presented in Table 3.1.4 and Figure 3.1.4.[10]

The trend in PER, the first of the four indicators presented in column 2 of Table 3.1.4 denotes the level of spending on various public services in Karnataka. The PER increased from 17.8 per cent in 1990-91 to 19.2 per cent in 1992-93 before declining to 16.3 per cent in 1998-99. Thereafter, mainly due to pay and pension revision, the PER increased to constitute more than 18 per cent of GSDP in 1999-2000. In fact, the full effect of the pay revision was seen in 2000-01 as the government had to incur substantial expenditures to pay arrears. Besides, as part of the structural adjustment condition with the World Bank, the government had to show the power sector deficit explicitly in the budget. Thus, in 2001-02, the public expenditure-GDP ratio increased to over 20 per cent. However, the fiscal adjustment programme resulted in the deceleration of expenditure, to reduce the PER to 18.8 per cent in the following year, and has stabilised at that level in subsequent years.

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[8] 'Social Services' include the following sectors: (i) Education, Sports, Art and Culture; (ii) Medical and Public Health; (iii) Family Welfare; (iv) Water Supply and Sanitation; (v) Housing; (vi) Urban Development; (vii) Welfare of SCs, STs and OBCs; (viii) Labour and Labour Welfare; (viii) Social Security and Welfare; (ix) Nutrition; (x) Relief on Account of Natural Calamities; (xi) Other Social Services; (xii) Rural Development.

[9] Excluding Medical Education, Training and Research, Employees State Insurance Scheme and Transport and Compensation for Family Welfare.

[10] For each of the indicators, expenditure has been calculated as the sum of revenue expenditures, capital expenditures and loans and advances (net of repayments).

TABLE 3.1.4

Indicators of expenditure on social sectors in Karnataka

(Per cent)

Year	Public expenditure ratio	Social allocation ratio	Social priority ratio	Human expenditure ratio
1990-91	17.78	41.22	55.45	4.06
1991-92	17.61	40.20	53.72	3.80
1992-93	19.18	36.77	52.54	3.71
1993-94	18.45	39.50	54.03	3.94
1994-95	17.70	39.19	53.83	3.73
1995-96	17.79	37.62	51.94	3.48
1996-97	17.75	36.90	51.02	3.34
1997-98	16.73	38.40	51.99	3.34
1998-99	16.33	39.49	52.55	3.39
1999-2000	18.09	37.75	54.86	3.75
2000-01	18.22	37.89	52.84	3.65
2001-02	20.06	34.96	52.29	3.67
2002-03	18.83	34.36	50.69	3.28

Note: Expenditure under different heads has been estimated as the sum of revenue expenditure and capital expenditure (including loans and advances net of repayments).

Source: Estimated from Finance Accounts of Karnataka, Accountant General, GoI.

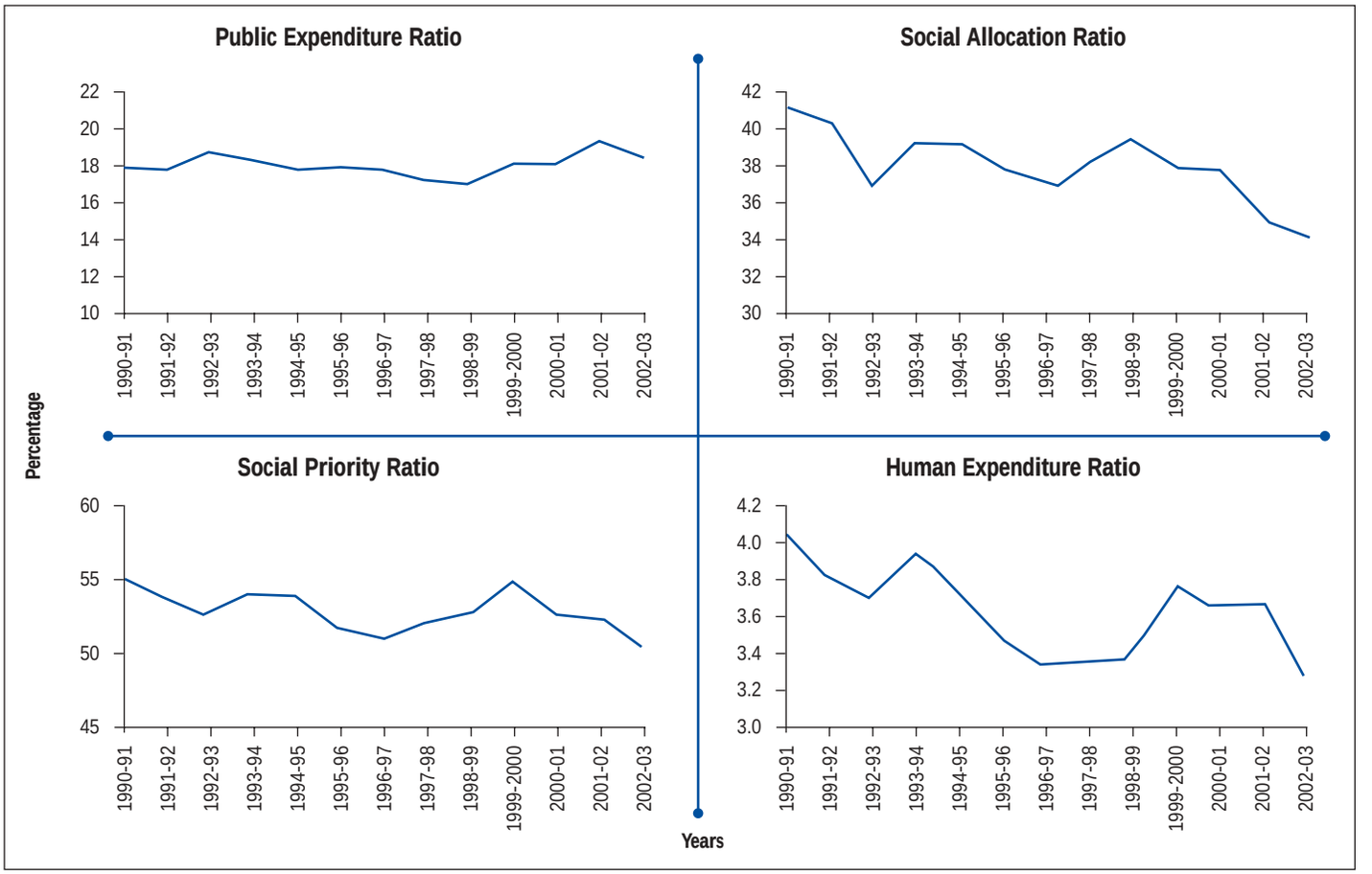
Although the aggregate expenditure-GDP ratio showed a significant increase over the years, social sector expenditures have actually shown a marginal decline. The share of social sector expenditures in the total or social allocation ratio (SAR) declined by seven percentage points from 41 per cent in 1990-91 to 34 per cent in 2002-03. As a ratio of GSDP too, social sector expenditures declined by about 0.8 percentage point, from 7.3 per cent to 6.5 per cent. The decline in the expenditure-GDP ratio as well as the share of social sector expenditures implies that overall, the allocation to the social sector in real terms has declined, despite substantial increases in the pay and pension revision. In other words, the burden of increasing pay and pension revision, has affected social sector expenditures with serious implications for both future growth and the welfare of the population.

As noted earlier, expenditure on the social sector includes expenditure on social services and rural development. Within this, expenditure on primary education, basic healthcare, and poverty alleviation are priority items and their share in social sector expenditure is termed the social priority ratio (SPR). The trend in the social priority ratio, which is a sub-set of SAR, is similar. The SPR presented in Table 3.1.4, declined from 55.5 per cent in 1990-91 to 50.6 per cent in 2002-03 or as a ratio of GSDP the decline was from 4.1 per cent to 3.3 per cent. Thus, as compared to 1990-91, both SAR and SPR in 2002-03 were lower. This shows that the expenditures on sectors that are considered to have high social priority were crowded out by the pressure of increasing expenditure on salaries, debt servicing and other implicit and explicit subsidies in the wake of stagnant revenues.

The UN Human Development Report (HDR) 1991 suggests that PER for a country should be around 25 per cent, SAR should be about 40 per cent and SPR about 50 per cent. The human expenditure ratio (HER) should be about 5 per cent. However, data reveal that PER in Karnataka has been less than the suggested norm of 25 per cent over the entire decade. SAR, even with the inclusion of rural development, has seen a steady decline throughout the 1990s. At the beginning of the decade, the SAR, at 41 per cent, was just above the norm, but during the decade, it fell to almost

FIGURE 3.1.4

Trends in human development expenditure



34 per cent in 2002-03, which is well below the suggested norm of 40 per cent. Similarly, in the calculation of SPR, due to the inclusion of more heads of expenditure than those used by UNDP, the ratio is somewhat inflated. Even with this, SPR was just around the norm of 50 per cent in 2002-03. Finally, the HER was not only lower than the suggested norm of 5 per cent in all the years, but has been steadily diverging from the norm with the decline in ratios.

A comparison of the PER, SAR and SPR for different states shows that while the relative ranking of Karnataka in terms of PER has improved in the 1990s, there has been a fall in its rank in terms of SAR (Table 3.1.5). In terms of SPR and HER however, although the ratios are lower in 2001-02 than in 1990-91, the relative ranking of Karnataka has not changed much over the decade.

Interestingly, the ranking of Bihar and Orissa in terms of PER and HER is very high relative to their human development indicators, which are low. Calculations of PER and HER by Prabhu (1999) showed that in the period 1991-94, Bihar and Orissa ranked first and third respectively in both PER and HER among the 15 major states of India. The reason for the low HDI ranking of these states despite a high PER (as well as HER) is due to their low per capita GSDP levels. In terms of per capita public expenditure, their ranking is low. As shown in Table 3.1.7, in terms of the per capita public expenditure, social sector expenditure and human priority expenditure in different states, Bihar ranked 14th (last) and Orissa 11th among the 14 major states of India in 2001-02. Ultimately, it is human development spending per capita in absolute terms that is more important than the human expenditure ratio. Karnataka has a higher per capita public expenditure/GSDP

TABLE 3.1.5

Human development expenditure in major Indian states: 1990-91 and 2001-02

(Per cent)

States	PER		SAR		SPR		HER	
	1990-91	2001-02	1990-91	2001-02	1990-91	2001-02	1990-91	2001-02
Andhra Pradesh	17.83 (6)	18.86 (7)	43.12 (6)	36.43 (7)	48.88 (10)	54.14 (7)	3.76 (9)	3.72 (6)
Bihar	20.97 (2)	24.47 (2)	43.79 (5)	35.47 (9)	66.35 (1)	69.12 (1)	6.09 (1)	6.00 (1)
Gujarat	17.52 (8)	17.69 (8)	37.01 (11)	39.80 (2)	56.36 (6)	35.46 (14)	3.66 (10)	2.50 (13)
Haryana	15.63 (12)	17.17 (10)	32.75 (13)	29.55 (13)	44.73 (13)	49.38 (11)	2.29 (13)	2.51 (12)
Karnataka	17.78 (7)	20.06 (3)	41.22 (8)	34.96 (10)	55.45 (7)	52.29 (8)	4.06 (7)	3.67 (7)
Kerala	19.42 (3)	16.18 (12)	45.57 (3)	39.33 (4)	54.86 (8)	50.88 (10)	4.86 (5)	3.24 (8)
Madhya Pradesh	15.64 (11)	17.66 (9)	43.03 (7)	39.49 (3)	59.02 (4)	55.76 (4)	3.97 (8)	3.89 (5)
Maharashtra	15.51 (13)	15.43 (14)	33.27 (12)	36.46 (6)	47.19 (12)	54.42 (6)	2.43 (12)	3.06 (10)
Orissa	24.46 (1)	25.45 (1)	39.12 (10)	34.96 (11)	54.28 (9)	55.59 (5)	5.19 (2)	4.94 (3)
Punjab	17.49 (10)	19.63 (5)	29.07 (14)	23.25 (14)	39.52 (14)	38.27 (13)	2.01 (14)	1.75 (14)
Rajasthan	17.52 (9)	19.95 (4)	44.25 (4)	42.73 (1)	63.60 (3)	61.58 (3)	4.93 (3)	5.25 (2)
Tamil Nadu	17.88 (5)	15.85 (13)	46.88 (2)	38.19 (5)	58.68 (5)	52.14 (9)	4.92 (4)	3.16 (9)
Uttar Pradesh	18.61 (4)	18.97 (6)	39.82 (9)	31.97 (12)	65.13 (2)	65.09 (2)	4.83 (6)	3.95 (4)
West Bengal	15.30 (14)	16.83 (11)	47.94 (1)	35.72 (8)	47.86 (11)	44.24 (12)	3.51 (11)	2.66 (11)

Notes:
1. Figures in brackets indicate the rank of the state with respect to the indicators.
2. Expenditure under different heads has been estimated as the sum of revenue expenditure and capital expenditure (including loans and advances net of repayments).

ratio than Bihar or Orissa. Hence, any analysis of public spending on human development must go beyond the four ratios and factor in per capita public expenditure as well. Although, in Karnataka, absolute expenditure on social sector and human priority areas as a proportion of both GSDP and total public expenditure has declined, there has been an increase in per capita public expenditure at constant prices over the 1990s level (Table 3.1.6). In fact, Karnataka has had one of the highest growth rates of per capita public expenditures in the 1990s. Between 1990-91 and 2001-02, Karnataka registered the highest percentage increase in per capita public expenditure among the 14 major states (Table 3.1.7). As a result, the state has moved up to the fourth place in 2001-02 from the ninth place in 1990-91 in terms of per capita public expenditure. Similarly, the percentage increase in per capita social sector expenditure and per capita human priority expenditure in Karnataka was next only to that of Gujarat and Maharashtra in the 1990s. Thus, Karnataka's rank improved over the decade, both in terms of per capita social

TABLE 3.1.6

Per capita real expenditure on human development in Karnataka

(Rupees)

Year	Per capita public expenditure	Per capita social sector expenditure	Per capita social priority expenditure
1990-91	1313	541	300
1991-92	1435	577	310
1992-93	1580	581	305
1993-94	1606	634	343
1994-95	1598	626	337
1995-96	1677	631	328
1996-97	1794	662	338
1997-98	1783	685	356
1998-99	1935	764	402
1999-2000	2229	842	462
2000-01	2437	923	488
2001-02	2613	914	478
2002-03	2520	866	439

Note: Expenditure under different heads has been estimated as the sum of revenue expenditure and capital expenditure (including loans and advances net of repayments).

Source: Finance Accounts of Karnataka, Accountant General, Government of India.

sector expenditure and per capita human priority expenditure (Table 3.1.7).

Composition of expenditure on social sectors

Between 1990-91 and 2002-03, social sector spending declined from 6.3 per cent of GSDP to six per cent of GSDP (Table 3.1.8). The disaggregated analysis of expenditure, particularly in human priority areas, shows that this was caused mainly by the decline in the spending on public health, nutrition and rural development (Table 3.1.8 and Figure 3.1.5). It is important to note that a substantial part of the expenditure on rural development is not routed through the state budget (funds devolve directly to District Rural

TABLE 3.1.7

Real per capita public expenditure, social sector expenditure and human priority expenditure – 14 major states: 1990-91 and 2001-02

(Rupees)

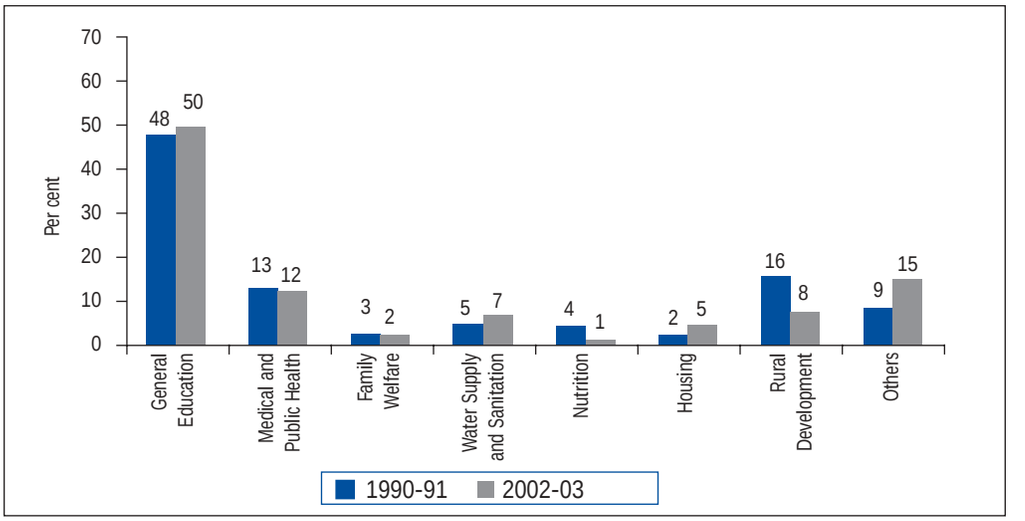
States	Per capita public expenditure			Per capita social sector expenditure			Per capita human priority expenditure		
	1990-91	2001-02	% change	1990-91	2001-02	% change	1990-91	2001-02	% change
Andhra Pradesh	1361 (7)	2198 (7)	61.50	587 (6)	801 (7)	36.46	287 (8)	434 (5)	51.22
Bihar	1026 (13)	915 (14)	-10.82	449 (13)	325 (14)	-27.62	298 (6)	224 (14)	-24.83
Gujarat	1775 (3)	3048 (2)	71.72	657 (4)	1213 (1)	84.63	370 (3)	430 (6)	16.22
Haryana	1962 (2)	2814 (3)	43.43	642 (5)	832 (6)	29.60	287 (7)	411 (7)	42.86
Karnataka	1313 (9)	2574 (4)	96.04	541 (9)	900 (4)	66.36	300 (5)	471 (4)	57.00
Kerala	1481 (6)	1996 (9)	34.77	675 (2)	785 (8)	16.30	370 (2)	400 (8)	8.11
Madhya Pradesh	1111 (11)	1590 (12)	43.11	478 (11)	628 (11)	31.38	282 (10)	350 (9)	24.11
Maharashtra	1758 (4)	2572 (5)	46.30	585 (7)	938 (2)	60.34	276 (11)	510 (2)	84.78
Orissa	1206 (10)	1791 (11)	48.51	472 (12)	626 (12)	32.63	256 (13)	348 (10)	35.94
Punjab	2278 (1)	3246 (1)	42.49	662 (3)	755 (9)	14.05	262 (12)	289 (12)	10.31
Rajasthan	1315 (8)	1997 (8)	51.86	582 (8)	853 (5)	46.56	370 (4)	525 (1)	41.89
Tamil Nadu	1561 (5)	2364 (6)	51.44	732 (1)	903 (3)	23.36	429 (1)	471 (3)	9.79
Uttar Pradesh	1098 (12)	1295 (13)	17.94	437 (14)	414 (13)	-5.26	285 (9)	269 (13)	-5.61
West Bengal	1011 (14)	1922 (10)	90.11	484 (10)	687 (10)	41.94	232 (14)	304 (11)	31.03

Notes:

1. Figures in brackets indicate the rank of the state with respect to that indicator.
2. Differences in the figures on Karnataka between Table 3.1.6 and 3.1.7 for the year 2001-02 are on account of use of differences in provisional population figures.

FIGURE 3.1.5

Composition of expenditure in the social sector: 1990-91 and 2002-03



Development Agencies [DRDAs]) by the Centre on Centrally Sponsored and Central Sector Schemes. To account for this, expenditure by the Centre on rural development schemes has been added to the actual expenditure incurred by the state on rural development. Even after making an adjustment to include Central transfers, the rural development expenditure as a ratio of GSDP has declined from almost 1.8 per cent in 1993-94 to about 1.0 per cent in 2002-03 (Figure 3.1.6). Water supply and sanitation and housing are two areas in which there has been some increase in expenditure, which is a welcome trend.

Options for financing human development

In order to achieve the targets set for the Tenth Plan and to reach the MDGs, the state government must make significantly higher investments and enhance their productivity by improving delivery systems. To achieve the Tenth Plan target, the head count measure of poverty should be reduced by five percentage points. In the districts of Raichur, Kolar, Bijapur, Gulbarga and Dharwad, where almost 53 per cent of the poor in the state live, the effort will

TABLE 3.1.8

Expenditure under different heads of social sectors as a proportion of GSDP: Karnataka

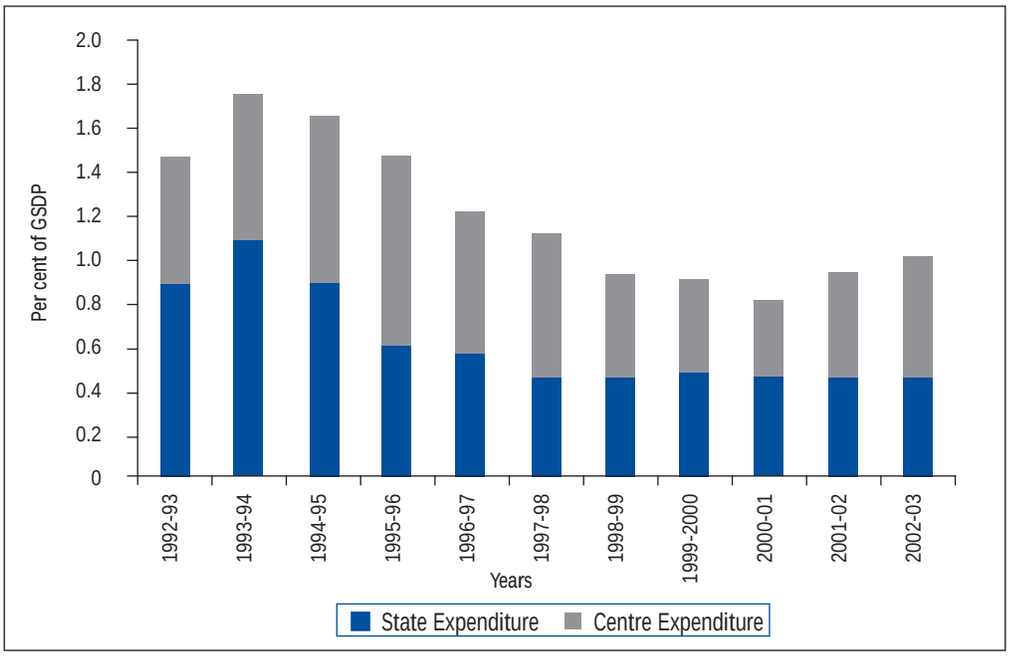
(Per cent)

Social Sector	1990-91	1998-99	2002-03
Social services	6.32	6.00	6.01
General education	3.03	2.78	2.99
Elementary education	1.63	1.48	1.58
Secondary education	0.89	0.89	0.93
University and higher education	0.45	0.35	0.42
Adult education	0.04	0.01	0.005
Health and family welfare	1.00	0.93	0.88
Urban health services	0.31	0.38	0.32
Rural health services	0.01	0.01	0.02
Medical education, training and research	0.09	0.10	0.11
Public health	0.07	0.05	0.04
Family welfare	0.17	0.13	0.15
Water supply, sanitation	0.31	0.58	0.42
Nutrition	0.28	0.09	0.08
Housing	0.15	0.21	0.28
Rural development	1.01	0.45	0.46

Sources:
1. Expenditure of Karnataka: Finance Accounts of the state government, various years.
2. Actual expenditure by the Central Government on Central Sector and Centrally Sponsored Schemes, Rural Development and Panchayat Raj Department, Karnataka.

FIGURE 3.1.6

Rural development expenditure including Central transfers in Karnataka



Sources:
1. Expenditure of Karnataka: Finance Accounts of the state government, various years.
2. Actual Expenditure by the Central Government on Central Sector and Centrally Sponsored Schemes, Rural Development and Panchayat Raj Department, Karnataka.

have to be redoubled. In the case of education, although there has been a sharp decline in the percentage of out-of-school children in recent years, according to the NSSO, almost 25 per cent of the children in the age group of 6-14 did not attend school in 1999-2000. It is also likely that Karnataka might not be able to achieve the Tenth Plan literacy rate target. This issue is particularly problematic as there is a considerable gender gap, as well as gaps in the achievements of the Scheduled Castes, Scheduled Tribes and backward classes. Similarly, the state continues to have a high infant mortality rate (IMR) compared to Kerala and Tamil Nadu, and reaching the targeted IMR of 25 per thousand will mean significantly higher allocation of resources for the health and family welfare sector.

The state government would have to incur additional expenditure to the extent of at least 2.5 per cent of GSDP in order to be able to achieve the Tenth Plan targets.

It is difficult to form any kind of a scientific estimate of the additional investments required to reach the Tenth Plan targets in human development. In part, in many cases, the existing infrastructure by itself will help to improve the human development indicators. It is estimated that universalisation of elementary education itself requires that the elementary education expenditure as a proportion of GSDP be increased from the present level of 1.6 per cent to 2.5 per cent. Similarly, financial resources for anti-poverty interventions would have to be doubled from the present level of 0.5 per cent of GSDP to reach the Tenth Plan targets. On the health and family welfare front, at present only about 0.9 per cent of GSDP is spent on this sector and this needs to be increased to 1.5 per cent of GSDP at the very least. In addition to these, it may also be necessary to increase outlay on items such as water supply and sanitation, nutrition and housing by about 0.5 per cent of GSDP. Thus, the state government would have to incur additional expenditure to the extent of at least 2.5 per cent of GSDP in order to be able to achieve the Tenth Plan targets.

At the same time, the prospect for additional resource mobilisation in the state is somewhat restricted. The three-year average tax-GSDP ratio for the period 1999-2002 at about 8.2 per cent of GSDP in Karnataka is quite high - next only to that of Tamil Nadu (8.6) among the states in the country (Government of India, 2005). Similarly, under the Twelfth Finance Commission award, the tax devolution to the state at 4.459 per cent of the total will be lower than that under the Eleventh Finance Commission's award (4.930 per cent). However, Karnataka is likely to get Rs.4,054 crore for the period of five years or Rs.811 crore per year on an average as grants for the maintenance of roads, buildings, forests, heritage conservation, state specific needs, local bodies and calamity relief. Of this, excepting the last two items (about Rs.1,700 crore for five years), all items are additional. However, this gain from grants is only likely to offset the loss on account of lower tax devolution, and no additional resources are likely to be available.

On the plan side, however, there may be some increase in the outlay on the social sectors by way of Central assistance, which will increase the outlay on human development, though it is difficult to quantify the extent. In any case, the increased outlay to these programmes is likely to be about 0.5 per cent of GSDP on the grounds that Karnataka is an economically developed state. Such a view does not take into account the regional disparities that have resulted in the concentration of deprivation in certain regions, with adverse implications for the quantum of Central grants that Karnataka receives. Thus, the state will have to provide for an additional 2 per cent of GSDP for human development, either by raising its own revenues or by compressing expenditures in other, non-productive sectors.

As already mentioned earlier, the tax-GSDP ratio in the state is reasonably high and it has shown high buoyancy in recent years. However, the long-term gains in both, revenue and economic activity, can come about only when there is a reasonable and stable tax environment. The decision to replace the existing cascading type sales tax with value added tax (VAT) in the state from April 1, 2005 is likely to create a more stable and predictable consumption tax environment. The self-enforcing nature of the levy will hopefully bring in gains in revenue productivity in the medium and long term, making it possible to generate additional revenue. Even in the short term, the Central Government has agreed to compensate the states for any loss on revenue – 100 per cent

of the estimated loss in the first year, 75 per cent of the loss in the second year and 50 per cent of the loss in the third year. The shortfall will be determined by applying the average growth rate of sales tax revenue in the best three of the last five years on the actual collections in 2004-05. Since Karnataka has experienced an impressive growth of revenue from sales tax in recent years, the revenue-GSDP ratio from tax could increase, even in the short run.

Although a reasonable degree of stability in the tax system is necessary for the economic agents to take decisions, it must be noted that tax reform is a continuous process, particularly when the economy is in transition from plan to market. The reforms of the tax system in urban and rural local bodies in the area of property tax should substantially improve the revenue productivity, strengthen the decentralisation process and increase the fiscal independence of the local bodies. The continued buoyancy in stamps and registration and state excise duties can also help to increase the tax-GSDP ratio in the state. In addition to these, the swapping of the 'high cost-small savings' loans with newly contracted market loans and the rescheduling of the loans at a lower cost under the Finance Commission award would also provide some fiscal space to the state for allocating more funds for social sector expenditures. The improvement in revenues and the reduced interest outgo may help the state in reducing the revenue deficit, and thus, avail the performance-based debt write-off recommended by the Finance Commission. Though the amount involved in this incentive scheme is not significant, this could provide some cushion to the state government.

The improvement in the resources indicated above, while extremely useful and important, may not be adequate to meet the required resources to achieve the Tenth Plan targets. Therefore, it is also necessary to undertake measures to improve non-tax revenues and identify and phase out unproductive expenditures. There is considerable scope for raising revenues from sectors such as irrigation, power and transport through reforms and improving efficiency and productivity.

The state has embarked on a series of power reforms, viz. a three-year metering programme for over 60 lakh unmetered connections; unbundling distribution from transmission by forming five distribution companies on a regional basis as a first step towards privatisation, passed the anti-theft law to curb theft of power and pilferage of electricity, with stringent penal provisions and strengthened the Vigilance wing of KPTCL/ESCOMS to book cases. Power reform is a significant feature of the Medium Term Fiscal Plans prepared by the state government. The key to bringing down the state's fiscal deficit lies in reducing power subsidy, reducing T & D (transmission and distribution) losses considerably, from the present estimated level of 30.7 per cent, and billing 100 per cent installations compared to about 40 per cent at present. The gap between the cost of supplying electricity and the charges, which is currently around 70 paise, needs to be considerably bridged. The level of recovery needs to be further improved from the existing level of 80 per cent. Reduction of subsidies to the farm sector is a sensitive issue, but there is ample scope for other kinds of efficiency reforms in the sector if additional resources are to be generated for human development.

Irrigation is another area where investment is necessary to promote economic growth, but the utilisation of funds here would benefit from a more judicious and efficient deployment of limited resources. Despite substantial investments on irrigation, the return in terms of revenue from landowners by way of water rate is meagre and does not cover even the O & M (operational and maintenance) costs. Many irrigation projects are characterised by time and cost overruns. In some cases, irrigation projects exceed the estimated cost because resources are thinly spread over too many projects or because of administrative delays caused by land acquisition and rehabilitation issues, which were not anticipated in time.

Removal or reduction of subsidies in irrigation and power are sensitive policy issues which would require consultation with stakeholders, who are

Power reform is a significant feature of the Medium Term Fiscal Plans prepared by the state government. The key to bringing down the state's fiscal deficit lies in reducing power subsidy, reducing T & D (transmission and distribution) losses considerably, from the present estimated level of 30.7 per cent, and billing 100 per cent installations compared to about 40 per cent at present.

likely to agree to changes in the subsidy pattern if there is a corresponding improvement in human development indicators in their villages.

Conclusions

Despite the recent acceleration in economic growth in Karnataka, the performance of human development in the state is just about average, and, in fact, below the achievement levels in some of the neighbouring states. The human development indicators in the northeastern districts of the state are very low. Considerable effort is required to achieve the targets set for the Tenth Plan and the MDGs. The problem is particularly challenging in respect of improving the human development indicators in the relatively backward districts of Karnataka. Improving the welfare of the people in the state requires considerable augmentation of investment, in both physical and human capital.

Expenditure allocation to districts is determined historically, rather than on the basis of ground level requirements.

The analysis of human development spending in Karnataka shows that over the decade of the 1990s, there has been deterioration in the SAR, SPR and HER. This declining trend in these ratios presents the nature and magnitude of challenges in achieving the MDGs and the targets set for the Tenth Plan. The declining trend in the share of expenditure for rural development, nutrition and, to an extent, family welfare, in particular, is a matter of concern.

The analysis of human development expenditure incurred by the rural local governments in Karnataka, in particular with respect to education and health sectors, shows that the expenditure allocation to districts is determined historically, rather than on the basis of ground level requirements. In fact, there are some design and implementation problems with the decentralisation process in the state. The scheme-wise transfer of functions, functionaries and finances had resulted in lack of autonomy, flexibility and accountability of the employees to the rural local governments. This had also resulted in segmentation of expenditures. The analysis of decentralisation of expenditures shows that the local governments do not have access to adequate resources for spending; nor do they have enough flexibility to spend on items of their choice, in the way they want to. In short, decentralisation has yet to improve the delivery systems. Recent steps to rationalise schemes and devolve more functions to Panchayat Raj Institutions (PRIs) are designed to address these issues and should impact service delivery.

Where does Karnataka stand in terms of achieving the Tenth Plan and MDGs? The major challenge appears to be in the reduction of poverty in rural areas. The declining expenditure on rural development may pose a setback to the achievement of the goal of poverty reduction in the rural areas. In addition, one of the major goals in health, i.e. the reduction in the infant mortality rate, particularly in rural areas, will be achieved only if the decline continues to occur at the past rate. The declining trend in expenditure on nutrition and poverty alleviation schemes will have to be arrested to maintain the past rate of growth. In terms of school attendance, while there has been a large improvement in the recent past, further improvements will need substantial investments, more specifically, for improving the quality of education. The projected expenditure on elementary education by the 'Departmental Medium Term Fiscal Plan' is much lower than the required amount suggested by various studies.

Ensuring adequate allocation to human development expenditures is seriously constrained by the fiscal health of the state. Additional allocation to social sectors in Karnataka will have to come by increasing the stagnant revenue-GSDP ratio, improving the power sector finances, levying appropriate user charges on irrigation, ensuring greater efficiencies in power and irrigation, rationalising grants and fees for higher educational institutions and containing unproductive administrative expenditures. It is also necessary to target expenditure on backward regions and districts and improve the delivery systems to enhance productivity of expenditure. The debt swap scheme introduced recently would provide some fiscal space to the state government to enhance spending on human development in

the next few years. Similarly, the introduction of VAT could enhance the revenue productivity of the tax system in the medium and long term.

The chapter has put forward suggestions as to how the additional resources needed to achieve human development targets set for the Tenth Plan and the MDGs can be garnered. It has also explored the fiscal space available to the state. It is estimated that in order to achieve the targets set for the Tenth Plan, the state government will have to make an additional allocation of about two per cent of GSDP. However, resource availability of this magnitude is uncertain. A major initiative in tax reform envisaged is the introduction of VAT from April 1, 2005. The tax reform initiatives taken by the governments in recent times have been unstable, sometimes with contradictory signals given in successive years. Hopefully, the introduction of intra-state VAT with the promise of imposing a full–fledged, destination-based VAT in the near future would provide a clear signal and incentives to economic agents. The proposed VAT, with its self-policing nature, is also supposed to improve the revenue productivity significantly. However, it is important to ensure that the design of the VAT levied is appropriate, it is implemented properly and that the state develops the information system and the computerisation needed to implement the tax. In order to reach the targets set for the Tenth Plan and to achieve the MDGs, it is important to increase the allocation of public investment in social sectors, target the expenditures to lagging regions and increase their productivity by improving the delivery system. Towards this end, it is necessary to initiate both policy and institutional reforms. In the wake of a constrained fiscal environment, creating the necessary fiscal space for increased financing of social sectors, changing the focus of interventions to backward regions and improving productivity in them are by no means easy tasks, but with determined effort, they are eminently feasible. The extent of success in achieving the targets will depend upon the ability of the state government in directing the policies and institutions on the lines detailed in this chapter.

PART II

Financing Education: A Case Study

Trends and patterns in financing education – Intra-sectoral priorities

The attainment of the goals and objectives of primary and secondary education and literacy is a prerequisite for the attainment of human development. This does not imply that higher education is not relevant in this context. In fact, higher education remains essential for economic growth, which sets the stage for human development. However, universal elementary education for children in the age group 6 to 14 is a Constitutional mandate, and therefore, a priority area for state investment.

This case study will analyse trends in financing education using the ratios discussed in **Part I,** i.e. the public expenditure ratio (PER) for education is equal to public education expenditure as a percentage of state income (i.e. Gross State Domestic Product at factor cost and current prices). The social allocation ratio (SAR) for education is equal to public education expenditure as a percentage of total public expenditure in the state. The study will examine the intra-sectoral priorities of the government in education, as manifested by its budgetary allocation (based on accounts data), and assess the extent to which the government is able to strike a fiscal balance between providing for salaries, infrastructure development and inputs directed to improving the quality of instruction. It will look at the outlays required to meet the MDGs and Tenth Plan goals and suggest how these resources can be raised.

PER and SAR

Table 3.2.1 presents the computed PER and SAR by types of education (i.e. general, technical, medical and agricultural education) in the state for select years from 1990-91 to 2002-03.[11] The ratios capture the efforts and priorities of public

[11] Throughout the analysis, unless stated otherwise, all budget figures before 2003-04 refer to accounts/estimates. All figures for 2003-04 (2004-05) refer to Revised (Budget) estimates.

TABLE 3.2.1

Public expenditure ratio and social allocation ratio by type of education: 1990-91 to 2002-03

Sl. No.	Type/level of education	Expenditure/ Allocation	Percentage share of total expenditure in state income			
			1990-91	1994-95	1998-99	2002-03
1	General education	PER	3.03	2.87	2.78	2.99
		SAR	15.75	15.86	16.85	15.21
1.1	Elementary education	PER	1.62	1.50	1.48	1.58
		SAR	8.45	8.26	9.00	8.02
1.2	Secondary education	PER	0.88	0.89	0.89	0.93
		SAR	4.60	4.90	5.39	4.72
1.3	University and higher education	PER	0.45	0.43	0.35	0.42
		SAR	2.33	2.36	2.13	2.14
2	Technical education	PER	0.09	0.08	0.08	0.08
		SAR	0.46	0.46	0.47	0.39
3	Medical education, training and research	PER	0.07	0.09	0.10	0.11
		SAR	0.38	0.50	0.61	0.57
4	Agricultural education and research	PER	0.07	0.09	0.06	0.09
		SAR	0.38	0.49	0.38	0.47
Total		**PER**	**3.26**	**3.14**	**3.02**	**3.27**
		SAR	**16.97**	**17.32**	**18.30**	**16.64**

Source: Computed using data from the Budget papers of Government of Karnataka state income data from Directorate of Economics and Statistics, Karnataka.

expenditure for promotion and development of education in the state.[12] The PER and SAR have ranged from 3.26 and 16.97 per cent in 1990-91 to 3.14 and 17.32 per cent respectively in 1994-95; from 3.02 per cent and 18.30 per cent in 1998-99 to 3.27 per cent and 16.64 per cent respectively in 2002-03.

The PER (SAR) for general education has varied from 3.03 (15.75) per cent in 1990-91 to 2.87 (15.86) per cent in 1994-95, and 2.78 (16.85) per cent in 1998-99 to 2.99 (15.21) per cent in 2002-03. During the period from 1990-91 to 2002-03, the PER for primary education ranged between 1.62 per cent and 1.48 per cent, and from 0.93 per cent to 0.88 per cent for secondary education. SAR ranged between 8.02 per cent and 9.0 per cent (primary) and from 5.39 per cent to 4.60 per cent (secondary). This indicates that the combined PER and SAR for primary and secondary education has remained stagnant at around 2.4 per cent and 13.3 per cent respectively over these 12 years. The share of primary and secondary education in both, state income and education budget has remained static, instead of increasing significantly to meet rising needs.

Thus, in terms of the PER and SAR, from 1990-91 to 2002-03, the biggest chunk of public education expenditure went to: (i) general education among all types of education; (ii) primary and secondary education within general education; and (iii) general higher education among all types of higher education. This pattern reflects the government's priorities. The lack of increase in SAR and PER signifies the absence of noticeable hikes in expenditure over the period.

Social allocation ratio by types of education and by pattern of expenditure

The share of the education sector in the total revenue expenditure and capital expenditure of the state has remained less than 21 and 1 per cent respectively. The social allocation ratio (SAR) i.e. public education expenditure as a percentage of total public expenditure in the state, reveals the relative priorities of the government within the education sector. Table 3.2.2 presents the SAR by types of education and by revenue expenditure, capital expenditure, and total expenditure (inclusive of loans and advances).[13] Expenditure in government is classified as revenue expenditure, which includes salaries, maintenance and grants and capital expenditure, which, in turn, includes investment in infrastructure.[14] Within all

[12] This justification for PER for education is elaborated in Tilak (2003): 'Share of education in gross national product is the most standard indicator of national efforts on the development of education in a given society. This reflects the relative priority being accorded to education in the national economy. This indicator is also found to be superior to several other indicators', (p. 9).

[13] In case of primary and secondary (or high school) education, capital expenditure reported under plan expenditure of the ZP and TP programmes are accounted in revenue expenditure at the state level. Thus, capital expenditure for primary and secondary education is not reported in the Table 3.2.2.

[14] Total revenue (capital) expenditure includes both plan and non-plan expenditure.

TABLE 3.2.2

Social allocation ratio by level of education and pattern of expenditure: 1990-91 to 2002-03

(Rs. lakh)

Year	Type of expenditure	General	Elementary	Secondary	University and higher	Technical education	Medical training and research	Agricultural research	Expenditure on education	Total expenditure
1	2	3	4	5	6	7	8	9	10	11
1990-91	Revenue	75852.7	40758.3	22150.1	11182.9	2225.6	1772.0	1826.0	81676.3	397109.0
	%	92.9	49.9	27.1	13.7	2.7	2.2	2.2	20.6	
	Capital	88.5	0.8	36.6	51.0	13.6	64.0	0.0	166.1	65481.0
	%	53.3	0.5	22.1	30.7	8.2	38.6	0.0	0.3	
	Total	75959.1	40777.0	22186.7	11233.9	2239.0	1836.0	1826.0	81860.3	482364.0
	%	92.8	49.8	27.1	13.7	2.7	2.2	2.2	17.0	
1994-95	Revenue	136899.5	71656.5	42176.9	20120.8	3822.2	4303.4	4216.2	149286.3	726452.0
	%	91.7	48.0	28.3	13.5	2.6	2.9	2.9	20.6	
	Capital	656.4	NR	297.8	357.8	199.7	71.8	0.0	927.9	113681.0
	%	70.7	NR	32.1	38.6	21.5	7.7	0.0	0.8	
	Total	137555.9	71656.5	42474.7	20478.6	4021.9	4375.2	4261.2	150214.2	867386.0
	%	91.6	48.0	28.3	13.6	2.7	2.9	2.9	17.3	
1998-99	Revenue	243523.0	130378.8	77829.6	30646.3	6642.1	8254.2	5475.5	263876.9	1244561.0
	%	92.3	49.4	29.5	11.6	2.5	3.1	2.1	21.2	
	Capital	470.9	NR	238.4	232.0	169.3	510.9	0.0	1151.1	174423.0
	%	40.9	NR	20.7	20.2	14.7	44.4	0.0	0.7	
	Total	243993.9	130378.8	78068.0	30878.3	6811.4	8765.2	5457.5	265028.0	1448024.0
	%	92.1	49.4	29.5	11.7	2.6	3.3	2.1	18.3	
2002-03	Revenue	339963.9	179578.0	105426.6	47676.8	8739.9	12643.9	10556.7	371904.3	1881450.0
	%	91.4	48.3	28.4	12.8	2.4	3.4	2.8	19.8	
	Capital	344.6	NR	131.3	213.4	10.8	136.1	0.0	491.5	293600.0
	%	70.1	NR	26.7	43.4	2.8	27.7	0.0	0.2	
	Total	340308.5	179578.0	105557.9	47890.2	8750.6	12780.0	10556.7	372395.8	2237807.0
	%	91.4	48.3	28.4	12.9	2.4	3.4	2.8	16.6	

Notes:

1. All expenditure figures are at current prices.
2. Revenue expenditure under primary and secondary includes capital expenditure of ZP and TP schemes. Hence, capital expenditure for primary and secondary education is not reported;
3. Percentage figures in (a) column 3 to 9 are percentages to column 10 i.e. to total expenditure on education and (b) percentage in column 10 is proportion of education expenditure to total expenditure (column 11) in the state;
4. Total expenditure for general education in 1990-91 is inclusive of Rs.17.88 lakh under loans and advances for primary education;
5. NR: not reported.

Source: Budget papers of Government of Karnataka.

categories of education, one finds that revenue expenditure dominates total expenditure and is as high as 99 per cent and above. The share of capital expenditure is negligible in the education sector.

Within all categories of education, one finds that revenue expenditure dominates total expenditure and is as high as 99 per cent and above. The share of capital expenditure is negligible in the education sector.

General education takes the lion's share (92 per cent) of the total revenue expenditure on education. Most importantly, the share of primary education in the total revenue expenditure is about 50 per cent and that of secondary education is 27 per cent: the combined share of primary and secondary education in total education expenditure is, thus, about 77 per cent, which is as it should be.

Thus, expenditure within the education sector in Karnataka is characterised by the dominant role of: (i) revenue expenditure in all types of education; (ii) general education within the education sector; and (iii) primary and secondary education within the general education.

Comparison with all-India and selected states

A comparison of the ratios and patterns of expenditure at all-India level (all states and Central Government), and with other southern states (Andhra Pradesh, Kerala and Tamil Nadu) for three years [2000-01 (Actual/Accounts), 2001-02 (Revised Estimates), and 2002-03 (Budget Estimates)] reveals the following insights for Karnataka (Table 3.2.3):

- Karnataka's PER (i.e. public education expenditure as a percentage of state income) on revenue expenditure was 3.41 per cent in 2000-01. This ratio was higher than that of Andhra Pradesh (2.86 per cent) and the Central Government (0.54 per cent), but lower than those of Kerala (4.11 per cent), Tamil Nadu (3.47 per cent) and the all states' average (4.36 per cent).
- Karnataka's SAR (i.e. public education expenditure as a percentage of total public expenditure in the state) on revenue expenditure has declined since 2000-01; it fell from 21.34 per cent in 2000-01 to 19.02 per cent in 2001-02 and to 18.96 per cent in 2002-03. These figures, too, are higher than those of Andhra Pradesh and the Central Government, but lower than those of Kerala and Tamil Nadu.
- Karnataka's SAR on capital expenditure was about 0.1 per cent from 2000-01 through 2002-03. Kerala consistently recorded the highest SAR on capital account: 1.34 per cent in 2000-01, 2.35 per cent in 2001-02 and 2.92 per cent in 2002-03.

The share of primary education in the total revenue expenditure is about 50 per cent and that of secondary education is 27 per cent.

These figures clearly imply that revenue expenditure (or expenditure on salaries and grants) dominates education expenditure in all states and in the country as a whole. The inadequacy of funds, (as low as 1 per cent), mainly impacts the non-salary component of education expenditure, which is used for inputs such as infrastructure (construction of classrooms, providing equipment, libraries, laboratories, drinking water and toilets), teachers' training, curriculum development and instructional material – all of which contribute to improving the quality of education in state schools.

Total revenue expenditure in public education is distributed between plan and non-plan expenditure. A comparison of these expenditure patterns reveals that non-plan education expenditure is higher than plan expenditure on education in total plan expenditure, in all states and at the all-India level, in all the years. The non-plan expenditure of the Education Department as a percentage of total non-plan expenditure in Karnataka was 21.12 per cent in 2000-01, 18.18 per cent in 2001-02 and 18.22 per cent in 2002-03. These shares are lower than those of Kerala and Tamil Nadu, but higher than Andhra Pradesh, all states' average (for 2000-01) and the Central Government (for all three years). Since plan expenditure is used for developmental activities and non-plan expenditure for maintenance of assets created during earlier Plan periods, the size of plan outlays is a true indicator of improvements, either in coverage or in quality, or both, in education (Table 3.2.3).

The share of plan expenditure of the Education Department in Karnataka's total expenditure is the highest among all southern states, all states' average as well as the Central Government. Important components of plan expenditure include

TABLE 3.2.3

Public expenditure ratio, social allocation ratio and patterns of expenditure in Karnataka and southern states: 2000-01 to 2002-03

(Per cent)

Sl. No.	Indicator	Year	Karnataka	Andhra Pradesh	Kerala	Tamil Nadu	All-India/ states	Central Govt.,
1	Education and training budget (revenue) to GSDP or GDP at factor cost and current prices	2000-01	3.41	2.86	4.11	3.47	4.36	0.54
2	Education and training budget to total revenue budget	2000-01	21.34	17.39	24.17	22.5	24.57	3.67
		2001-02	19.02	17.63	24.67	22.83	21.97	3.55
		2002-03	18.96	17.71	23.68	20.8	21.14	3.82
3	Capital expenditure on education to total capital expenditure outside Revenue Account	2000-01	0.12	0.03	1.34	0.52	0.68	0.0003
		2001-02	0.08	1.59	2.35	0.19	1.03	0.0003
		2002-03	0.13	0.14	2.92	0.04	0.78	0.0012
4	Plan and non-plan revenue expenditure of Education Department in state's total expenditure							
a.	Plan expenditure	2000-01	13.92	1.39	5.82	5.63	11.74	9.49
		2001-02	12.83	3.71	5.59	7.52	11.3	9.01
b.	Non-plan expenditure	2000-01	21.12	18.17	24.59	21.86	19.6	1.36
		2001-02	18.18	16.75	24.52	21.46	19.89	1.03
c.	Total expenditure	2000-01	19.62	19.09	21.52	19.77	18.48	2.85
		2001-02	17.06	14.01	22.06	19.8	18.55	2.65
		2002-03	16.97	13.94	20.85	18.21	17.7	2.88
5	Plan and non-plan revenue expenditure of education and other depts. in state's expenditure							
a.	Plan expenditure	2000-01	16.86	4.67	9.79	10.8	17.05	11.79
		2001-02	16.24	5.61	10.41	13.95	16.59	11.4
		2002-03	14.76	7.56	7.31	5.01	14.04	12.62
b.	Non-plan expenditure	2000-01	22.52	20.25	26.98	24.22	25.82	1.84
		2001-02	19.75	20.83	26.8	24.03	22.96	1.55
		2002-03	14.76	7.56	7.31	5.01	14.04	12.62
c.	Total expenditure	2000-01	21.34	17.39	24.17	22.5	24.57	3.67
		2001-02	19.02	17.63	24.67	22.83	21.97	3.55
		2002-03	18.96	17.71	23.68	20.8	21.14	3.82
6	Plan revenue expenditure of Education Dept. in total education expenditure	2000-01	14.8	1.69	4.42	3.65	9.02	61.19
	(Total education expenditure=expenditure of Education and other departments)	2001-02	15.72	5.57	3.3	4.52	9.5	69.02
		2002-03	11.71	6.41	3.29	2.24	8.22	71.74
7	Plan revenue expenditure within total education expenditure	2000-01	16.49	4.92	6.62	6.16	9.85	59.06
		2001-02	17.86	6.7	5.49	7.27	11.78	65.25
		2002-03	13.83	9.81	6.82	4.35	10.81	68.33

Notes:

1. Number of states obtaining all-India average for indicator 1 and 2 is 26 (excludes Chhattisgarh and Jharkhand).These 26 states are: Andhra Pradesh, Arunachal Pradesh, Assam, Bihar, Goa, Gujarat, Haryana, Himachal Pradesh, Jammu and Kashmir, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Manipur, Meghalaya, Mizoram, Nagaland, Orissa, Punjab, Rajasthan, Sikkim, Tamil Nadu,Tripura, Uttar Pradesh,West Bengal and Delhi. For all other indicators, the number of states is 28, including Chhattisgarh and Jharkhand.
2. Total education expenditure includes expenditure of education department and expenditure of other departments on Education.

Source: Department of Secondary and Higher Education, Ministry of Human Resource Development, GoI, 2004.

TABLE 3.2.4

Pattern of allocation and annual growth of expenditure on general education: 1990-91 to 2002-03

(Per cent)

Year	Revenue expenditure			Capital expenditure		
	Plan	Non-plan	Total	Plan	Non-plan	Total
1990-91						
Allocation	97.69	97.09	97.15	86.67	0.00	86.67
Annual growth	64.62	6.95	11.00	-32.21	0.00	6.87
1998-99						
Allocation	94.09	97.96	97.34	73.55	0.00	73.35
Annual growth	27.62	16.80	18.33	-28.86	0.00	16.63
2002-03						
Allocation	98.73	97.29	97.49	96.95	0.00	96.98
Annual growth	-32.54	10.49	1.29	52.02	0.00	10.53

Note: Allocation as a percentage of total expenditure in the Education Department.

Source: Computed by using the basic data of various issues of budget papers, GoK.

TABLE 3.2.5

Intra-sectoral allocation in general education: 1990-91 to 2002-03

(Per cent)

Year	Allocation					
	Revenue expenditure			Capital expenditure		
	Plan	Non-plan	Total	Plan	Non-plan	Total
Elementary education						
1990-91	42.22	55.07	53.73	0.93	0.00	0.93
1998-99	65.82	51.32	53.54	0.00	0.00	0.00
2002-03	72.98	49.48	52.82	0.00	0.00	0.00
Secondary education						
1990-91	31.77	28.9	29.20	41.42	0.00	41.42
1998-99	21.18	33.9	31.96	50.64	0.00	50.64
2002-03	14.6	33.74	31.01	38.09	0.00	38.09
University and higher education						
1990-91	13.54	14.88	14.74	57.65	0.00	57.65
1998-99	4.45	14.05	12.58	49.36	0.00	49.36
2002-03	2.2	15.98	14.02	61.91	0.00	61.91
Adult education						
1990-91	11.42	0.06	1.24	0.00	0.00	0.00
1998-99	0.93	0.13	0.26	0.00	0.00	0.00
2002-03	0.32	0.13	0.16	0.00	0.00	0.00
General education						
1990-91	0.42	0.67	0.64	0.00	0.00	0.00
1998-99	7.26	0.12	1.21	0.00	0.00	0.00
2002-03	9.57	0.19	1.52	0.00	0.00	0.00
Language development						
1990-91	0.63	0.42	0.44	0.00	0.00	0.00
1998-99	0.36	0.47	0.45	0.00	0.00	0.00
2002-03	0.33	0.49	0.47	0.00	0.00	0.00

Source: Computed using basic data from various issues of budget papers, GoK.

construction of primary school buildings and classrooms, construction of toilets and provision of drinking water facility, supply of free text books and uniforms, and the midday meal programme. Thus, a major part of plan expenditure is directed at improvements in infrastructure and providing incentives for students to reduce dropout rate in government primary schools. Since plan expenditure represents new policy initiatives, this suggests that Karnataka has prioritised spending on education in recent years.

Expenditure within the Education Department

The total expenditure of the Education Department is the total expenditure on general and technical education (medical and agricultural education are not included in this sector). Expenditure on general education is divided among six major heads: primary/elementary education, secondary education, university and higher education, adult education, language development and general education. The patterns and annual growth of expenditure on these major heads are described below for select years from 1990-91 to 2002-03.

It is apparent that, of the total expenditure in the Education Department, about 97 per cent of total revenue expenditure is allocated to general education (Table 3.2.4). Of the total plan revenue expenditure; the share of general education has varied from about 98 per cent in 1990-91 to 94 per cent in 1998-99 and 99 per cent in 2002-03. On the other hand, all capital expenditures incurred have been plan expenditures. Capital expenditure on general education varies from about 87 per cent in 1990-91 to 74 per cent in 1998-99 and 97 per cent in 2002-03.

The annual growth (percentage) of expenditure on general education – both plan and non-plan – reveals that there are large variations in annual growth in plan expenditure in both revenue and capital accounts. For instance, the annual growth of revenue expenditure ranges from 64.62 per cent in 1990-91 to 27.62 per cent in 1998-99 and -32.54 per cent in 2002-03. The annual growth of capital expenditure varies from -32.21 per cent in 1990-91 to -28.86 per cent in 1998-

99 to 52.02 per cent in 2002-03. This step up in 2002-03 is the result of specific policy interventions to improve infrastructure. On the other hand, variations in annual growth of non-plan revenue expenditure have been positive, if not incremental, throughout: 6.95 per cent in 1990-91, 16.80 per cent in 1998-99 and 10.49 per cent in 2002-03. However, the increase in total non-plan revenue over the years is primarily a result of accounting procedures, wherein expenditure incurred during the plan period moves into the non-plan category on the expiry of the plan period, along with some increases in maintenance amounts.

Table 3.2.5 shows that, of the total revenue expenditure on general education, about 53 per cent is spent on primary education, 31 per cent on secondary education, 13 per cent on university and higher education, and the remaining 3 per cent is shared by adult education, language development and general education. The largest proportion of revenue expenditure (plan and non-plan) in general education has been divided between primary and secondary education for all the years. Capital expenditure in plan outlays, on the other hand, is shared between secondary (and PU) education and university and higher education. However, the relative share of secondary education varies over the years: 41.42 per cent in 1990-91, 50.64 per cent in 1998-99 and 38.09 per cent in 2002-03.

The annual growth (percentage) of expenditure by 4 major heads of general education shows considerable variations in plan expenditure on both revenue and capital account, but positive growth on non-plan revenue expenditure (Table 3.2.6). Most importantly, a decline in annual growth of plan revenue expenditure is evident, except for adult education in 2002-03. However, non-plan revenue expenditure has increased in primary, secondary and university and higher education, as indicated by their positive annual growth. This huge increase in revenue expenditure is salary-related which, in a department like education, would normally comprise a substantial part of the expenditure. Nevertheless, the current bias towards revenue expenditure, caused, no doubt, by fiscal constraints,

TABLE 3.2.6

Annual growth of intra-sectoral allocation on general education: 1990-91 to 2002-03

(Per cent)

Year	Revenue expenditure			Capital expenditure		
	Plan	Non-plan	Total	Plan	Non-plan	Total
	Elementary education					
1990-91	76.18	6.80	10.35	-74.05	0.00	-74.05
1998-99	40.56	13.87	18.08	0.00	0.00	0.00
2002-03	-30.77	13.19	0.62	0.00	0.00	0.00
	Secondary education					
1990-91	68.15	6.88	11.48	22.05	0.00	22.05
1998-99	4.47	22.34	20.26	-15.87	0.00	-15.87
2002-03	-49.13	6.99	-0.38	7.34	0.00	7.34
	University and higher education					
1990-91	48.51	4.90	7.93	-44.15	0.00	-44.15
1998-99	6.26	15.21	14.69	-21.88	0.00	-21.88
2002-03	-49.39	9.86	7.06	104.36	0.00	104.36
	Adult education					
1990-91	58.96	-8.74	54.21	-100.00	0.00	-100.00
1998-99	-0.47	27.88	10.42	0.00	0.00	0.00
2002-03	16.29	23.80	21.55	0.00	0.00	0.00

Source: Computed using basic data from various issues of budget papers, GoK.

TABLE 3.2.7

Intra-sectoral allocation by level of education in Karnataka and southern states: 2000-01 to 2002-03

(Per cent)

Sl. No.	Indicator	Year	Karnataka	Andhra Pradesh	Kerala	Tamil Nadu	All-India/ states	Central Govt.
1	Elementary education	2000-01	49.73	40.00	46.28	43.69	49.50	39.35
		2001-02	50.17	42.44	46.43	44.60	51.57	44.32
		2002-03	52.53	39.66	44.49	43.35	50.77	43.96
2	Secondary education	2000-01	29.98	31.59	33.52	36.85	33.40	14.63
		2001-02	32.26	31.12	33.43	37.10	32.51	15.29
		2002-03	29.57	34.74	35.36	37.55	33.33	13.94
3	University and higher education	2000-01	16.87	24.56	15.06	11.99	12.78	28.84
		2001-02	13.29	22.11	15.28	12.36	11.87	20.45
		2002-03	13.30	21.76	14.98	13.08	11.93	17.34
4	Adult education	2000-01	0.17	0.30	0.00	0.06	0.17	1.41
		2001-02	0.17	0.82	0.00	0.03	0.23	2.20
		2002-03	0.18	0.37	0.00	0.03	0.17	2.17
5	Technical education	2000-01	1.89	2.46	4.24	3.20	2.52	13.94
		2001-02	1.91	2.26	4.10	3.10	2.36	15.42
		2002-03	2.28	2.25	3.88	2.93	2.34	14.27

Source: Analysis of Budgeted Expenditure on Education 2001-02 to 2002-03, Department of Secondary and Higher Education, Ministry of Human Resource Development, GoI, 2004.

impacts adversely on providing funds for other inputs which improve the quality of education such as teachers' training and school infrastructure.

Employee-related/salary expenditure dominates over all other types of expenditure, in both plan and non-plan expenditure. About 88 (87) per cent of total non-plan expenditure in 2000-01 (2001-02) is employee-related expenditure.

Comparison with all-India and selected states

A comparison of the intra-sectoral allocation of resources in education for Karnataka, other southern states (Andhra Pradesh, Kerala and Tamil Nadu) and all-India (all states) and the Central Government for three years: 2000-01 (actual), 2001-02 (revised estimates), and 2002-03 (budget estimates), offers some insights into state priorities (Table 3.2.7). In Karnataka, expenditure on elementary education is about 50 per cent of the total expenditure of the Education Department's outlay – the highest among the southern states, all states' average and the Central Government. However, expenditure on secondary education is the lowest in Karnataka, next only to the Central Government.The combined expenditure on elementary and secondary education, which, in Karnataka, was 79.71 per cent in 2000-01, 82.43 per cent in 2001-02 and 82.1 per cent in 2002-03, is higher than that of other states (except Tamil Nadu), the Central Government as well as the all states' average. Karnataka's expenditure on university and higher education is lower than that of Andhra Pradesh and the Central Government. As in other states, Karnataka incurs less than one per cent of the total Education Department's expenditure on adult education, depending as they all do, on Central assistance. Expenditure on technical education in Karnataka is the lowest among southern states, all states' average and the Central Government. This could be because there are few government and aided institutions in this sector.

Patterns of expenditure in primary and secondary education

The 'Departmental Medium Term Fiscal Plan' (DMTFP) of the Primary and Secondary Education Department provides a projection of plan and non-plan expenditure based on objectives. The analysis reveals that overall expenditure on employees and transfer payments dominates the total expenditure in the Department of Primary and Secondary Education.

The first DMTFP was prepared in 2002.Table 3.2.8 presents a comparison of expenditure (actual/accounts) on primary education as presented in the DMTFP in 2002 and 2003. In the DMTFP in 2002, expenditure under the revenue and capital account are separated, while, in the DMTFP in 2003, the total expenditure is classified.[15] About 97 per cent of total expenditure in 2000-01 is revenue expenditure. Employee-related/salary expenditure dominates over all other types of expenditure, in both plan and non-plan expenditure. About 88 (87) per cent of total non-plan expenditure in 2000-01 (2001-02) is employee-related expenditure. Transfer payments constitute the next sizeable chunk (about 13 per cent). Transfer payments include budgetary assistance to zilla panchayats and taluk panchayats, which, in turn, have a substantial salary component.

A decomposition of expenditures in the DMTFP for secondary (high school) education in 2000-01 and 2001-02 shows certain significant patterns (Table 3.2.9). First, as in primary education, revenue expenditure constitutes about 99 per cent of total expenditure in 2000-01. Second, employee-related (or salary) expenditure is the highest component among all types of expenditure, especially under plan expenditure. For instance, of the total plan expenditure, about 66 per cent in 2000-01 and 55 per cent in 2001-02 was earmarked for employee-related expenditure. Third, next to employee-related expenditure, transfer payments account for the largest expenditure (51 per cent). Transfer payments include budgetary assistance to ZPs and TPs, which, in turn, as noted earlier, have a significant salary component.

In pre-university education, as in primary and secondary education, employee-related expenditure, transfer payments and supplies and services dominate the total expenditure (over 90 per cent).

[15] In the DMTFP 2002, several expenditure items under revenue heads (especially, under 2202-01-052 and 2202-01-800) are classified as capital expenditure in state and ZP sector. Thus, in the ultimate analysis, the classification of expenditure by revenue and capital heads is subject to nature of expenditure as well.

TABLE 3.2.8

Pattern of expenditure in DMTFP for primary education: 2000-01 and 2001-02

Sl. No.	Pattern of expenditure	2000-01			2001-02		
		Plan	Non-plan	Total	Plan	Non-plan	Total
1	**Employee related (%)**						
1.1	State sector	30.23	0.72	8.16	25.83	0.48	7.73
1.2	Zilla panchayat sector	0.05	2.03	1.53	0.04	1.80	1.30
1.3	Taluka panchayat sector	36.31	84.97	72.69	35.99	84.29	70.48
	Sub-total	66.59	87.72	82.38	61.86	86.57	79.51
2	**Transfer payments (%)**						
2.1	State sector	11.75	0.31	3.20	13.08	0.38	4.01
2.2	Zilla panchayat sector	0.00	0.02	0.02	0.00	0.02	0.02
2.3	Taluka panchayat sector	1.75	11.75	9.22	1.58	12.40	9.31
	Sub-total	13.50	12.08	12.44	14.66	12.80	13.34
3	**Maintenance (%)**						
3.1	State sector	3.37	0.20	1.00	8.73	0.63	2.95
3.2	Zilla panchayat sector	0.00	0.00	0.00	0.16	0.00	0.04
3.3	Taluka Panchayat sector	0.36	0.00	0.09	1.19	0.00	0.34
	Sub-total	3.73	0.20	1.09	10.08	0.63	3.33
4	**Supplies and services (%)**						
4.1	State sector	0.94	0.00	0.24	6.07	0.00	1.73
4.2	Zilla panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
4.3	Taluka panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total	0.94	0.00	0.24	6.07	0.00	1.73
5	**Other payments (%)**						
5.1	State sector	1.58	0.00	0.40	7.33	0.00	2.09
5.2	Zilla panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
5.3	Taluka panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total	1.58	0.00	0.40	7.33	0.00	2.09
	Total recurring expenditure (%)	**86.34**	**100.00**	**96.55**	**100.00**	**100.00**	**100.00**
6	**Capital (%)**						
6.1	State sector	12.56	0.00	3.17	NR	NR	NR
6.2	Zilla panchayat sector	0.18	0.00	0.05	NR	NR	NR
6.3	Taluka panchayat sector	0.92	0.00	0.23	NR	NR	NR
	Total capital expenditure (%)	**13.66**	**0.00**	**3.45**	**NR**	**NR**	**NR**
	Total percentage	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**
	Grand total (Rs. lakh)	**44381.82**	**131535.9**	**175917.7**	**51033.65**	**127440.2**	**178473.9**

Source: DMTFP, Department of Primary and Secondary Education, GoK, 2002 and 2003.

Note: NR refers to 'Not Reported'.

TABLE 3.2.9

Pattern of expenditure in DMTFP for secondary education: 2000-01 and 2001-02

Sl. No.	Pattern of expenditure	2000-01			2001-02		
		Plan	Non-plan	Total	Plan	Non-plan	Total
1	**Employee related (%)**						
1.1	State sector	1.31	3.28	3.04	4.54	3.21	3.41
1.2	Zilla panchayat sector	0.12	2.41	2.12	0.88	2.29	2.09
1.3	Taluk panchayat sector	64.13	38.88	42.11	49.58	39.98	41.35
	Sub-total	65.56	44.57	47.27	55.00	45.48	46.85
2	**Transfer payments (%)**						
2.1	State sector	7.51	0.41	1.32	17.66	0.37	2.82
2.2	Zilla panchayat sector	11.84	54.94	49.42	10.55	53.57	47.46
2.3	Taluk panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total	19.35	55.35	50.74	28.21	53.94	50.28
3	**Maintenance (%)**						
3.1	State sector	2.47	0.00	0.32	9.15	0.46	1.69
3.2	Zilla panchayat sector	1.35	0.00	0.17	6.15	0.00	0.87
3.3	Taluk panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total	3.82	0.00	0.49	15.30	0.46	2.56
4	**Supplies and services (%)**						
4.1	State sector	0.86	0.08	0.18	1.46	0.12	0.31
4.2	Zilla panchayat sector	0.04	0.00	0.00	0.03	0.00	0.00
4.3	Taluk panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total	0.90	0.08	0.18	1.49	0.12	0.31
5	**Other payments (%)**						
5.1	State sector	0.00	0.00	0.00	0.00	0.00	0.00
5.2	Zilla panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
5.3	Taluk panchayat sector	0.00	0.00	0.00	0.00	0.00	0.00
	Sub-total	0.00	0.00	0.00	0.00	0.00	0.00
	Total recurring expenditure (%)	**89.63**	**100.00**	**98.68**	**100.00**	**100.00**	**100.00**
6	**Capital (%)**						
6.1	State sector	5.10	0.00	0.65	NR	NR	NR
6.2	Zilla panchayat sector	5.27	0.00	0.67	NR	NR	NR
6.3	Taluk panchayat sector	0.00	0.00	0.00	NR	NR	NR
	Total capital expenditure (%)	**10.37**	**0.00**	**1.32**	**NR**	**NR**	**NR**
	Total percentage	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**
	Grand total (Rs. lakh)	**9814.4**	**66928.03**	**76742.43**	**11756.87**	**70972.25**	**82729.12**

Note: NR refers to 'Not Reported'.

Sources:

1. DMTFP 2002-03 to 2005-06, Department of Primary and Secondary Education, GoK, 2002
2. DMTFP 2003-04 to 2006-07, Department of Primary and Secondary Education, GoK, 2003.

Rural local bodies and school education

Notably, almost 90 per cent of elementary education expenditure is spent at the level of local bodies.[16] An examination of the district-wise expenditure by local bodies on elementary education and the number of schools (both in terms of per-child in the age group 6-14 years), shows that the correlation coefficient between the two is very high (about 0.9). This is because these expenditures are mainly incurred for payment of salaries of school teachers and pass-through expenditures for the grants-in-aid to private institutions, which are, nevertheless, considered "local expenditures".

Table 3.2.10 presents district-wise expenditures on school education by rural local governments

[16] Of the total expenditure on elementary education in Karnataka, public expenditure constituted about three-quarters of the expenditure on elementary education in 1995-96, and about one-quarter by households (World Bank 2002). It may, however, be noted that this is a comparison primarily of recurrent expenditure on education and excludes annualised cost of past fixed investment (much of which is incurred by the government over the years). The study also points out that the share of private expenditure is less in case of children from relatively poor families.

TABLE 3.2.10

District-wise block assistance per child and schooling achievements in Karnataka: 2000-01

District	Expenditure per child in the age group 6-14 years (Rs.)	School attendance rate (%)	No. of out-of-school children (2003-04)	Literacy rate 2001	Male-female gap in literacy rate
1	2	3	4	5	6
Bagalkot	1579.873	86.78	37385	57.30	27.33
Bangalore Rural	2029.215	95.60	12691	64.70	19.00
Bangalore Urban	1307.839	97.28	21687	82.96	10.44
Belgaum	1716.016	91.54	51567	64.21	23.38
Bellary	1358.678	83.25	57634	57.40	23.92
Bidar	1791.658	87.59	35264	60.94	23.66
Bijapur	1775.829	82.68	59685	57.01	26.47
Chamarajnagar	1744.458	90.86	13106	50.87	16.55
Chikmaglur	2788.493	93.22	11061	72.20	16.27
Chitradurga	2058.406	92.50	18205	64.45	20.89
Dakshina Kannada	1982.709	98.24	4418	83.35	12.49
Davangere	1925.148	92.30	22023	67.43	18.33
Dharwad	1817.076	91.46	19081	71.61	18.90
Gadag	1714.471	89.89	15836	66.11	26.80
Gulbarga	1576.489	75.63	136667	50.01	23.87
Hassan	2427.975	94.89	12981	68.63	19.37
Haveri	1415.211	91.60	20506	67.79	20.24
Kodagu	2463.753	91.48	6062	77.99	11.44
Kolar	1995.583	90.19	42570	62.84	20.94
Koppal	1109.969	79.05	46046	54.10	28.81
Mandya	2245.639	95.73	11101	61.05	18.97
Mysore	2039.405	90.99	29635	63.48	15.07
Raichur	1146.402	73.27	80105	48.81	25.60
Shimoga	1995.752	93.90	14911	74.52	15.13
Tumkur	2502.724	95.50	17403	67.01	19.84
Udupi	1963.855	98.90	2059	81.25	13.04
Uttara Kannada	2942.866	93.11	13874	76.60	16.07

Sources:

1. Report of the High Power Committee for Redressal of Regional Imbalances, Karnataka, June 2002.
2. Budget document 2002-03, Finance Department, Karnataka.

in the state, along with the indicators of schooling requirements and achievements. There are wide variations in the expenditure per child of schooling age (6-14 years), among the districts in Karnataka. There is positive and significant correlation (Table 3.2.11) between per child expenditures and school attendance rate (0.57) as well as between per capita expenditures and the literacy rate (0.59).

Transfer of responsibility from the state government to rural local bodies must bring about more equity for the underprivileged, in terms of access to elementary education services in the state.

Although it would be tempting to conclude from this that higher expenditure, by itself, results in better literacy rates, such a conclusion ignores the fact that the literacy rate depends on a variety of factors and not public expenditure alone. Parental education, the socio-economic environment in the region, employment avenues for the educated, availability of schools within a reasonable distance and availability of private schools are other factors that can influence the enrolment and retention rates. Another way of interpreting the significant correlation is that expenditures are lower where they are needed most, i.e. in the less literate districts which are also economically underdeveloped. Districts with high expenditures show very high school attendance rates. Thus, in the poorer districts of Bellary, Bidar, Gulbarga, Bijapur, Haveri, Koppal and Raichur, expenditure per child is substantially lower than the average and these are the districts with low literacy rates, a high gender gap in literacy and low school attendance. On the other hand, districts with high educational achievements, like Bangalore Rural, Chikmaglur, Dakshina Kannada, Uttara Kannada, Udupi and Kodagu have higher than average per-child expenditures. However, very high expenditures are also seen in districts with median level achievements, such as Mandya, Mysore, Hassan and Tumkur. Per-child expenditures are the lowest in Hyderabad Karnataka and Bombay Karnataka regions, the highest in south Karnataka and about average in the coastal region. Interestingly, while the educational achievement in the coastal region of the state is the best among the various districts, the expenditures are about average. The reasons for this optimum cost efficiency could be the existence of a good educational infrastructure dating back to the pre-state reorganisation period, the high demand for education and the existence of strong private initiatives.

This analysis shows that even after entrusting the responsibility of school education to local bodies, the pattern of expenditures continues to be dictated by historical factors, rather than by the specific requirements of various districts. Transfer of responsibility from the state government to rural local bodies must bring about more equity for the underprivileged, in terms of access to elementary education services in the state. Educationally backward districts are also economically backward, and therefore, a large majority of the people cannot afford expensive private education. Another aspect of the scenario is that the middle-class and the rich exit the system and send their children to private schools. Since it is these groups who have the capacity to lobby effectively for improvements in the system, their absence leaves the users of state systems without strong advocacy.

TABLE 3.2.11

Correlation matrix of outcomes and expenditure on elementary education across districts

Correlation matrix	Literacy rate	School attendance rate	Female literacy gap	Expenditure per child
Literacy rate	1			
School attendance rate	0.78	1		
Male-female gap in literacy	-0.61	-0.59	1	
Expenditure per child	0.59	0.57		1

Note: Data on all the variables refers to 2001.

Assessment of financial requirements for primary and secondary education

The projected annual growth for primary education in DMTFP-2002 (Table 3.2.12) is 15.53 per cent, 16.25 per cent, and 23.13 per cent for each year from 2003-04 to 2005-06. For secondary education the annual growth projected is 8.75 per cent, 9.65 per cent and 11.80 per cent. The table also highlights the fact that different DMTFPs show different financial forecast values for the same year: for instance, the difference between the forecast values in DMTFP-2002 and DMTFP-2003 for the year 2004-05

(2005-06) is Rs.517.11 (Rs.1,012.77) crore for primary education and Rs.156.00 (Rs.262.57) crore for secondary education.[17]

The difference between the DMTFP-2002's[18] forecast and the amount provided in the Budget in 2004-05 is Rs.605.92 crore for primary education and Rs.142.4 crore for secondary education. The difference between the DMTFP-2003's forecast and the Budget outlay in 2004-05 is Rs.88.81 crore for primary education and (-) Rs.13.53 crore for secondary education. The first DMTFP represents the department's actual requirements commensurate with its objectives, whereas the second DMTFP represents a downscaled version in accordance with the reality of the resources available to finance education. Nevertheless, even the scaled-down version has not been fully funded.

The World Bank's (2002) report provides an assessment of financial requirements for education in Karnataka. Under various assumptions of demographic and enrolment projections, and provision for infrastructure facilities, projected financial requirements for elementary education, high school education and pre-university education are estimated from 2002-03 through 2006-07, using 2001-02 as the base year.[19] The World Bank estimates show that the base level total financial requirement would increase from Rs.2,660 crore in 2001-02 (RE) to Rs.3,382 crore in 2002-03 to Rs.4,992 crore in 2006-07, i.e. a 26 per cent increase in the first year of the projections (mainly attributed to the increased cost of transition to an eight-year elementary cycle from the present seven-year), and about 47 per cent over the next four years. There are major differences in the estimates between the World Bank and DMTFP-2003. The Bank's estimates for primary and secondary education exceed the requirements projected in DMTFP 2003 but its estimate for PU education is less than the DMTFP 2003. This is in consonance with the Bank's policy of prioritising primary and secondary education alone, while the DMTFP is more aspirational in ensuring that students are enabled to access tertiary education.

TABLE 3.2.12

Financial requirements for primary and secondary education

(Rs. crore)

Year	Primary education		Secondary education	
	DMTFP 2002	DMTFP 2003	DMTFP 2002	DMTFP 2003
2002-03 (BE: base)	2045.41		1074.38	
2003-04 (BE: base)		2141.08		1088.05
2003-04 (forecast)	2363.00		1168.42	
Annual growth %	15.53		8.75	
2004-05 (forecast)	2747.00	2229.89	1281.17	1125.17
Annual growth %	16.25	4.15	9.65	3.41
2005-06 (forecast)	3382.34	2369.57	1432.36	1169.79
Annual growth %	23.13	4.47	11.80	3.98
2006-07 (forecast)		2433.34		1216.05
Annual growth %		4.45		3.95

Note: BE refers to 'Budget Estimates'.

Sources:
1. DMTFP 2002-03 to 2005-06, Department of Primary and Secondary Education, GoK, 2002.
2. DMTFP 2003-04 to 2006-07, Department of Primary and Secondary Education, GoK 2003.

A comparison of estimates of financial requirements with the objective of universalisation of primary education is presented in Table 3.2.13. In essence, about 1.9 per cent of GSDP would be required in 2006-07 to meet the objective. In this context, the forecast of 1.3 per cent of GSDP by the DMTFP seems to be woefully inadequate to meet the goal of universalising school enrolment and retention.

[17] In principle, the DMTFP is prepared as a combination of the Department's requirements and the guidelines/assumptions in the state level Medium Term Fiscal Plan (MTFP) for the Department in different years. For instance, in the state's MTFP 2003-04 to 2006-07 [Government of Karnataka (2003)], the following guidelines are relevant for primary and secondary education. First, basic salaries to grow at 2.75 per cent per annum, DA to grow at 5 per cent per annum, provision for 80 per cent of vacant posts, non-salary revenue expenditure as a percentage of salary expenditure to grow from the existing level of 18 per cent to 22 per cent in 2006-07, and capital expenditure to increase by more than 52 per cent on an average per annum. Thus, the difference in forecast values for the same year can be accounted for by a combination of these two factors. These details are available in the World Bank (2002) Report No.24207-IN.

[18] In the DMTFP 2002, several expenditure items under revenue heads (especially, under 2202-01-052 and 2202-01-800) are classified as capital expenditure in state and ZP sector. Thus, in the ultimate analysis, the classification of expenditure by revenue and capital heads is subject to the nature of expenditure as well.

[19] The estimates of physical requirements, unit costs and total costs for these projections are provided in the Technical Annex to the report of World Bank (2002). The Technical Annex is prepared by Ms. Vandana Sipahimalani Rao of the World Bank and is available in processed form (pp.23).

TABLE 3.2.13

Projected resource requirement for universalising elementary education

(Rs. crore)

Sl. No.	Estimates	2004-05	2005-06	2006-07
1	Tapas Majumdar Committee (TMC) Report	2336.98*	3426.49	4671.38*
		1.6	*2.1*	*2.5*
2	World Bank (with revision of teachers' pay in line with 5th Pay Commission)	3682	4021	4319
		2.5	*2.5*	*2.4*
3	World Bank (with rationalisation of teachers across districts)	2955	3284	3465
		2.0	*2.0*	*1.9*
4	Projected expenditure by DMTFP of Department of Primary and Secondary Education, Karnataka	2229.89	2329.56	2433.33
		1.5	*1.4*	*1.3*

Notes:

1. * Estimated based on the methodology used in the TMC report.
2. Figures in italics are percentages of expenditure to GSDP (projected by the Finance Department's DMTFP).

Sources:

1. Tapas Majumdar Expert Committee Report, Ministry of Human Resource Development, GoI, 1999.
2. India: Karnataka-Financing Education in the context of Economic Restructuring, Report No.24207-IN, Human Development Sector Unit, South Asia Region, the World Bank (Washington), 2002.
3. Departmental Medium Term Fiscal Plan 2003-04 to 2006-07, Department of Primary and Secondary Education, GoK, 2003.

Resources for financing education

Given the competing demands from other growth sectors such as irrigation and power, not to mention demands from within the sector broadly classified as 'social services', combined with the constraints on resources (all discussed in **Part I**), this section will examine how resources can be generated from within the sector itself. Resource mobilisation is more broadly addressed in **Part I**.

Cost recovery from within primary and secondary education

Making resources available, even for projections in the first DMTFP, requires imaginative strategies for increasing the PER and SAR in education. Revenue and other receipts are critical inputs for an analysis of cost recovery in primary and secondary education for the state government. Broadly speaking, the composition of revenue and other receipts varies between primary and secondary education. The major components of revenue for primary education include tuition, examination and other fees from students and other receipts include contribution to buildings and income from properties. In secondary education, the main components of revenue (and other receipts) include tuition, examination and other fees from students in high schools converted into junior colleges (and fees from managements and sale proceeds of old answer books etc.). Tuition, examination and other fees from students are the single largest component of total revenue and other receipts in primary and secondary education.

The total receipts of elementary education have declined from Rs.60.45 lakh in 1990-91 to Rs.0.10 lakh in 2002-03. As a percentage of total receipts of the education sector (general education), this decline is from 3.68 (7.59) per cent to zero per cent (Table 3.2.14). Thus, no cost recovery from the primary education sector can (or should) be expected, both at present and in future (as the Budget Estimates coincide with the accounts figures of 2002-03). This is consistent with the recent 86th Amendment to the Indian Constitution that ensures education, as a Constitutional right, for children in the age group 6-14 years.

On the other hand, total receipts of secondary education have increased over the years, from Rs.711.81 lakh in 1990-91 to Rs.1,264.01 lakh in 1998-99, and further, to Rs.3,666.55 lakh in 2002-03. As a percentage of total receipts of the general education sector, the increase has been from 43.28 per cent to 80.06 per cent. Thus, any

cost recovery in primary and secondary education will essentially be from secondary education. However, the larger issue is whether the secondary education sector should be squeezed to generate resources for primary education. As more children start completing 7 years of schooling, the demand for secondary education will burgeon and the infrastructure should be in a position to meet the demand. Hence, cutting costs here is not advisable, especially since the sector is currently under-financed as it is. Putting secondary education beyond the reach of the poor by raising costs is also not an acceptable scenario.

Budgetary subsidy to higher education

A reduction in grant-in-aid (GIA) to private higher education institutions is a fiscal policy measure often suggested on many grounds including (i) lack of budgetary resources to meet the existing needs of GIA, (ii) switching budgetary expenditure from higher education to meet the resources required for the establishment and expansion of school education in backward areas, and (iii) the assumption that some aided colleges, especially older institutions in urban centres, are now financially strong and can reduce their dependence on grants from government.

Some steps have been taken in this direction. The GIA to collegiate education has been reduced in several ways: all private degree colleges established after June 1, 1987 are treated as permanently unaided;[20] since 1990-91, no new courses have been brought under grant; and since 1993-94, there has been a ban on filling up vacant posts of non-teaching staff; a large number of teaching posts have remained vacant for several years and are being gradually converted into unaided posts; and an increase in student fees with a built-in provision for annual upward revisions has been put in place.[21] In essence, these steps aim at switching expenditure from higher education to ensuring a higher budget allocation for school education, especially primary education, in government schools. Thus, other things being the same, a reduction in GIA to higher education could generate additional financial resources for primary and secondary education in the state.

TABLE 3.2.14

Revenue receipts from primary and secondary education

(Rs. lakh)

Sl. No.	Level of education	1990-91	1998-99	2002-03
1	**Revenue receipts from elementary education**	60.45	1.02	0.10
1.1	Per cent to total revenue receipts from all levels and types	*3.68*	*0.04*	*0.00*
1.2	Per cent to total revenue receipts from general education	*7.59*	*0.08*	*0.00*
1.3	Per cent to total revenue expenditure on primary education	*0.15*	*0.00*	*0.00*
2	**Revenue receipts from secondary education**	711.81	1264.01	3666.55
2.1	Per cent to total revenue receipts from all levels and types	*43.28*	*46.28*	*80.06*
2.2	Per cent to total revenue receipts from general education	*89.39*	*99.92*	*99.92*
2.3	Per cent to total revenue expenditure on secondary education	*3.21*	*0.86*	*3.48*
	Total revenue receipts: Primary and secondary education	**772.26**	**1265.03**	**3666.65**

Source: Various issues of 'Budget Papers' of Government of Karnataka.

Implicit budgetary subsidy to higher education, as estimated for 1990-91, 1998-99 and 2002-03, is summarised in Table 3.2.15. The aggregate subsidy to higher education has increased from Rs.20,615.82 lakh in 1990-91 to Rs.46,137.98 lakh in 1998-99 and to Rs.74,464.83 lakh in 2002-03. Of the aggregate subsidy, the largest, but declining share goes to general education: 75.9 per cent in 1990-91, 65.38 per cent in 1998-99 and 63.06 per cent in 2002-03. Subsidy to technical and agricultural education shows a moderate increase from 8.85 and 7.79 per cent in 1990-91 to 9.63 and 11.88 per cent in 1998-99 and to 10.3 and 13.8 per cent in 2002-03.

However, the share of medical education in the total subsidy varies from 7.45 per cent in

[20] This is relevant for institutions in secondary education as well. This is evident in the summary of the recent changes in GIA policy to secondary education in Panchamukhi et al (2004a).

[21] Consequent upon the above measures, the amount of GIA to collegiate education has come down from what it would have been in the absence of the measures. Nevertheless, to date, no empirical evidence is available on the impact of this expenditure reduction on the quantity and quality of provisioning of education services by private aided colleges in the state.

TABLE 3.2.15

Budgetary subsidy to higher education in Karnataka: 1990-91 to 2002-03

(Per cent)

Sl. No.	Aggregate subsidy	1990-91	1998-99	2002-03
1	Aggregate subsidy (Rs. in lakh at current prices)	20615.82	46137.98	74464.83
1.1	Share of general education	75.90	65.38	63.06
1.2	Share of technical education	8.85	9.63	10.30
1.3	Share of agricultural education	7.79	11.88	13.80
1.4	Share of medical education	7.45	13.10	12.83
2	Subsidy to aided institutions to total aggregate subsidy	79.74	70.91	72.92
3	Aggregate subsidy to revenue expenditure	5.19	3.71	3.96
4	Total subsidy to aided institutions as percentage of revenue expenditure	4.14	2.63	2.89
5	Aggregate subsidy to NSDP (at factor cost)	0.92	0.59	0.74
6	Aggregate subsidy to higher education to total expenditure on			
6.1	Primary education	47.71	31.81	35.04
6.2	Primary and secondary education	30.89	19.90	22.07
7	Aggregate subsidy to general higher education to total expenditure on			
7.1	Primary education	38.39	23.14	26.15
7.2	Primary and secondary education	24.86	14.47	16.47
8	Aggregate subsidy to aided institutions to total expenditure on			
8.1	Primary education	40.34	25.09	30.23
8.2	Primary and secondary education	26.12	15.70	19.04

Source: Estimated by using the framework in Narayana, M.R. 'Budgetary Subsidies of the state government to Higher Education: Evidence from Karnataka State (India)', Journal of Indian School of Political Economy, XIII, 2001, 443-470.

1990-91 to 13.10 per cent in 1998-99, and to 12.83 per cent in 2002-03. The share of aided institutions in subsidy dominates over the government institutions (in tertiary education, at least): 79.74 per cent in 1990-91, 70.91 in 1998-99 and 72.92 per cent in 2002-03. Further, aggregate subsidy as a percentage of the state's total revenue expenditure (income) varies from 5.19 (4.14) per cent in 1990-91 to 3.71 (2.63) per cent in 1998-99 and to 3.96 (2.89) per cent in 2002-03.[22]

Most importantly, subsidy to higher education ranged from 47.71 (30.89) per cent in 1990-91, to 31.81 (19.90) per cent in 1998-99 and 35.04 (22.07) per cent in 2002-03 of the total expenditure on primary (primary and secondary) education. The share of aggregate subsidy to general higher education in total expenditure on primary (primary and secondary) education varies from 38.39 (24.86) per cent in 1990-91, 23.14 (14.47) per cent in 1998-99 and to 26.15(16.47) per cent in 2002-03. The share of aggregate subsidy to aided institutions in higher education in total expenditure on primary (primary and secondary) education varies from 40.34 (26.12) per cent in 1990-91, 25.09 (15.70) per cent in 1998-99 and to 30.23 (19.04) per cent in 2002-03. These estimates indicate the extent to which aggregate subsidy to higher education in general and general higher education in particular, can finance the expenditure on primary education alone, or primary and secondary education, in the state.

As mentioned above, the Government of Karnataka has partially reduced funding to higher education, but it is generally agreed that this sector needs major reforms to: (i) improve the quality of instruction and learning; (ii) grant academic autonomy to institutions; and (iii) ensure greater private sector participation. However, merely cutting back on funding without reforms might well be counter-productive.

An alternative perspective is offered by the Task Force on Higher Education (2004) for financing education in general, and higher education in particular (Box 3.2.1).

[22] This is clearly reflected in the state level MTFP 2003-04 to 2006-07 [Government of Karnataka (2003c)]: 'In higher and secondary education, there is no justification to carry on with the current grant-in-aid system, which is now, in many cases adding profit to institutions which have long broken even. Cosmetic changes to GIA will not serve the purpose due to the strong interest groups, which propel this sector. A clear policy prescription is being worked out.The approach will be to freeze GIA at current levels in all secondary and higher education institutions immediately, and the savings there from used for enhanced allocations and quality improvement in government institutions' (p.25).

BOX 3.2.1

Recommendations - Task Force on Higher Education for financing higher education

- Public expenditure on education in the state should be increased, in the first phase, to 6 per cent of the Net State Domestic Product and gradually to 10 per cent as state finances improve. Six per cent has been suggested in the Kothari Committee Report in the sixties and, with the current size of our population, it is nearer ten per cent.
- Within expenditure on education, expenditure on higher education should be increased to 20 per cent at least.
- All input funding in higher education should be considered as a form of productive human capital expenditure in the state budget and, hence, as an investment. With globalisation, increased competition and knowledge driven economies, this investment has become particularly necessary if the state is to survive in the new environment.
- Higher education should be treated as one of the 'high priority development expenditures' in the state. Without appropriate funding, the state cannot be expected to survive in a knowledge society and a competitive world economy. Hence, it should not be subjected to reduction as a subsidy, but treated as its investment for development.
- The state government may address the following methods to increase funding for collegiate education in particular and higher education in general:
  - Grant permanent affiliation to colleges and provide autonomy as funds can be accessed from the UGC on both counts.
  - Instead of loans, which have a poor history of returns in most countries, tax the educated employed over their working life taking into consideration the income earned.
  - Tax employers of those who employ graduates of the system based on the nature of the degree and the salary. Such a tax should include all employers, government and private companies.
  - Place a small tax on IT and other knowledge-based industries as they maximally employ graduates of the system.
  - Permit colleges that do not want grants, to opt out as it is done in the case of schools, which do not take grants.
  - Introduce a system of tuition fees-based on the type of school attended with a higher level of fees from those who went to high fee paying schools, next grade to those who went to middle level fee paying schools, the third level for those who went to aided schools, and the lowest fees for those who went to Government/ Municipal schools. Only then we will have equity in terms of cost of education to the individual. The college admission form and the school-leaving certificate should carry the fees paid. If the school had given concession, the school and the department of education should certify this.

Source: Report of the Task Force on Higher Education, Government of Karnataka, 2004.

Conclusions

First, the state government has the right priorities in terms of allocating the lion's share of the resources in education to primary, followed by secondary education. Karnataka performs well in terms of plan expenditure on education. However, the overwhelmingly large share of revenue expenditure indicates that, in Karnataka, as in other states, not enough investment is being directed towards capital expenditure. The non-salary component is low and the expenditure on infrastructure, teaching aids, curriculum development, instructional material, laboratories, libraries, in-service teachers' training, in short all the things that contribute to the quality of education is totally inadequate.

Second, as school attendance rate is positively associated with the literacy rate, and negatively associated with the male-female gap in education, targeting expenditure towards school attendance will also help to move towards other goals in education. This scenario must take note of increasing enrolment in school education over the years, as evinced by a commensurate increase in the number of first time entrants to collegiate education. Many of these first time entrants are girls, and students from the Scheduled Castes and Tribes and backward classes who have traditionally not enjoyed access to higher education. Government colleges and, to a lesser extent, aided colleges provide them with education with a reasonable fee structure. There is need for reforms in higher education to ensure that it teaches the vocational skills required by the job market. However, doing away with all subsidies is, perhaps, draconian, and those who least can afford it will feel its impact. High-income students in tertiary education do not need government subsidies and it is not equitable that the children of the poor should subsidise them. There can be greater economies in tertiary education and those who can afford to

While Karnataka performs well in terms of plan expenditure on education, not enough investment is being directed towards capital expenditure.

pay can and must be made to pay the real cost of higher education. This would reduce the sector's dependence on state subsidies.

Third, in the context of improving educational performance, while maximising existing resources, the educationally backward regions require special focus. Transfers to districts are not necessarily based on need and equity. Changing the pattern of devolution and sanctioning more resources to needy districts is necessary. The former would sensitise the rural local governments towards greater accountability from teachers and the latter would permit a larger allocation of resources to educationally backward districts.

PART III

Engendering Public Spending: Gender Budget and Audit

The main aim of gender budgets and gender audits is not a separate budget for women, but better analysis of the incidence of the expenditures and tax measures, as well as overall impact of a budget, improved targeting of public spending, and a clearer financial basis for counteracting any potential negative consequences of the budget. For the purposes of this discussion, we use the terms 'gender audit' and 'gender budget' interchangeably.

The main aim of gender budgets and gender audits is not a separate budget for women, but better analysis of the incidence of the expenditures and tax measures.

The first systematic audit of a government budget for its impact on girls and women was done in Australia in 1984. Since then, 'gender budget exercises', as they are called, have been undertaken in a number of countries, chief among them being South Africa, Fiji, St. Kitts and Nevis, Barbados, Sri Lanka, Canada, UK, Mozambique, Tanzania and Uganda. This growing acceptance of gender budgeting as a tool for engendering macroeconomics gained momentum after the Fourth World Conference on Women at Beijing in 1995, and after the Commonwealth Women's Affairs Ministerial meeting in New Delhi in 2000.[23]

To be complete, gender budgets require good quality data. In practice, of course, a number of gender audits have yet to reach sophisticated levels of analysis, not having access to the data needed to incorporate many of the elements. Many existing audits include gender-aware policy appraisal and beneficiary assessment, but other elements require either a level of sensitisation of officials (for example, budget statements) or the kind of capacity for analysis (for example, tax incidence) that are not yet available in women's development departments or ministries. However, even just beneficiary incidence is a good place to begin, and a number of insights into the gender impact of development can be obtained through this process.

Evolution of gender audits in India

The Ninth Five Year Plan (1997-2002) first proposed a Women's Component Plan under which both Central and state governments were asked to ensure that at least 30 per cent of funds and benefits were earmarked in all the women related sectors, and that a holistic approach to empowering women should be followed. After 2000, when a major conference on South Asia was held, the National Institute of Public Finance and Policy (NIPFP) was commissioned to carry out research on a project on Gender Related Economic Policy Issues. Following this, a State Budgets Workshop was held in 2001, which led to gender audit projects in different states, but the results have not yet been collated.

The NIPFP report classified public expenditure into three classes:

1. Allocations under schemes and programmes specifically targeted to women and girls;
2. Pro-women allocations as part of the composite expenditure of schemes with a component for women, e.g. in social sector ministries like health, family welfare, education, rural development, etc. where women may benefit, both from targeted schemes and also from a share in the composite expenditure;
3. Pro-women allocations in specific composite schemes in other ministries where there is typically no or very little women's component as such.

[23] http://wcd.nic.in/chap11.htm

A look at most budgets will show that allocations under (1) above are a small fraction of the budget, while the relative size of (2) may vary, based on the priority given to the social sectors and to pro-women allocations within them. The bulk of public expenditure, however, is likely to fall under ministries/departments where there is not only little gender sensitivity, but which also include many public goods whose benefits cannot be specifically gender-attributed. In these latter ministries, one cannot assume that the impacts of expenditures will be gender neutral or provide equal benefits to women and men. Even seemingly neutral measures can be seen to have unequal benefits when viewed through a gender lens of differential use by women and men: for instance, road construction that leads to places where men rather than women work. Some measures may also actually be inimical to women: an example is expenditure on converting a street market where vendors (both women and men) hawk their wares, into a built set of stalls requiring leasing by small shop owners (mostly men because women often do not have access to the money needed to obtain a lease). Alternatively, by consuming the bulk of public expenditures, these sectors may crowd out other spending that more directly benefits women, e.g. the crowding out of social sector spending by other 'neutral' sectors.

Important as an analysis of such impacts may be, the current state-of-the-art of gender audits in the country is still at the level of analysing women-specific schemes and women's components under categories (1) and (2) of the NIPFP report.

Gender audit in Karnataka

Data for recent years in Karnataka allow us to look at both these categories.[24] The first task is to look at how the allocations for women's welfare (which accounts for a portion of the budget of the Department of Women and Child Development) have fared relative to the department as a whole. This is meaningless unless we have columns showing total plan/non-plan outlay for each year from 1999-2000 to 2002-03. Thereafter, (i) WCD (total) outlays can be shown as percentages of total state plan/non-plan outlay, (ii) for all other sub-heads e.g. 'Women's welfare', 'Correctional services' etc. outlays must be shown as a percentage of the Department of Women and Child Development (WCD) budget.

Over the period from 1999-2000 to 2002-03, total expenditure on 'Women's Welfare' in Karnataka (Table 3.3.1) went from Rs.159 crore (Rs.101 crore for plan, and Rs.58 crore for

Even seemingly neutral measures can be seen to have unequal benefits when viewed through a gender lens of differential use by women and men.

TABLE 3.3.1

Women's welfare (plan and non-plan expenditure)

(Rs. lakh)

Heads of Account	1999-2000 (A/C)		2000-01 (A/C)		2001-02 (A/C)		2002-03 (R.E.)	
	Plan	Non-plan	Plan	Non-plan	Plan	Non-plan	Plan	Non-plan
Direction and administration	83.97	224.04	107.34	227.93	89.69	239.94	94.00	260.55
Welfare of handicapped	276.28	4039.27	325.43	3916.07	374.32	4178.67	239.00	4046.56
Child welfare	491.79	122.78	623.07	129.42	1219.89	133.3	537.83	129.74
Women's welfare	505.69	12.35	1338.55	14.02	1663.63	16.16	959.60	13.00
Welfare of aged, infirm and destitutes	1293.45	0.11	687.20	-	1046.71	-	276.00	23.80
Correctional services	140.80	880.92	196.00	876.33	218.78	946.58	151.40	832.70
Assistance to local bodies and Corporations etc.	7290.28	522.41	9420.43	404.98	9654.86	340.29	10398.46	418.98
Total	**10082.26**	**5801.88**	**12698.02**	**5568.75**	**14267.88**	**5854.94**	**12656.29**	**5725.33**
Percentage	**5.02**	**0.21**	**10.54**	**0.25**	**11.66**	**0.28**	**7.58**	**0.23**

Source: Finance Department, Detailed Estimates of Expenditure, Volume-V, various years.

[24] This is not an entirely congruent classification. While DWCD's Women's Welfare Schemes clearly belong under the NIPFP category 1, there are also women-targeted schemes in other departments. These have been included largely under KMAY.

Karnataka was the first state to introduce a Women's Component Plan.

non-plan) to Rs.184 crore (Rs.127 crore for plan, and Rs.57 crore for non-plan). While plan expenditure has increased somewhat, non-plan expenditure has fallen in real terms, given the positive rate of inflation during the period. This stagnation of non-plan expenditure can be seen in 'Women's Welfare' as well. However, plan expenditure has seen significant fluctuation, rising from Rs.5 crore to Rs.16 crore and falling back to Rs 9.6 crore. Overall, the outlay for women's welfare ranged between 5.02 per cent and 11.66 per cent of the overall Women and Child Development plan budget, and around ¼ of 1 per cent of the non-plan budget. The bulk of the non-plan WCD budget goes to 'Welfare of the Handicapped'. The bulk of the plan budget goes as assistance to local bodies and corporations, etc. However, a look at the details makes it clear that the 'Integrated Child Development Scheme' (ICDS) accounts for most of this expenditure. Undoubtedly, girls as well as boys benefit from ICDS expenditure, but again, the relative incidence is not easily correlated with this data.

BOX 3.3.1

Undertaking a gender budget initiative

Undertaking a gender budget initiative can include some or all of the following:

- Gender-aware policy appraisal – Designed to analyse policies and programmes from a gender perspective, and identify the ways in which these policies and the resources allocated to them are likely to reduce or increase existing gender inequalities;
- Gender disaggregated beneficiary assessment – Implemented to evaluate the extent to which programmes or services are meeting the needs of actual or potential beneficiaries, as identified and expressed by themselves;
- Gender disaggregated public expenditure benefit incidence analysis – Used to evaluate the distribution of budget resources among women and men, girls and boys by estimating the unit costs of a certain service and calculating the extent to which this service is being used by each of the groups;
- Gender disaggregated analysis of the impact of the budget on time use – To establish a link between budget allocations, the services provided through them and the way in which different members within a household spend their time;
- Gender-aware medium term economic policy framework – Designed to incorporate a gender perspective into the medium term frameworks of policy development, planning and budgetary allocations, by disaggregating variables by gender. A gender aware budget statement refers to reports generated by government agencies on the implications of their expenditure on gender equity objectives;
- Disaggregated tax incidence analysis – Used to assess the differential impacts of taxation on women and men, as well as to evaluate the level of revenue raised in relation to the needs and demands for public expenditure.

Karnataka Mahila Abhivrudhi Yojane

The budget of the Karnataka Mahila Abhivrudhi Yojane[25] (KMAY) that was launched by DWCD in 1995-96 would fall in NIPFP's category (2) i.e. a woman's component plan. Karnataka was the first state in the country to actually introduce a scheme earmarking one third of its resources for women in individual beneficiary-oriented schemes and labour intensive schemes of different departments. As many as 26 departments now earmark a third of the physical and financial allocations in this way over 297 different Central, state and district schemes. In 2003, a special KMAY cell was created to monitor the programme. The objectives of the KMAY were: (i) to desegregate women from the confines of the DWCD where budgetary support was low and where the approach was predominantly welfarist; (ii) to make visible the contributions of women to the economic productivity of the state economy, and thereby; (iii) ensure that line departments are enlarged.

The consolidated table (see Table 3.3.2) indicates that, over the last five years, KMAY's achievement in financial terms has risen from 81 per cent to 95 per cent and in physical terms (number of beneficiaries) from 84 per cent to 106 per cent. By 2003-04, Rs.853 crore was being earmarked for women and 95 per cent of this was spent.

The detailed table (Table 3.3.3) provides some valuable indicators for analysis. The different departments can be categorised according to the size of the allocation for women as follows (Box 3.3.2).

It is clear from the above (Box 3.3.2) that schemes in 3 departments – Housing, Rural Development, and Social Welfare department – account for a large share in the earmarked total for women. In 2003-04, out of a total expenditure of Rs.811 crore, Rs.571 crore came from just these three departments. Thus, if KMAY's effectiveness is to be improved, then these three departments will be important.

[25] Including both women-targeted schemes and women's share of composite schemes – again not exactly identical to NIPFP category 2.

TABLE 3.3.2

Karnataka Mahila Abhivrudhi Yojane - Targets and achievements: 1999-2004

(Rs. lakh)

Year	No. of programmes	No. of depts.	Budget allocation		Earmarked for women		Progress up to March		Percentage of progress	
			Fin.	Physical (Nos.)	Fin.	Physical (Nos.)	Fin.	Physical (Nos.)	Fin.	Physical (Nos.)
1999-2000	247	24	107693	10889108	41776	5690827	34007	4802293	81	84
2000-01	251	25	130400	2018318	54982	5703682	44509	2036643	81	36
2001-02	252	26	151061	11789744	59639	132153388	54283	14177625	91	107
2002-03	256	26	145289	99660262	44057	19944703	47123	22121758	106	110
2003-04	297	26	151354	31205359	85325	13656666	81091	14433210	95	106

Source: Department of Women and Child Development.

To judge the extent to which the allocations for women were actually spent, and whether this has improved over time, the departments were classified into six classes on the basis of expenditure: A++ (over 100 per cent), A+ (between 90 and 100 per cent), A (between 80 and 89 per cent), B (between 70 and 79 per cent), C (between 60 and 69 per cent) and D (less than 60 per cent). The following conclusions can be drawn:

1. Of the three large departments, Housing had allocations only in the first and last years, the latter being the new scheme under which low income housing is being constructed with women being given titles; RDPR has been consistently above its allocation; the performance of Social Welfare has improved over time but with fluctuations;
2. There are large fluctuations in the performance of the majority of departments with swings between D and A++ being not uncommon;
3. In 2003-04, there were a few A++ performers while 5-6 departments fared rather badly; and
4. Interestingly, the expenditure performance of as many as 15 departments appears to improve in years when their overall allocation is high; in only one or two departments does performance improve when overall allocation is low; in 9-10 departments, there appears to be no correlation between increases or decreases in overall allocation and the percentage actually spent.

BOX 3.3.2

Categorisation of departments

- Category 1[26] (greater than or equal to Rs.100 crore): Housing, Rural Development, Social Welfare.
- Category 2 (between Rs.10 crore and Rs.100 crore): Agriculture, Backward Class Welfare Department, Employment and Training, Education, Forest, Health and Family Welfare, SC/ST Development Corporation.
- Category 3 (between Rs.1 crore and Rs.10 crore): Animal Husbandry, Horticulture, Industries and Commerce, Backward Class Development Corporation, Sports and Youth Services, Scheduled Tribes Welfare Department, Karnataka Milk Federation, Minorities Welfare Department, Watershed Development Department, Minorities Development Corporation.
- Category 4 (less than Rs.1.0 crore): Cooperation, Disabled Welfare, Fisheries, Handloom and Textiles, Sericulture.

Such performance may be related to three factors: greater effort at spending on women by the relevant department; more women-targeted schemes becoming available within a department; or simply more funds becoming available to the department overall, and this getting translated into an automatic increase in the 1/3 allocation for women. The fact that, in a large number of departments, performance appears to improve in years when the overall allocation improves lends credence to the last factor. This is disturbing, especially when one considers the converse, i.e. that in years when a department is short of funds, it cuts spending on women disproportionately. Expenditure for women appears to get crowded out in the lean financial years. Given the current

[26] In any of the five years considered.

TABLE 3.3.3

Karnataka Mahila Abhivrudhi Yojane - Targets and achievements (Department-wise): 1999-2004

(Rs. lakh)

Sl. No.	Name of Department	A - Actual expenditure out of 1/3rd allocation for women					"A" as % of 1/3 rd allocation for women					"A" as % of total department allocation				
		1999-2000	2000-01	2001-02	2002-03	2003-04	1999-2000	2000-01	2001-02	2002-03	2003-04	1999-2000	2000-01	2001-02	2002-03	2003-04
1	Agriculture	1180.06	761.61	992.44	658.03	809.71	90	72	70	73	100	30	24	23	24	33
2	Animal Husbandry and Veterinary Services	133.55	82.60	65.33	118.03	53.53	78	62	41	147	56	26	21	14	49	19
3	Backward Classes Welfare	1408.46	1221.99	1289.16	1213.09	1286.40	95	63	59	50	49	32	21	20	17	16
4	Cooperation	60.83	156.18	55.41	55.78	29.80	72	102	64	65	71	24	34	21	22	24
5	Disabled Welfare	61.07	65.97	24.00	66.55	27.99	79	87	30	90	73	26	29	10	30	24
6	Employment and Training	1050.33	1549.30	524.12	477.09	664.08	75	87	77	71	100	25	29	26	24	33
7	Education	2002.85	2790.07	3939.48	11645.91	9751.18	97	99	94	275	99	32	33	31	92	33
8	Fisheries	12.62	6.88	8.00	3.60	4.98	84	59	97	100	82	28	20	32	33	27
9	Forest	2863.21	1692.14	2271.52	1196.08	1624.26	107	65	116	56	81	36	22	39	19	27
10	Handloom and Textiles	11.33	22.99	24.86	19.57	23.70	35	99	59	59	61	12	33	20	20	20
11	Horticulture	149.09	184.94	276.79	288.08	180.26	29	129	48	56	95	10	43	16	19	32
12	Housing	2022.31	-	-	-	29215.09	117	-	-	-	77	39	-	-	-	26
13	Health and Family Welfare Services	3106.21	3665.55	908.82	1972.8	1145.04	75	90	52	70	68	25	30	17	23	23
14	Industries and Commerce	212.04	7902.09	14704.07	69.80	56.84	68	58	85	115	113	23	19	28	38	38

(Table 3.3.3 Contd...)

(Table 3.3.3 Contd...)

(Rs. lakh)

Sl. No.	Name of Department	A - Actual expenditure out of 1/3rd allocation for women					"A" as % of 1/3 rd allocation for women					"A" as % of total department allocation				
		1999-2000	2000-01	2001-02	2002-03	2003-04	1999-2000	2000-01	2001-02	2002-03	2003-04	1999-2000	2000-01	2001-02	2002-03	2003-04
15	Karnataka Backward Classes Development Corporation	211.65	333.71	256.52	1906.76	751.79	40	69	36	158	88	13	23	12	53	29
16	Karnataka Minorities Development Corpn.	80.41	111.54	93.28	134.49	212.8	30	33	20	32	53	10	11	7	11	18
17	Karnataka SC/STs Development Corpn.	994.33	1245.17	982.46	1137.41	5708.7	95	101	64	55	139	32	34	21	18	46
18	Municipal Administration	-	842.2	1294.29	1958.91	532.84	-	56	87	60	190	-	19	29	20	63
19	Rural Development	9257.33	9333.98	12949.04	12645.7	17658.86	102	114	156	152	188	34	38	52	51	63
20	Social Welfare (SCs)	8490.9	11431.67	12021.85	10067.7	10223.85	63	81	88	69	79	21	27	29	23	26
21	Sericulture	51.43	34.04	70.08	57.74	65.58	78	60	65	70	59	26	20	22	23	20
22	Sports and Youth Services	103.73	123.59	103.11	91.71	96.75	76	102	80	94	98	25	34	27	31	33
23	Scheduled Tribes Welfare	433.65	837.59	773.79	624.66	415.65	66	116	84	81	55	22	39	28	27	18
24	Karnataka Milk Federation	109.71	51.4	75.27	150.94	217.96	70	43	35	46	109	23	14	12	15	36
25	Minorities Welfare	-	62.69	122.08	128.28	108.92	-	77	85	92	87	-	26	28	31	29
26	Watershed	-	-	457.26	434.33	224.8	-	-	29	26	80	-	-	10	9	27
Total		**34007.1**	**44509.8**	**54283.03**	**47123.04**	**81091.38**	**81**	**81**	**91**	**107**	**95**	**27**	**27**	**30**	**36**	**32**

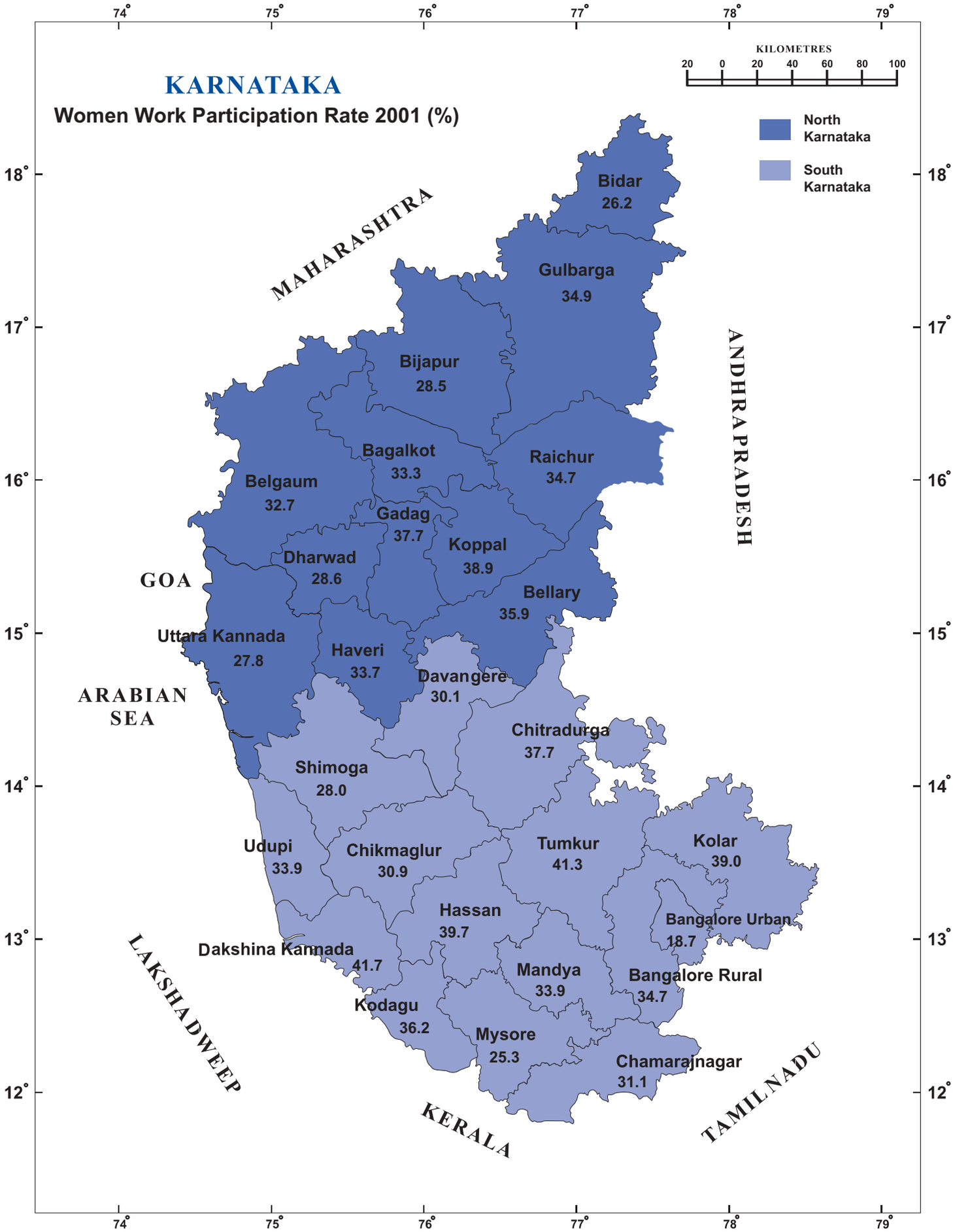
Source: Department of Women and Child Development, Progress Reports under Karnataka Mahila Abhivrudhi Yojane.

situation of straitened fiscal circumstances for the state, this is particularly problematic in the scenario (see chapter 8) of a growing work and income crisis for women, especially in the poorer regions of the state. Thus, although overall, KMAY is a valuable beginning, its real potential is still untapped.

Recommendations

- The state must start on the process of institutionalising a gender audit unit, either in WCD department or in the Planning Department. This would mean identification of objectives, developing a gender disaggregated database for analysis and putting monitoring mechanisms in place.
- KMAY should be independently evaluated to assess the extent to which women have benefited from this initiative.
- The current monitoring system focuses almost entirely on financial and physical numbers. This may have been necessary when KMAY was first put in place, but it is now time to start looking at the quality of outcomes.
- There is little evidence to suggest that KMAY seriously looks at indicators that reflect women's socio-economic status (e.g. work participation rate, MMR and IMR, female literacy, girls' enrolment and retention in schools, women in Panchayat institutions or the specific problems of women from the minorities or SC and ST women). As the nodal department for a gender responsive administration, WCD must periodically review women's status in all sectors and motivate departments to either step up their interventions or devise new programmes to address issues that have now surfaced.

Income, Employment and Poverty


KARNATAKA
Women Work Participation Rate 2001 (%)
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 26.2
Gulbarga 34.9
Bijapur 28.5
Bagalkot 33.3
Raichur 34.7
Belgaum 32.7
Gadag 37.7
Koppal 38.9
Dharwad 28.6
Bellary 35.9
Uttara Kannada 27.8
Haveri 33.7
Davangere 30.1
Chitradurga 37.7
Shimoga 28.0
Udupi 33.9
Chikmaglur 30.9
Tumkur 41.3
Kolar 39.0
Hassan 39.7
Bangalore Urban 18.7
Dakshina Kannada 41.7
Mandya 33.9
Bangalore Rural 34.7
Kodagu 36.2
Mysore 25.3
Chamarajnagar 31.1

Income, Employment and Poverty

Introduction

Poverty has received special policy focus among the international development goals accepted by the UN member countries on the eve of the new millennium. In fact, it is the first and foremost goal specified in the Millennium Development Goals. The goal is to reduce poverty by half between the base year 1990, and the reference year, 2015. What is most important here is the explicit recognition that poverty has multiple dimensions, with implications for opportunities, security and empowerment. Any discussion on poverty during the new millennium must, therefore, focus on the different dimensions of deprivation and their policy implications before attempting to evaluate policy efforts to deal with them. This chapter will highlight issues relating to poverty, income and employment in Karnataka along with policy efforts to deal with these issues.

Income distribution and income poverty: Institutional parameters

Income and consumption distribution, and the incidence of income poverty depend on the distribution of assets and employment opportunities for utilising the only endowment of the asset-less rural poor, i.e. labour, and its price, viz. real wage rate. Hence, this section will examine the situation in rural Karnataka with respect to these factors that have critical implications for income distribution and poverty.

The sectoral distribution of state income shows a decline in the share of the primary sector from 38.10 per cent in 1993-94 to 20.90 per cent in 2003-04. The secondary sector's share has increased marginally, from 24 per cent in 1993-94 to 25.5 per cent in 2003-04. There is, however, a significant increase in the share of the tertiary sector, with 37.9 per cent in 1993-94 increasing to nearly 54 per cent in 2003-04, contributing to more than half of the state's income.

TABLE 4.1

Sectoral shares of Net State Domestic Product (at 1993-94 prices)

Sector	Share in NSDP (per cent)	
	1993-94	2003-04
Primary sector	38.10	20.90
Secondary sector	24.00	25.50
Tertiary sector	37.90	53.60

Source: Directorate of Economics and Statistics, Karnataka.

The average area of operational holdings[1] in Karnataka in 1991-92 was 1.85 hectare (ha.), which was higher than the all-India estimate of 1.34 ha. The extent of inequality in the distribution of operational holdings, as measured by the Gini ratio, was 0.609 (0.641) in rural Karnataka (all-India). Available estimates indicate an increase in the extent of inequality between three time-points in rural Karnataka as well as in rural all-India (Table 4.2). During the same period, the percentage of marginal holdings increased from 28.76 per cent (45.77 per cent) to 38.40 per cent (56.00 per cent), and finally, to 49.71 per cent (62.79 per cent) in rural Karnataka (rural all-India); the corresponding estimates of area operated were 5.10 per cent (9.21 per cent), 5.80 per cent (11.50 per cent) and 9.56 per cent (15.60 per cent) respectively (NSSO 1997). The distributional perspective indicates that the percentage of tenant holdings is low in Karnataka (8.0 per cent in 1991-92) relative to the all-India level (11.0 per cent) (NSSO 1997). This is an outcome of the land reforms implemented in the 1980s. However, from the perspective of vulnerability (a major focus of any debate on deprivation), the percentage

Poverty is the first and foremost goal specified in the Millennium Development Goals.

[1] The NSS defines an operational holding as a techno-economic unit used wholly or partly for agricultural production and operated (directed/managed) by one person alone, or with the assistance of others, without regard to title, size or location. The unit may consist of one or more parcels of land and would be comprehensive with respect to land, agricultural equipments, machinery and draught animals etc.

TABLE 4.2

Changes in Gini Coefficient of operational holdings in 15 major states

State	Gini Coefficient			Average area (ha.) 1991-92
	1970-71	1981-82	1991-92	
Andhra Pradesh	0.603	0.599	0.576	1.29
Assam	0.422	0.519	0.494	0.88
Bihar	0.556	0.606	0.637	0.75
Gujarat	0.540	0.558	0.604	1.99
Haryana	0.464	0.598	0.675	2.19
Karnataka	0.527	0.581	0.609	1.85
Kerala	0.647	0.649	0.636	0.35
Madhya Pradesh	0.533	0.535	0.558	2.24
Maharashtra	0.526	0.571	0.598	2.25
Orissa	0.501	0.526	0.514	1.13
Punjab	0.418	0.702	0.730	1.46
Rajasthan	0.564	0.604	0.613	3.08
Tamil Nadu	0.516	0.640	0.646	0.71
Uttar Pradesh	0.495	0.565	0.572	1.01
West Bengal	0.490	0.597	0.585	0.60
India	**0.586**	**0.629**	**0.641**	**1.34**

Source: Government of India (1997): Land and Livestock Holdings Survey NSS Forty-Eighth Round (January – December 1992) Report 2 Operational Land Holdings in India 1991-92 Salient Features, National Sample Survey Organisation, Department of Statistics, Ministry of Planning and Programme Implementation, New Delhi; p. 26.

BOX 4.1

Major features of occupational categories

1. Agricultural labour households constitute the largest segment and account for 40 per cent of the total population in rural Karnataka. The average level of consumption of this segment is the lowest. The extent of relative inequality in consumption is also low. Accordingly, the incidence of poverty among agricultural labour households is the highest across different occupational groups. Variations in real wages and district poverty estimates are closely interlinked, providing good inputs for strategies for improving the levels of living of the poor.
2. The self-employed in agriculture constitute the second largest segment (38 per cent). Its average consumption level being relatively higher, its incidence of poverty is the second lowest in rural Karnataka. Agricultural labour households, together with the self-employed in agriculture, constitute the bulk (78 per cent) of the rural population.
3. In urban Karnataka, the regular wage/salary earning class constitutes the largest occupational group. It is also the richest in terms of measures of average consumption and deprivation; incidence of poverty in this group is a mere 14.43 per cent. Casual labour households, though accounting for less than a sixth of total urban population, constitute the poorest segment. Their average consumption is the lowest and more than half of them are poor.

of irrigated operated area was as low as 19.33 per cent in Karnataka, as against the all-India average of 35.39 per cent in 1991-92 (NSSO 1997). This has serious implications for agricultural production and productivity, as well as for poverty and deprivation.

Consumption pattern by occupation

The economic profile of the population by different occupational categories, their relative importance and their differential participation in the growth process provides invaluable inputs for poverty reduction policies. Such a profile can be explained with the help of important measures of the quality of life such as monthly per capita consumer expenditure (MPCE), incidence of poverty and relative inequality in levels of living. The relative importance of each occupational group from the perspective of equity can be assessed with reference to its relative size, i.e. its percentage share in the total population. Estimates of all the relevant parameters are provided in Table 4.3. Some major features of the profiles by occupational categories are presented in Box 4.1.

Rate of growth and regional disparities

Karnataka's economy grew at the rate of 4.8 per cent per annum during the decade of the 1980s, i.e. at a rate less than the all-India average of 5.4 per cent (World Bank, 2002c). However, its growth rate picked up in the 1990s when it reached 6.9 per cent and exceeded the all-India average (6.1 per cent).

Between 1993-94 and 2003-04, the state's manufacturing and service sectors grew at 7.50 and 10.61 per cent respectively (Table 4.4), while the primary sector grew at a relatively lower rate of 0.61 per cent per annum. During this period, the economy as a whole grew at a rate of 6.84 per cent per annum and the average growth rate of per capita income has been commendable at 5.30 per cent per annum.

Consequently, Karnataka's share in the total GDP of the nation increased from 4.8 per cent in 1990-91 to 5.22 per cent in 2001-02 (GoK, Economic Survey 2002-03). In 2002-03, the

TABLE 4.3

Levels of living, inequality and poverty by occupational groups: Karnataka and all-India (1999-2000)

Household type	Share in total population (%)	Average per capita consumption (Rs./month)	Proportion of poor population (%)	Relative inequality in consumption -distribution (Lorenz ratio %)	Share in total population (%)	Average per capita consumption (Rs./month)	Proportion of poor population (%)	Relative inequality in consumption distribution (Lorenz ratio %)
	Rural Karnataka				**Rural all-India**			
Self-employed non-agriculture	10.38	593.04	13.22	27.36	13.82	502.28	23.78	25.51
Agri. labour	40.08	411.28	25.05	19.72	31.05	385.98	41.46	22.22
Other labour	4.61	488.05	19.89	23.66	7.39	482.74	27.01	25.69
Self-employed agriculture	37.68	533.22	12.57	23.53	37.71	519.53	20.43	25.31
Others	7.20	687.68	5.50	26.68	9.85	652.05	13.76	29.26
All	**100.00**	**499.60**	**18.08**	**24.48**	**100.00**	**485.88**	**27.73**	**26.58**
	Urban Karnataka				**Urban all-India**			
Self-employed	34.49	847.90	27.91	30.59	39.09	812.96	27.46	35.00
Regular wage/ salary earning	41.35	1081.97	14.43	31.42	39.86	981.49	13.01	31.16
Casual labour	16.90	541.29	52.98	23.23	14.28	540.66	50.51	30.00
Others	7.06	1101.20	15.17	34.42	6.42	1030.82	17.45	36.23
All	**100.00**	**910.78**	**25.83**	**62.75**	**100.00**	**854.70**	**24.58**	**34.68**

Notes:

1. Estimates of different measures are based on data from Government of India (2001e): *Differences in Level of Consumption among Socio-Economic Groups 1999-2000*, National Sample Survey Organisation, New Delhi.
2. Estimates of rural and urban poverty correspond to the Government of India Expert Group Poverty Lines per month at current prices for the year 1999-2000 as follows: Rs. 309.59 (Rural Karnataka), Rs. 327.56 (Rural all-India), Rs. 511.44 (Urban Karnataka) and Rs. 454.11 (Urban all-India) published in Government of India (2001d): *Poverty Estimates for 1999-2000,* Press Information Bureau, New Delhi.
3. These estimates of poverty are made with reference to mean consumption, poverty line and parameters of the Lorenz curve.
4. The estimates of aggregate poverty (all households) for rural/urban Karnataka differ from those presented in Table 4.9 because of differences in methodology.

per capita State Domestic Product at current prices (Rs.19,865) was higher than the national average (Rs.18,912) (GoK, Economic Survey 2004-05).

Karnataka is marked by strong regional disparities. Bangalore Urban and Dakshina Kannada emerged as the most developed districts in 1980-81 (Iyengar and Sudarshan, 1983) with Kodagu, Shimoga, Dharwad and Belgaum following closely behind. Bellary, Mandya, Chikmaglur, Mysore, Chitradurga, Uttara Kannada and Kolar were in the developing category. Hassan, Tumkur and Bijapur were the backward districts. Three Hyderabad Karnataka districts, viz. Raichur, Bidar and Gulbarga, emerged as the most backward districts of Karnataka. By 2001-02, Bangalore Urban, Kodagu, Dakshina Kannada, Bangalore Rural, Udupi, Mysore and Chikmaglur were generating a per capita domestic product higher than the state average (Table 4.5). The city of Bangalore alone contributed about 22 per cent of the state income; Bangalore Rural and Urban districts together generated a quarter of the state income. These two districts share nearly 16 per cent of the state's population in 2001. Bijapur, along with the Hyderabad Karnataka triumvirate of Bidar, Gulbarga and Raichur continued to be in the poorest quartile in terms of per capita domestic product. The pattern of growth over two

TABLE 4.4

Net Domestic Product at factor cost by industry of origin (at 1993-94 prices)

Industry	Primary		Secondary		Tertiary		Total NSDP		Per capita NSDP	
Year	(Rs. lakh)	Growth rate (% per annum)	(Rs. lakh)	Growth rate (% per annum)	(Rs. lakh)	Growth rate (% per annum)	(Rs. lakh)	Growth rate (% per annum)	(Rs.)	Growth rate (% per annum)
1993-94	1408934		887568		1401726		3698229		7838	
1994-95	1399646	-0.66	959367	8.09	1532692	9.34	3891705	5.23	8097	3.30
1995-96	1428078	2.03	982761	2.44	1686550	10.04	4097390	5.29	8368	3.35
1996-97	1497911	4.89	1076722	9.56	1899022	12.60	4473655	9.18	8990	7.44
1997-98	1458813	-2.61	1205367	11.95	2087502	9.93	4751682	6.21	9416	4.73
1998-99	1624978	11.39	1456045	20.80	2315069	10.90	5396093	13.56	10549	12.04
1999-2000	1782517	9.69	1325530	-8.96	2546280	9.99	5654327	4.79	10912	3.44
2000-01	2007800	12.63	1370200	3.36	2880000	13.10	6258100	10.67	11939	9.41
2001-02	1704100	-15.13	1538900	12.31	3155200	9.55	6298200	2.23	12029	0.75
2002-03	1585400	-6.97	1702600	10.63	3453600	9.45	6741600	5.36	12518	4.06
2003-04 (Q.E.)	1497000	-5.58	1828400	7.38	3841700	11.23	7167200	6.31	13141	4.97
Average Annual Growth*		0.61		7.50		10.61		6.84		5.30

Note: * Compound growth rate.

Source: Directorate of Economics and Statistics, Karnataka.

An encouraging trend is the fact that out of the seven districts which have experienced growth rates higher than the state average, Koppal, Gadag, Haveri and Bagalkot are in north Karnataka.

decades indicates a stratification of districts based on geographic location, with the northern districts consistently performing poorly. This has serious implications for the distribution of poverty across districts.

Labour productivity: Regional dimensions

Estimates of the level of labour productivity and its growth are important indicators of poverty and human development. They measure the potential for improvement in the quality of life of the people. Estimates of labour productivity for all the 27 districts for the year 2000-01 (Table 4.6) reveal that labour productivity was highest in Bangalore Urban district, followed by Kodagu and Dakshina Kannada districts in 1991, and these districts retained their ranking in 2001 as well (except Kodagu). It may be noted that all districts (except Dharwad) in north Karnataka had labour productivity below the state average in 1991 and 2001. While Haveri district had the lowest labour productivity in 1991, followed by Tumkur and Koppal districts, in 2001 Raichur had the lowest labour productivity, followed by Tumkur and Haveri districts. The relative ranking of Raichur district has come down from 17 in 1991 to 27 in 2001. The annual compound growth of labour productivity was the highest in Bangalore Rural, followed by Bangalore Urban between 1991 and 2001. Other districts which have growth rates higher than the state average (5.30) are Koppal, Mysore, Gadag, Haveri and Bagalkot. An encouraging trend is the fact that out of the seven districts which have experienced growth rates higher than the state average, Koppal, Gadag, Haveri and Bagalkot are in north Karnataka.

Migration

According to the NSS data on migration for the year 1999-2000, about 27 per cent of the state's population is migrant. The proportion of migration in urban Karnataka is 33 per cent as

compared to 26 per cent migrant population in rural areas. Among the total migrants, female migrants (77 per cent) outnumber male migrants (23 per cent) significantly. However, the proportion of females who migrate for reasons of employment is significantly lower than males. A high percentage of migrants, 57.3 per cent of urban and 34.2 per cent of rural migrants, are males who migrated in search of employment contrasted with only 3.9 per cent urban females and 1.8 per cent rural females.

Trends in wages and prices

Agricultural labourers constitute the bulk of the rural poor in Karnataka. Their endowment of assets is virtually nil; hence, their level of living depends upon their income earning potential, as reflected in the available employment opportunities and real wages for unskilled labour. Available estimates indicate that average real wages (i.e. nominal wages adjusted for increase in cost-of-living reported by the Consumer Price Index for Agricultural Labourers) in rural Karnataka in December 2004 exceeded the level in the agricultural year (AY) 1993-94 by about 47 per cent for men and 35.4 per cent for women respectively (Table 4.7). When compared with the base period of 1993-94, real wages for women are lower by 12 percentage points as compared to men.

There are wide variations across districts in the changes in real wages in comparison with the base period, 1993-94. Dharwad has registered the highest increase in real wages for men between 1993-94 and 2003-04 (161 per cent) followed by Haveri (156 per cent). Kodagu has experienced negative changes in real wages for men, while Kolar and Mandya have experienced no change in real wages for men. Changes in real wages for women during this period are the highest in Haveri district (203 per cent), followed by 100.56 per cent in Dharwad, while Mandya has experienced negative changes. The above analysis shows that real wages for men have increased substantially more than the wages for women during the period from 1993-94 to December 2004. This trend is discussed in greater detail in the chapter on gender.

TABLE 4.5

Estimates of Net District Domestic Product at current prices: 2001-02

District	Net District Domestic Product (Rs. lakh)	Per capita NDDP (Rs.)	Share in state NSDP (per cent)
Bagalkot	261180	15638	2.8
Bangalore Urban	2097138	31804	22.5
Bangalore Rural	414126	21821	4.4
Belgaum	642472	15106	6.9
Bellary	323854	15819	3.5
Bidar	168077	11075	1.8
Bijapur	239266	13085	2.5
Chamarajnagar	135296	13880	1.4
Chikmaglur	220799	19175	2.3
Chitradurga	207120	13567	2.2
Dakshina Kannada	524735	27373	5.6
Davangere	254300	14056	2.7
Dharwad	273630	16878	2.9
Gadag	137685	14013	1.5
Gulbarga	380602	12049	4.1
Hassan	240021	13794	2.5
Haveri	174367	11996	1.9
Kodagu	133400	24200	1.4
Kolar	345638	13550	3.7
Koppal	183016	15170	2.0
Mandya	244670	13739	2.6
Mysore	478344	18027	5.1
Raichur	182772	10970	2.0
Shimoga	278223	16787	3.0
Tumkur	337555	12945	3.7
Udupi	236505	21087	2.6
Uttara Kannada	223493	16337	2.4
Karnataka	**9338282**	**17518**	**100.00**

Source: State Domestic Product 2001-02, Directorate of Economics and Statistics, Karnataka, 2003, Bangalore, p. 62.

Income deprivation

A crucial aspect of material deprivation is income deprivation, which is examined in terms of estimates of poverty based on the National Sample Survey on household consumer expenditure distribution, which is generally used as a proxy for income distribution.

TABLE 4.6

Estimates of Gross Domestic Product per worker (at 1993-94 prices)

Districts	1990-91 (Rs.)	2000-01 (Rs.)	Growth rate (per cent per annum)
Bagalkot	15498	26821	5.64
Bangalore Urban	32691	63641	6.89
Bangalore Rural	14197	36454	9.89
Belgaum	16494	25106	4.29
Bellary	16845	27328	4.96
Bidar	13041	20833	4.80
Bijapur	15914	23147	3.82
Chamarajnagar	14717	22137	4.17
Chikmaglur	21362	29703	3.35
Chitradurga	14496	21478	4.01
Dakshina Kannada	29034	41893	3.73
Davangere	15584	23058	4.00
Dharwad	20009	29724	4.04
Gadag	12653	22764	6.05
Gulbarga	13095	20159	4.41
Hassan	14017	20653	3.95
Haveri	10645	18922	5.92
Kodagu	32280	38983	1.90
Kolar	13804	19867	3.71
Koppal	12459	23677	6.63
Mandya	13749	20996	4.32
Mysore	17300	31494	6.17
Raichur	14434	17232	1.79
Shimoga	18605	28181	4.24
Tumkur	12182	18628	4.34
Udupi	23824	35544	4.08
Uttara Kannada	18860	28342	4.16
Karnataka	**17604**	**29509**	**5.30**

Note: The concept 'worker' includes both main and marginal workers.

Source: Government of Karnataka (2003): State Domestic Product 2001-02, Directorate of Economics and Statistics, Bangalore.

Estimates reveal a reduction in the number of the poor from 156.45 lakh in 1993-94 to 104.40 lakh in 1999-2000 in Karnataka, i.e. by about 33 per cent (Table 4.8). This performance is much better than the all-India reduction by 18.8 per cent (from 3,203.68 lakh to 2,602.50 lakh) during the same period. As a proportion of the population, poverty in Karnataka declined from 33.16 to 20.04 per cent (reduction of about 13 percentage points) as against the all-India decline from 35.97 to 26.10 per cent (reduction of 10 percentage points) during the same period. As a result of economic growth and the poverty reduction strategies of the government, the state is moving towards achieving the Millennium Development Goals. The government must, however, ensure that the process of growth and poverty alleviation policies continues and the disparities of caste, gender and region addressed at the grassroots level.

Table 4.9 shows that in 1993-94, Kodagu, with its per capita domestic product of Rs.13,718 was first among all the districts, while in 1999-2000 Bangalore Urban is first with Rs.25,740. Bidar continues as the poorest performer in the list of 20 districts, though its per capita domestic product increased by 46 per cent during this period. Head count ratio indicates that in 1993-94, Bidar had the highest percentage of poor people (56.1 per cent). Bangalore Rural has seen a tremendous decline in its head count ratio from 38.2 per cent in 1993-94 to 5.2 per cent in 1999-2000. One interesting point to note is that in Raichur, the head count ratio has, indeed, increased subsequently. This is an important area where state policy will have to take remedial steps.

Poverty and levels of living by social groups

This section provides a profile across different social groups (Table 4.10). The Scheduled Caste (SC) households account for about 20 per cent of the rural population. Together with Scheduled Tribe (ST) households, they form nearly 28 per cent of the rural population. These two social categories have the lowest levels of average consumption and the highest incidence of poverty. About 25 per cent of their respective populations is poor. In urban Karnataka, the combined population share of the SCs and STs is about 15 per cent. Nearly half of these two social categories are poor, whereas this proportion comes to only a sixth for other households. Thus, there exists a sharp gap between these social groups and the rest of the population in terms of improvements in levels of living.

TABLE 4.7

Agricultural wages for men and women: Karnataka

District	(Rs. per day at current prices)						Change (adjusted for CPIAL) (1993-94 - Dec. 2004)	
	Men			Women				
	1993-94	Dec-2004	Nominal ratio	1993-94	Dec-2004	Nominal ratio	Men	Women
Bagalkot	21.9	52.78	2.41	14.4	30.08	2.09	35.39	17.42
Bangalore Urban	29.5	81.95	2.78	26.0	68.38	2.63	56.18	47.75
Bangalore Rural	28.3	62.99	2.23	19.1	35.86	1.88	25.28	5.62
Belgaum	20.9	50.62	2.42	15.0	34.94	2.33	35.96	30.9
Bellary	15.6	51.56	3.31	12.9	35.69	2.77	85.96	55.62
Bidar	24.6	74.44	3.03	16.0	30.00	1.88	70.22	5.62
Bijapur	21.9	82.89	3.78	14.4	37.33	2.59	112.36	45.51
Chamarajnagar	26.7	64.93	2.43	16.7	46.50	2.78	36.52	56.18
Chikmaglur	26.8	60.81	2.27	21.4	41.69	1.95	27.53	9.55
Chitradurga	19.8	46.94	2.37	14.0	36.11	2.58	33.15	44.94
Dakshina Kannada	32.9	75.00	2.28	21.6	50.00	2.31	28.09	29.78
Davangere	19.8	47.61	2.40	14.0	37.47	2.68	34.83	50.56
Dharwad	13.6	63.08	4.64	10.4	37.09	3.57	160.67	100.56
Gadag	13.6	42.59	3.13	10.4	36.84	3.54	75.84	98.88
Gulbarga	21.6	55.67	2.58	12.0	30.36	2.53	44.94	42.13
Hassan	17.5	45.63	2.61	14.9	30.56	2.05	46.63	15.17
Haveri	13.6	61.98	4.56	10.4	56.21	5.40	156.18	203.37
Kodagu	29.9	51.33	1.72	26.2	60.00	2.29	-3.34	1.29
Kolar	28.0	49.72	1.78	18.6	42.22	2.27	0.00	27.53
Koppal	19.7	75.90	3.85	10.4	33.16	3.19	116.29	79.21
Mandya	36.5	64.97	1.78	25.4	32.94	1.30	0.00	-26.97
Mysore	26.7	57.22	2.14	16.7	47.22	2.83	20.22	58.99
Raichur	19.7	55.24	2.8	13.4	33.09	2.47	57.3	38.76
Shimoga	21.8	57.20	2.62	17.9	39.67	2.22	47.19	24.72
Tumkur	24.6	53.33	2.17	19.2	35.00	1.82	21.91	2.25
Udupi	32.9	69.00	2.1	21.6	44.45	2.06	17.98	15.73
Uttara Kannada	26.8	70.32	2.62	21.1	61.06	2.89	47.19	62.36
Karnataka	**22.1**	**58.00**	**2.62**	**15.8**	**38.00**	**2.41**	**47.19**	**35.39**
CPIAL	**1105.0**	**1975**	**1.78**	**1105.0**	**1975**	**1.78**		

Notes:
1. CPIAL: Consumer Price Index for Agricultural Labourers (Base: 1960-61).
2. Annual averages refer to the agricultural year July-June.

Source: Directorate of Economics and Statistics, Karnataka, Bangalore.

TABLE 4.8

Incidence of poverty: Karnataka vs. all-India

State/ Nation	Rural		Urban		Combined	
	No. of persons (lakh)	Proportion (%)	No. of persons (lakh)	Proportion (%)	No. of persons (lakh)	Proportion (%)
	1973-74					
Karnataka	128.40	55.14	42.27	52.53	170.67	54.47
All-India	2612.90	56.44	600.46	49.01	3213.36	54.88
	1977-78					
Karnataka	120.39	48.18	47.78	50.36	168.17	48.78
All-India	2642.47	53.07	646.48	45.24	3288.95	51.32
	1983-84					
Karnataka	100.50	36.33	49.31	42.82	149.81	38.24
All-India	2519.57	45.65	709.40	40.79	3228.97	44.48
	1987-88					
Karnataka	96.81	32.82	61.80	48.42	158.61	37.53
All-India	2318.79	39.09	751.69	38.20	3070.48	38.86
	1993-94					
Karnataka	95.99	29.88	60.46	40.14	156.45	33.16
All-India	2440.31	37.27	763.37	32.36	3203.68	35.97
	1999-2000					
Karnataka	59.91	17.38	44.49	25.25	104.40	20.04
All-India	1932.43	27.09	670.07	23.62	2602.50	26.10

Note: The estimates of poverty are obtained as per the methodology recommended by the Lakdawala Committee (Government of India (1993): Report of the Expert Group on Estimation of Proportion and Number of Poor, Perspective Planning Division, Planning Commission, New Delhi).

Sources:
1. Government of India (2001c).
2. Government of Karnataka (1999).

In Karnataka, about 23 per cent of the rural child population lives in poor households while the incidence of urban child poverty is one and a half times that of the rural areas.

Among the remaining social groups, 'Other Backward Communities' (OBCs) constitute 39 per cent of the rural population, of whom 16 per cent are below the poverty line, which is significantly lower than the proportion of poor among the SCs and STs. In urban Karnataka OBCs constitute about 31 per cent of the urban population and nearly 30 per cent of them are poor – a proportion almost double that of their rural counterparts.

Child poverty

A subset of the poor that calls for policy attention with regard to all the multiple parameters of deprivation is that of 'children under 15'. Child poverty will have a lasting adverse impact on the ground reality as well as potential for human development of both, the individual and society. Children from poor households perform poorly relative to those from non-poor households with respect to food security, health and education. Therefore, estimates of the incidence of child poverty are useful in that they indicate the percentage of children living in misery with a bleak future. Hence, this parameter has policy implications in terms of policy design, regional targeting and budgetary support. Some estimates of the magnitude of child poverty in rural and urban Karnataka are presented in Table 4.11.

Poverty is defined and estimated with reference to consumption which is measured at the household level. In other words, child poverty could be defined as the proportion of children living in consumption-poor households. Estimates for the year 1999-2000 show that the incidence of child poverty is about the same in both rural and urban sectors, across India as a whole. However, the incidence of child poverty in urban areas is twice that of the rural levels in Andhra Pradesh and Kerala. In Karnataka, about 23 per cent of the rural child population lives in poor households while the incidence of urban child poverty is one and a half times that of the rural areas (Table 4.11).

Child labour

Child labour is a manifestation of household poverty, which is exploited by employers who do not wish to pay adult wages. Child labour is a violation of child as well as human rights. It stunts the development of the child during his/her crucial learning years and leads to irreparable physical and psychological damage, impairing for life, his/her opportunities for social mobility. Child labour also creates a vicious cycle of illiteracy and low income, while simultaneously depriving adults of employment and higher wages. The prevalence of child labour also deprives the nation of an educated, skilled and productive workforce which could form the basis of rapid economic growth. Thus, employing children robs them of their childhood and stunts the growth of the nation.

The absolute number of child labour in India was estimated to be about 12.59 million,[2] with a labour force participation rate of more than 5 per cent according to the 2001 census, with Karnataka contributing 8.23 lakh as compared to 9.76 lakh child labour in 1991. However, when compared to the neighbouring states of Andhra Pradesh, Tamil Nadu and Kerala, it is evident that Karnataka has the second highest child work participation rate of 13.9 per cent, next only to Andhra Pradesh, which has 17.8 per cent.

If enrolment and dropout data for the past seven years, based on the Education Department's statistics are considered (1996-97 to 2003-04), a total of 97.9 lakh children were enrolled in class I over the last seven years, and 18.39 lakh children dropped out, which constitutes 18.78 per cent of the total children enrolled. In addition, 45.54 per cent of children failed to complete eight years of compulsory schooling. If we go by the definition that 'any child out of school is a child labourer', then 45 per cent of the children in Karnataka are child labourers for some period of their childhood and 18 per cent are child labourers at any given point of time. Though the percentage of dropouts may be decreasing, the absolute numbers of out-of-school children are still large.

According to the National Family Health Survey-India (1998-99) for Karnataka, conducted by the International Institute for Population Sciences, cultural attitudes, such as lack of interest in education or child marriage, accounted for the main reason, for an average of 43.4 per cent of the responses, for not enrolling children or taking them out of school. Poverty related reasons, such as 'the child is required to work' or 'schooling costs too much', accounted for 36.18 per cent of the responses. School-related reasons, such as 'the school is too far away' or 'school facilities are not adequate' were cited by 10.65 per cent of the respondents.

TABLE 4.9

District-wise per capita domestic product and incidence of poverty

District	1993-94		1999-2000	
	Per capita domestic product (Rs. per annum)	Head count ratio (%)	Per capita domestic product (Rs. per annum)	Head count ratio (%)
Bangalore Urban	12391	31.4	25740	9.9
Bangalore Rural	7786	38.2	12215	5.2
Belgaum	8107	29.9	13377	17.9
Bellary	6491	44.5	12200	33.1
Bidar	5384	56.1	7861	30.4
Bijapur	6563	29.0	10049	32.1
Chikmaglur	10724	15.6	17609	2.3
Chitradurga	6993	39.0	10989	16.3
Dakshina Kannada	9223	8.9	20167	7.4
Dharwad	6781	49.8	10397	21.4
Gulbarga	6430	45.5	9516	26.8
Hassan	6814	14.4	12346	11.5
Kodagu	13718	20.7	24623	4.9
Kolar	6065	48.5	10013	41.9
Mandya	7134	30.2	11081	16.6
Mysore	8036	28.9	14576	15.5
Raichur	5688	25.1	8688	45.6
Shimoga	8357	25.6	13970	8.1
Tumkur	6342	40.6	9011	18.5
Uttara Kannada	7389	25.0	12019	6.7
Karnataka	**7835**	**33.2**	**13621**	**20.1**
Rank Correlation between per capita domestic product and head count ratio	**(-) 0.60**		**(-) 0.77**	

Note: Poverty estimates have been worked out for the year 1999-2000 for erstwhile 20 districts only for the purpose of comparison with 1993-94 estimates.

Sources:

1. Government of India (2001): Differences in Level of Consumption among Socio-Economic Groups 1999-2000, National Sample Survey Organisation, New Delhi.
2. Government of India (2001): Poverty Estimates for 1999-2000, Press Information Bureau, New Delhi.

The distribution pattern of child labour across different sectors indicates that child work participation as agricultural labourers accounts for nearly 50 per cent of total child labour in the state (1991 census), followed by 28.7 per cent as cultivators and 8.0 per cent in the manufacturing, processing and repair sector. The

[2] Compiled by National Resource Centre on Child Labour, Noida, based on Census figures.

TABLE 4.10

Levels of living, inequality and poverty by social groups: Karnataka and all-India (1999-2000)

Household type	Share in total population (%)	Average per capita consumption (Rs./month)	Proportion of poor population (%)	Relative inequality in consumption distribution (Lorenz ratio %)	Share in total population (%)	Average per capita consumption (Rs./month)	Proportion of poor population (%)	Relative inequality in consumption distribution (Lorenz ratio %)
	Rural Karnataka				Rural all-India			
SCs	19.65	419.39	26.87	21.63	27.17	418.51	35.82	23.76
STs	7.83	404.28	24.78	17.71	6.70	387.69	45.12	24.81
OBCs	39.15	507.45	16.15	23.42	6.77	473.65	27.46	24.97
Others	33.31	560.08	12.11	25.53	59.04	577.22	15.82	26.89
All	100.00	499.60	18.08	24.48	100.00	485.88	27.73	26.58
	Urban Karnataka				Urban all-India			
SCs	10.79	592.72	47.50	27.95	14.35	608.79	38.12	27.86
STs	4.50	634.20	50.93	33.49	3.40	690.52	35.29	32.61
OBCs	30.65	829.05	29.09	30.92	30.38	734.82	29.69	32.46
Others	54.02	1044.02	16.81	31.56	51.70	1004.75	16.15	34.46
All	100.00	910.78	25.83	32.75	100.00	854.70	24.58	34.68

Notes:

1. Estimates of different measures are based on data from Government of India (2001e): Differences in Level of Consumption among Socio-Economic Groups 1999-2000, National Sample Survey Organisation, New Delhi.
2. Estimates of rural and urban poverty correspond to the Government of India Expert Group Poverty Lines per month at current prices for the year 1999-2000 as follows: Rs.309.59 (Rural Karnataka), Rs.327.56 (Rural all-India), Rs.511.44 (Urban Karnataka) and Rs.454.11 (Urban all-India) published in Government of India (2001d): Poverty Estimates for 1999-2000, Press Information Bureau, New Delhi.
3. These estimates of poverty are made with reference to mean consumption, poverty line and parameters of the Lorenz curve.
4. The estimates of aggregate poverty (all households) for rural/urban Karnataka differ from those presented in Table 4.9 because of differences in methodology.

TABLE 4.11

Percentage of child population living in poor households: 1999-2000

State	Rural	Urban
India	**33.65**	**32.28**
Andhra Pradesh	15.05	34.40
Karnataka	23.40	33.95
Kerala	12.40	24.78
Tamil Nadu	28.06	29.52

Note: The estimates of poverty are obtained with reference to the poverty lines for 1999-2000 obtained as per the methodology recommended by the Lakdawala Committee [Government of India (1993): Report of the Expert Group on Estimation of Proportion and Number of Poor, Perspective Planning Division, Planning Commission, New Delhi]. The poverty lines are from Government of India (2001): Poverty Estimates for 1999-2000, Press Information Bureau, New Delhi.

Sources:

1. Government of India (1993): Report of the Expert Group on Estimation of Proportion and Number of Poor, Perspective Planning Division, Planning Commission, New Delhi.
2. Government of India (2001): Poverty Estimates for 1999-2000, Press Information Bureau, New Delhi.

sectoral distribution pattern of child labour shows that child workers are employed primarily in the unorganised farm sector and their collective share as cultivators and agricultural labourers is more than three-fourth of the total child labour population (Table 4.13).

Thus, there is an urgent need for intensive and concerted efforts to not only target working children and motivate them to attend school and complete at least eight years of elementary education, but also provide institutional arrangements and support to facilitate this process.

In the current economy, there are emerging demands for child labour from new sectors. For instance, while child labour in the silk-twisting sector has been decreasing, it has been increasing

in the hybrid cotton seed producing sector, as a result of a shift from subsistence agriculture to commercial crop production. The service industry and floriculture are other sectors where child labour is increasing steadily under the impact of global markets. Domestic labour is another area where there is much abuse and exploitation.

State interventions

Despite several interventions, the impact of government programmes on the prevalence of child labour has not been satisfactory for various reasons. The focus, so far, has been on a welfare approach and on persuasion, exhortation and incentives, rather than a rights-based approach. Further, a strategy to address the causes at source has not received the same attention as a curative approach. Policies concentrate on rehabilitation through universal enrolment and retention. This has made rehabilitation an endless exercise since the school system has continued to leak fresh dropouts, even as earlier dropouts are rehabilitated. Dropouts occur as a result of both pull-out and push-out factors. The supply side (pull-out) causes, namely (i) poverty; (ii) poor enforcement of the law on compulsory education; and (iii) illiteracy and ignorance, have not been adequately addressed. The Education Department has no mechanism for addressing issues of poverty and child labour, which are the main reasons cited by parents and children for never enrolling or dropping out of school. The Karnataka Education Act has no mechanisms or procedures to assist parents who may be disabled, ill or otherwise dependent on a child's income. The Education Act also offers no solution to the large numbers of children who migrate with their parents for employment. There are several new initiatives to bring working children back to school and they have been successful, but sustained environment-building activities to dispel the illiteracy and ignorance that justifies child labour are also required. Entrenched attitudes, which justify poor children working for a living, are still common, even among the elite. The attitude of rationalising child labour as 'inevitable' and a 'necessary evil', is yet to disappear. A large percentage of employers continue to see their employment of children as a 'favour' they are doing to the children and their families to help them survive. The belief that it is alright for a poor child to earn full time and learn for a few hours is held by far too many people. Therefore, while parents may agree that education is desirable, they are often unable or unwilling to send their children to school. The idea that education should lead to a job in the organised sector, preferably government, is also held by many parents. Gender bias that says that

TABLE 4.12

Enrolment in class I and dropouts: 1996-97 to 2002-03

(Lakh)

Year	Enrolment in class I 1996-2003 (A)	Enrolment in 2003-04 in classes II to VIII (B)	Dropout in elementary cycle (A-B)	Percentage of dropouts	Dropouts over classes A to B
1996-97	14.24	7.77 (VIII)	6.47	45.44	1 to 8
1997-98	13.97	9.92 (VII)	4.05	28.99	1 to 7
1998-99	13.70	11.27 (VI)	2.43	17.73	1 to 6
1999-2000	14.24	13.01 (V)	1.23	8.64	1 to 5
2000-01	14.01	12.47 (IV)	1.54	10.99	1 to 4
2001-02	14.01	12.55 (III)	1.46	10.39	1 to 3
2002-03	13.73	12.52 (II)	1.21	8.81	1 to 2
Total	**97.9**	**79.51**	**18.39**	**18.78**	

Source: Education Department, Director, Primary Education, Karnataka.

TABLE 4.13

Classification of child labourers according to economic activity: Karnataka

Activity	Total workers (1981)			Total workers (1991)		
	Male	Female	Persons	Male	Female	Persons
Cultivators	220792	111424	332216	155133	125355	280488
Agricultural labourers	248970	275286	524256	216842	277490	494332
Livestock, forestry	75626	27230	102856	40777	17802	58579
Mining and quarrying	2120	1600	3720	2833	1724	4557
Manufacturing, processing, repairs, etc.	52412	51749	104161	39861	37313	77174
Construction	6969	3862	10831	8660	2225	10885
Trade and commerce	22636	3338	25977	22383	2660	25043
Transport	3553	760	4313	2931	327	3258
Other services	12278	10922	23200	9221	12710	21931
Total	**645359**	**486171**	**1131530**	**498641**	**477606**	**976247**

Source: Registrar General of India, Census 1991.

The attitude of rationalising child labour as 'inevitable' and a 'necessary evil', is yet to disappear.

The Tenth Plan seeks to bring down poverty in Karnataka to 7.85 per cent by the year 2007.

girl children will end up as housewives and need not be educated means that girls are pulled out of school to work. Existing child labour laws do not cover the so-called non-hazardous sectors, such as agriculture, domestic and home-based work and the informal sector, where more than 90 per cent of children work[3]. There is, thus, a contradiction between the law on compulsory education and the child labour law. There are also contradictions between these two laws on the magnitude of punishments for employers of children. There are currently no inspectors under the Bonded Labour System (Abolition) Act of 1976, and hence, hardly any identifications of, and punishment for, practising child bonded labour. The Children (Pledging of Labour) Act of 1933 is also rarely invoked for freeing pledged children even though pledging and bondage of children are very common practices. The Action Plan on Child Labour has remained a broad policy document and a 'statement of intent'. It needs to be disaggregated into action points with concrete physical and financial targets on a priority basis.

TABLE 4.14

Targets for poverty reduction: Tenth Five Year Plan 2007

State	Percentage of poor	No. of poor (lakh)
India	**19.34**	**2200.94**
Andhra Pradesh	8.49	68.72
Karnataka	7.85	45.00
Kerala	3.61	12.04
Tamil Nadu	6.61	44.07

Source: Government of India (2002): Tenth Five Year Plan (2002-07), State Plans: Trends, Concerns and Strategies, Volume III (Draft), Planning Commission, New Delhi, p. 133.

Targets for poverty reduction: Tenth Five Year Plan

Karnataka is committed to the Millennium Development Goals as well as the Tenth Plan goals. One of these goals is to reduce income poverty by 50 per cent between 1990 and 2015. The Tenth Five Year Plan has been formulated keeping this goal in mind. The Tenth Plan seeks to bring down poverty in Karnataka to 7.85 per cent by the year 2007 (Table 4.14).

Employment

The employment scenario can be examined from different angles, depending upon the policy perspective and emphasis. For instance, the size distribution of the workforce across age groups throws light on the size of child labour force and its policy imperatives. Data on the mode of employment highlights policy implications for social security, particularly for the vulnerable, casual labour. A profile of the sectoral distribution of the workforce is critical for an assessment of the relative importance of various employment opportunities.

Work participation rate

With the growth in population, there has been an increase in the work participation rate in the economy. The work participation rate increased from 40.2 per cent in 1981 to 42 per cent in 1991 and 44.6 per cent in 2001. As a result, the workforce too has increased from 14.95 million in 1981 to 18.89 million in 1991 (an increase of

TABLE 4.15

Work participation rate: 1981, 1991 and 2001

Year	Total population (lakh)			Workforce (lakh) (Main + Marginal)			Work participation rate (per cent)		
	Male	Female	Persons	Male	Female	Persons	Male	Female	Persons
1981	189.23	182.13	371.36	103.31	46.13	149.44	54.06	25.03	40.02
1991	229.52	220.25	449.77	124.14	64.73	188.87	54.01	29.30	42.00
2001	268.56	258.78	527.34	152.73	82.48	235.21	56.09	31.09	44.60

Source: Government of Karnataka (2003): Economic Survey 2002-03; p.275

[3] PROBE Study 2002, Ramesh Kanbargi and National Family Health Survey 1and 2.

2.64 per cent per annum) and to 23.52 million in 2001 (2.45 per cent per annum) (Table 4.15). The increase in the total work participation rate occurred largely because of the increase in female work participation.

Work participation rates by social groups

The 2001 census provides data on SC and ST workers by broad category of activities. According to available data, 16.85 per cent of the total workers (main + marginal) are SCs and 7.27 per cent are STs. A category-wise comparison shows that out of total cultivators, SCs constitute nearly 12 per cent and STs 7.6 per cent. The proportion of SC agricultural labourers is about 28 per cent and that of STs, about 12 per cent (Table 4.16). This indicates that SC and ST workers are found predominantly in the agrarian sector where they cluster in low-end jobs.

Women's work participation rate

A comparison of work participation by women (both general and among SCs and STs) shows that participation among SC and ST women, at about 41 per cent, is higher than women's work participation for all groups (35 per cent). However, the composition of women workers across different economic activities reveals more or less similar trends for both SCs, STs and all groups. Out of total cultivators, the proportion of women workers is about 30 per cent. SC and ST women as a proportion of SC and ST cultivators exhibit the same pattern. About 55 to 60 per cent of total agricultural labourers are women, both for all groups and SCs/STs, and among those engaged in household industries, about 60 per cent are women. Women's work participation is high in activities relating to agro-based manual work and household industrial activities requiring low skills. The proportion of SCs and STs in the total 'other workers', which includes high-end jobs of the tertiary sector and manufacturing sector, is 14.0 and 4.0 per cent respectively. The proportion of women as a proportion of the total number of SC and ST workers is about 28 per cent, which is significantly higher than women workers as a proportion of the total 'other workers' (22 per cent). SC and ST women's participation as a proportion of total SC and ST workers in the 'other workers category' is also significantly higher than the total women workers under this category.

The increase in the total work participation rate occurred largely because of the increase in female work participation.

TABLE 4.16

Category of workers by social groups: 2001

Category of workers	Number of workers						SCs as % to Total	STs as % to Total
	SCs		STs		Total			
	Total	Women	Total	Women	Total	Women		
1	2	3	4	5	6	7	8	9
Cultivators	814788	242220	526827	152025	6883856	2051016	11.84	7.65
		(29.72)		(28.85)		(29.80)		
Agricultural labourers	1737148	947259	738751	423346	6226942	3606015	27.90	11.86
		(54.53)		(57.30)		(57.90)		
Workers in household industries	100447	57831	45146	27003	959665	554574	10.47	4.70
		(57.57)		(59.80)		(58.80)		
Other workers	1314062	373684	399296	110350	9464328	2087833	13.88	4.22
		(28.43)		(27.64)		(22.00)		
Total	**3966445**	**1620994**	**1710020**	**712724**	**23534791**	**8299438**	**16.85**	**7.27**
		(40.86)		**(41.67)**		**(35.26)**		

Note: * Figures in parenthesis indicate percentage of respective totals.

Source: Registrar General of India, Census of India 2001.

TABLE 4.17

Distribution of workforce by employment status (usual status adjusted)

Year	Rural				Urban				Total			
	SE	RS	CL	Total	SE	RS	CL	Total	SE	RS	CL	Total
1983	55.93	4.65	38.82	100.00	35.36	36.80	27.65	100.00	51.16	12.20	36.18	100.00
1993-94	55.90	4.80	39.30	100.00	41.30	36.90	21.80	100.00	52.40	12.78	34.82	100.00
1999-2000	50.20	5.30	44.50	100.00	38.80	39.60	21.60	100.00	47.03	14.83	38.14	100.00

Note: SE: Self employed, RS: Regular salaried, CL: Casual labour.

Sources:
1. National Sample Survey findings cited in Chadha, G.K. and P.P. Sahu (2002): 'Post-reform setbacks in Rural Employment: Issues that need further Scrutiny'.
2. Economic and Political Weekly, Vol. XXXVII, No.21.

TABLE 4.18

Main and marginal workers 1991 and 2001: Southern states and all-India

State	Year	Main workers	Marginal workers	Total workers
Karnataka	1991	17292117	1594681	18886798
		(91.55)	(8.45)	(100.00)
	2001	19364759	4170032	23534791
		(82.30)	(17.70)	(100.00)
Andhra Pradesh	1991	28465427	1529684	29995111
		(94.90)	(5.10)	(100.00)
	2001	29040873	5852986	34893859
		(83.23)	(16.77)	(100.00)
Tamil Nadu	1991	22790450	1396474	24186924
		(94.23)	(5.77)	(100.00)
	2001	23757783	4120499	27878282
		(85.22)	(14.78)	(100.00)
Kerala	1991	8293078	843857	9136935
		(90.76)	(9.24)	(100.00)
	2001	8236973	2046914	10283887
		(80.10)	(19.90)	(100.00)
All-India	1991	285951666	28511310	314462976
		(90.93)	(9.07)	(100.00)
	2001	313004983	89229741	402234724
		(77.82)	(22.18)	(100.00)

Note: Figures in bracket indicates percentage to total.

Source: Registrar General of India, Census 1991 and 2001.

Composition of employment

Given the trend of the movement of the workforce towards the non-agricultural sector and the monetisation of the economy, it is important to examine the forms of employment and the changes therein over time. Self-employment in rural Karnataka declined from 55.93 per cent in 1983 to 50.20 per cent in 1999-2000. Regular salaried jobs have increased in both rural and urban Karnataka. The proportion of the rural workforce employed as casual labour was not only high at 38.8 per cent in 1983, but also increased further, to 44.50 per cent by 1999-2000 (Table 4.17).

The proportion of marginal labour in the total workforce is increasing steadily. The share of marginal workers as a proportion of the total workers in 1991 was 8.4 per cent, which increased to 17.7 per cent in 2001. A decline can be seen in the proportion of main workers and a significant increase in the proportion of marginal workers in all southern states and at the all-India level (Table 4.18).

Over the years the average size of operational holdings has been steadily declining, which indirectly shows that net addition to the number of marginal workers is increasing, particularly in the farm sector. The quinquennial agricultural census carried out by the Department of Economics and Statistics shows that the average size of operational holdings in Karnataka in 1970-71 was 3.20 ha., which has declined to 2.13 ha in 1991 and 1.74 ha in 2000-01. This casualisation

of labour reveals the increasing inability of the market to provide full-time employment.

Organised and unorganised sector employment

Organised sector employment, comprising public and private sector employment, has registered a negative rate of growth. Total organised sector employment in Karnataka was 18.80 lakh in the year 2000-01 and declined to 18.18 lakh by the end of November 2004. There is no readily available data on unorganised sector employment. The 55th round NSS data for 1999-2000 provides estimated employment for different sectors. If one takes out the corresponding share of organised sector employment from the aggregate employment, one can arrive at an estimate of the proportion of unorganised sector employment in the state. Unorganised sector employment contributes to nearly 92 per cent of aggregate employment. The share of organised sector employment is not only small, but also declining, resulting in greater dependency on unorganised sector employment. This unhealthy trend holds true, not only for Karnataka, but for the all-India level as well.

Sectoral growth of employment

In the context of the changes accompanying the economic reform process, it is important to examine the pattern of employment growth across sectors in Karnataka. Two periods of time will be considered, viz. (i) 1983 to 1993-94 and (ii) 1993-94 to 1999-2000. In rural Karnataka, the growth rate of employment in the agricultural sector as well as trade decelerated during the second period, and actually became negative for mining and quarrying, manufacturing, utilities, and community, social and personal services. The only sectors wherein the growth rate accelerated were transport, storage, communication, finance, insurance and real estate. In sum, the rural sector as a whole experienced little growth in employment during the second period.

Urban Karnataka on the other hand, seems to have sustained its employment growth during the second period. The growth rates for the two periods were 2.95 and 2.54 per cent respectively.

BOX 4.2

Changes in employment patterns over time: Karnataka versus all-India

- A decline in the extent of chronic unemployment (male and female; usual principal status) in both rural and urban Karnataka; this is confirmed further by estimates adjusted for subsidiary status employment. The experience was different at the all-India level: the estimates (adjusted as well as unadjusted) based on the usual status criterion show some increase in unemployment for male and female in rural all-India, as well as for male in urban all-India, as against a decrease in female unemployment in urban all-India.
- Intermittent unemployment, as indicated by estimates of current weekly status, show a marginal increase for both male and female in rural Karnataka and a decline for both in urban Karnataka. At the all-India level, intermittent unemployment increased for both sexes in the rural sector, increased for males in the urban sector and decreased for females in the urban sector.
- Unemployment by current daily status decreased for rural males, registered a marginal increase for rural females and declined for both in the urban areas of Karnataka. However, unemployment by this criterion registered a perceptible increase for both males and females in rural all-India and for males in urban all-India. At the all-India level, the urban sector experienced a decline the in female unemployment rate.

Thus, in sum, Karnataka seems to have done relatively better than the rest of the country in dealing with the unemployment situation during the 1990s.

Employment declined in agriculture, mining and quarrying, utilities and community, social and personal services, but registered an increase in manufacturing, construction, trade, transport, storage, communication, finance, insurance, real estate and non-agricultural activities.

Sectoral composition of employment

Agriculture continues to be the major source of employment in the rural sector. The proportion of rural workers employed in agriculture (including animal husbandry, forestry and logging and fishing) declined from 84.40 per cent in 1983 to 81.90 per cent in 1993-94 and remained at about the same level thereafter. However, with the urban sector's workforce dependence on agriculture declining, a similar trend is evident in the state overall. The manufacturing sector, as a source of employment, has declined in importance in rural Karnataka but has virtually remained static in urban Karnataka. Consistent with this profile, the proportion of Karnataka's workforce engaged in non-agriculture, especially in the urban sector, has increased during the same period. For the state as a whole, the proportion increased from

30.40 per cent in 1983 to 37.50 per cent in 1999-2000 (Table 4.19).

Regional dimensions of employment

Employment (main + marginal workers) has grown at a decennial growth rate of 24.6 per cent between 1991 and 2001, largely contributed to by the growth in the number of marginal workers. The number of main workers increased at a rate of 12 per cent and marginal workers by 161.5 per cent during this period. The growth of employment is highest in Bangalore Urban district (54.8 per cent), followed by Dakshina Kannada (27.8 per cent), Dharwad (27.6 per cent), Koppal (24.9 per cent) and Mysore and Raichur with about 26 per cent each. These are the districts where employment growth is higher than the state average. Across districts there is significant growth in Bangalore Urban in terms of main and marginal workers, whereas the districts of Bidar, Bijapur, Gulbarga and Raichur have a negative rate of growth for main workers. All these districts are located in north Karnataka.

This broadly reveals that growth in employment is mainly Bangalore-centric. Bangalore is supporting a large number of Information Technology based industries, which generate high-end, skill-based employment. There has been a significant increase in marginal employment in Bangalore as well, mainly due to construction activities. There is a large influx of migrant unskilled labourers to Bangalore resulting in the high growth of marginal workers. Much of this migration has been triggered by low growth and recurrent drought in the state. This phenomenon of employment growth centering only around Bangalore imposes great stress on its infrastructure. In recent times the state has initiated policies to develop growth centres in other cities as well.

TABLE 4.19

Sectoral distribution of usual (principal + subsidiary) status of workers: 1983, 1993-94 and 1999-2000

(Per cent)

Year	Rural			Urban			Total (Rural + Urban)		
	A	M	NA	A	M	NA	A	M	NA
1983	84.40	6.00	15.60	19.90	28.90	80.10	69.60	11.30	30.40
1993-94	81.90	6.70	18.10	16.60	26.90	83.40	65.70	11.70	34.30
1999-2000	82.10	5.90	17.90	10.90	27.10	81.10	62.50	11.80	37.50

Notes:
1. A: Agriculture, M: Manufacturing, NA: Non-agriculture.
2. Manufacturing is a sub-set of Non-agriculture

Sources:
1. National Sample Survey findings cited in Chadha, G.K. and P.P. Sahu (2002): 'Post-Reform Setbacks in Rural employment: Issues that need further Scrutiny'.
2. Economic and Political Weekly, Vol. XXXVII, No.21, pp.1998-2026.

TABLE 4.20

Unemployment rates: Karnataka and all-India

Status	Unemployment rates											
	1993-94			1999-2000			1993-94			1999-2000		
	M	F	P	M	F	P	M	F	P	M	F	P
	Rural Karnataka						Urban Karnataka					
Usual status	1.3	0.6	1.1	1.0	0.3	0.8	3.4	7.5	4.3	3.0	4.7	3.4
Usual status adjusted	0.9	0.4	0.7	1.0	0.3	0.7	2.9	5.6	3.6	3.0	4.4	3.3
Current weekly	1.8	1.2	1.6	2.0	1.5	1.8	4.0	6.9	4.7	3.8	4.7	4.0
Current daily	4.7	3.9	4.4	4.4	4.0	4.3	5.6	8.9	6.3	5.3	5.9	5.4
	Rural all-India						Urban all-India					
Usual status	2.0	1.4	1.8	2.1	1.5	1.8	4.5	8.2	5.2	4.8	7.1	5.2
Usual status adjusted	1.4	0.8	1.2	1.7	1.0	1.5	4.0	6.2	5.2	4.5	5.7	4.7
Current weekly	3.0	3.0	3.0	3.9	3.7	3.8	5.2	8.4	5.8	5.6	7.3	5.9
Current daily	5.6	5.6	5.6	7.2	7.0	7.1	6.7	10.5	7.4	7.3	9.4	7.7

Note: M-Male, F-Female and P-Persons.

Sources:
1. Government of India (1996a): 'A Note on Employment and Unemployment Situation in India. Fifth Quinquennial Survey, NSS 50th Round (July 1993 – June 1994)' Sarvekshana, Vol. XX, No.1, pp. 1-146.
2. Government of India (2001f): Employment and Unemployment Situation in India 1999-2000 (Part-I) NSS 55th Round (July 1999-June 2000), National Sample Survey Organisation, Ministry of Statistics and Programme Implementation, New Delhi, pp.140-142.

Unemployment

The extent of unemployment will be examined from different perspectives, viz. (i) usual status; (ii) current weekly status; and (iii) current daily status. Estimates of unemployment in Karnataka corresponding to these three perspectives are presented separately for male and female, by sector, for the years 1993-94 and 1999-2000 in Table 4.20. The estimate by the usual status criterion provides a measure of chronic unemployment; this estimate adjusted for (excluding) workers on subsidiary status is

called 'Usual Status Adjusted'. Estimates by the current weekly status measures current unemployment (chronic as well as temporary); and current daily status encompasses chronic unemployment, temporary unemployment and under-employment. In other words, among these measures, the current daily status estimate would be the most comprehensive measure. It is an estimate of the average level of unemployment on a day during the survey year. It is a comprehensive estimate since it is based on the unemployed days of the chronically unemployed, the unemployment days of those who are usually employed but unemployed intermittently and the unemployed days of those who are employed as per the current weekly status approach. Thus, it takes into account the unemployed days of even employed persons, and hence, seasonal unemployment also. The estimates for the rural and urban areas of Karnataka and all-India show diverse patterns of change (Table 4.20).

The Table 4.21 indicates that there was a decline in the extent of unemployment (male and female) in both rural and urban Karnataka as against an increase (male and female) in rural all-India, (male) in urban all-India and a decrease only in female unemployment in urban all-India. The conclusion is that Karnataka seems to have fared better than India as a whole in dealing with the unemployment situation.

Policy responses

The Government of Karnataka has explored many policy options to reduce the deprivation levels of the population. The policies include programmes to promote growth and redistribution. Broadly, the redistributive strategy seeks to reduce poverty by means of the following interventions:

- Promote asset endowment of the poor by programmes such as land reforms and *Swarnajayanti Gram Swarozgar Yojana* (SGSY);
- Offer direct employment opportunities through programmes like the *Sampoorna Grameen Rozgar Yojana* (SGRY) and *Stree Shakti*; and

TABLE 4.21

No. of unemployed person days per thousand person days (current daily status): Karnataka vs. all-India

Year	Rural			Urban		
	Male	Female	Persons	Male	Female	Persons
Karnataka						
1993-94	27	13	20	31	14	22
1999-2000	25	12	19	29	10	20
All-India						
1993-94	30	13	22	36	14	26
1999-2000	37	15	26	38	12	26

Sources:

1. Government of India (1996): 'Results on Employment and Unemployment Situation in India, Fifth Quinquennial Survey, NSS 50th Round (July 1993- June 1994)', Sarvekshana, Vol. XX, No. 1, p. 113.
2. Government of India (2000): Employment and Unemployment in India 1999-2000 Key Results. NSS 55th Round (July 1999- June 2000), National Sample Survey Organisation, New Delhi, p. 35.
3. Government of Karnataka (2001): Economic Survey 2000-01, Planning and Statistics Department, Bangalore; p.195.

TABLE 4.22

Progress of SGRY (Stream I): 1998-99 to 2002-03

Year	Financial (Rs. crore)		Physical (Lakh man days)		Food grains ('000 MT)	
	Target	Achievement	Target	Achievement	Released	Distributed
1998-99	154.77	134.83	-	292.42	-	-
1999-2000	103.59	100.91	195	186.96	-	-
2000-01	66.32	72.83	113	103.57	-	-
2001-02	100.21	101.55	130	142.40	92.13	58.84
2002-03	95.16	128.68	123.82	245.33	108.07	126.48

Source: Government of Karnataka (2003): Annual Report 2002-03, Rural Development and Panchayat Raj department, Bangalore, p. 5.

TABLE 4.23

Progress of SGRY (Stream II): 1998-99 to 2002-03

Year	Financial (Rs. crore)		Physical (lakh man days)		Food grains ('000 MT)	
	Target	Achievement	Target	Achievement	Released	Distributed
1998-99	110.48	112.89	188.77	225.15	-	-
1999-2000	93.83	101.92	188.82	175.48	-	-
2000-01	87.87	94.22	113.98	128.94	-	-
2001-02	99.90	95.12	129.58	140.79	89.50	60.74
2002-03	92.81	114.26	120.40	276.13	164.19	142.27

Source: Government of Karnataka (2003): Annual Report 2002-03, Rural Development and Panchayat Department, Bangalore, p. 6.

TABLE 4.24

Wage employment generated under various government programmes

(Crore)

Year	Man days generated
1999-2000	14.82
2000-01	16.49
2001-02	14.82
2002-03	14.71
2003-04	18.88
2004-05 (up to Dec.04)	10.00

Source: Planning Department, Government of Karnataka.

- Promote food security through the public distribution system and subsidised food grains.

These measures have achieved some success as reflected in the reduction in the estimates of poverty over time. However, the reduction in poverty has not been uniform across districts. The percentage point reduction in the incidence of poverty between 1993-94 and 1999-2000 was much less in northern Karnataka than in the south and the average for the state (Suryanarayana and Zaidi, 2002).

One major policy emphasis in recent years has been on growth in the rural areas by measures to promote (i) productivity in agriculture and related activities; (ii) coverage and quality of infrastructure; (iii) quality of services and hence, human resources. The government has also been implementing schemes to develop rural infrastructure encompassing rural communications, housing, water supply and sanitation, watershed development and minor irrigation.

Employment generation

Programmes for employment generation are of two types: (i) the set of schemes falling under *Sampoorna Grameen Rozgar Yojana (SGRY)* to provide wage employment; and (ii) those promoting self-employment of the rural poor falling under three broad schemes called *Swarnajayanti Gram Swarozgar Yojana* (SGSY), *Stree Shakti and Swavalambana*. Some salient features and achievements of these programmes in recent years are as follows:

Various government programmes, including direct wage employment programmes, such as *Swarnajayanti Gram Swarozgar Yojana, Sampoorna Grameen Rozgar Yojana*, departmental works in irrigation, roads, buildings, command area development etc. generate considerable wage employment, which support the employment needs of the rural sector. The details of wage employment generated from 1999-2000 to 2004-05 may be seen in Table 4.24.

TABLE 4.25

Swarnajayanti Gram Swarozgar Yojana (SGSY): 1999-2000 to 2002-03

Year	Financial (Rs. lakh)			Physical				
	Allocation	Achievement	%	Groups formed		No of 'swarozgaries' (self employed)		
				Target	Achieved	Target	Achieved	%
1999-2000	6262.20	3969.52	63	226	6534	33275	19004	57
2000-01	4706.77	4212.40	89	1695	5771	25025	26942	108
2001-02	3089.34	5147.38	167	1112	5592	16420	42944	262
2002-03	3089.34	4882.33	158	1112	5481	16420	37116	226

Source: Government of Karnataka (2003): *Annual Report 2002-03*, Rural Development and Panchayat Raj Department, Bangalore, p. 11.

Concerns

- Comparable with all-India trends, Karnataka is experiencing a structural change in the composition of its State Domestic Product with the share of the primary sector declining in favour of the tertiary sector and the intermediary secondary sector remaining almost constant. Employment, however, is still primary sector oriented, with secondary and tertiary sectors contributing relatively lower proportions. Though the economy has grown at a moderate compound growth rate of around 6 per cent during the decade, the growth of the primary sector has increased only marginally, (by less than one per cent) and it is the secondary and tertiary sectors that have fuelled this growth in the state.
- Another area of concern is the low participation of women in the secondary and tertiary sectors. Women are found largely in unskilled low-end jobs like agriculture labour, household industries etc. Women constitute nearly 60 per cent of agricultural labourers. There is a disparity in the relative agricultural wages between men and women besides disparity in real and nominal wages. This further pushes women into a poverty trap.
- Karnataka has the second largest percentage of children living in poor households, rural and urban, among the four southern states.
- While government has initiated many programmes for child labour, the results are mixed because the policy focuses on rehabilitation rather than prevention.
- Existing child labour laws do not cover the so-called non-hazardous sectors such as agriculture, domestic and home-based work, and the informal sector, where more than 90 per cent of children work. There is, thus, a contradiction between the law on compulsory education which bans all work during school hours and the child labour law. There are also contradictions between these two laws on the magnitude of punishments for employers of children.
- Another area of concern is negative growth in organised sector employment in recent years. While the share of the organised sector in the aggregate employment is very low at eight per cent, a proportion comparable with all-India, it will further decline to lower levels if remedial policy measures are not taken with appropriate state interventions.
- Poverty trends show a declining trend in the state, comparable with the all-India trend. However, urban poverty in Karnataka is higher than the rural poverty levels. One of the apparent reasons for the high incidence of urban poverty is migration from the rural to urban areas for employment.
- The large number of agricultural labourers as a proportion of the total work force adversely impacts labour productivity, per capita income and poverty levels due to an excessive dependence on agriculture. Inter-district comparisons show that leading districts such as Bangalore, Kodagu, and Dakshina Kannada have a low proportion of agricultural labourers in the aggregate employment. These districts have high labour productivity and per capita income, and a low incidence of poverty. Backward districts like Raichur, Gulbarga and Haveri have a high proportion of agricultural labour but relatively low productivity levels, per capita income and a high incidence of poverty.

Recommendations

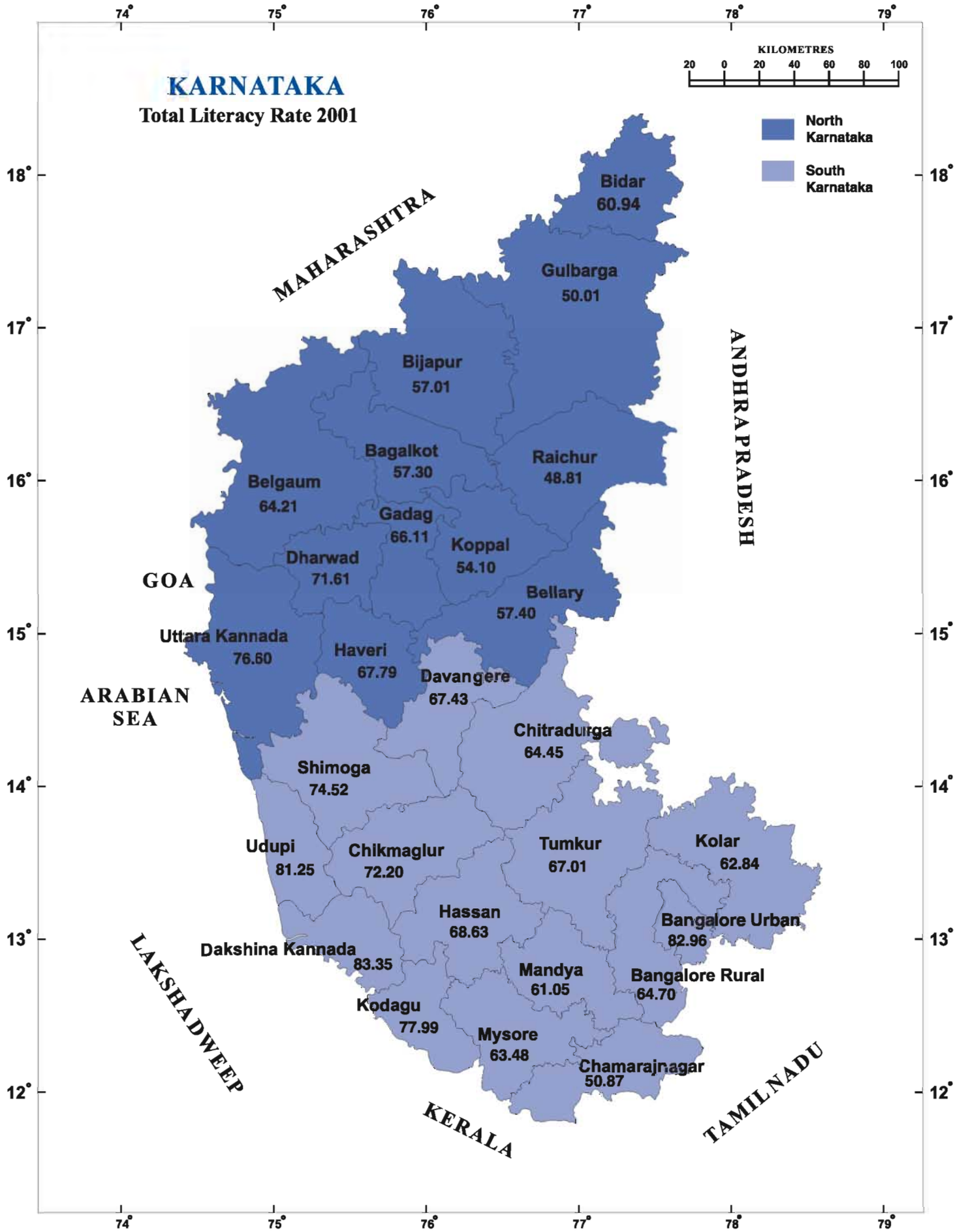
- Formulate a comprehensive employment strategy aiming at sectoral and regional diversification; identify appropriate labour intensive technologies; encourage faster growth in the primary sector; reduce regional disparities.
- Reorient the employment strategy to absorb the growing labour force by creating more job opportunities and a growth strategy focusing on the primary sector, which can sustain and absorb the increasing employment needs. The growth strategy must also focus on creating employment opportunities in the non-farm and household industry sectors which are highly labour intensive. The tertiary sector though contributing significantly to the state income, is not labour intensive and is confined to highly skilled jobs. There is a large

There is a disparity in the relative agricultural wages between men and women besides disparity in real and nominal wages. This pushes women into a poverty trap.

chunk of the educated unemployed without any technical skills, who need to be provided with training for productive employment. The state must devise a policy aimed at absorbing such segments of the labour force through appropriate training.

- Strengthen policies to empower women to emerge from the poverty syndrome and to also increase access to better economic resources by encouraging them to participate in skill-based productive economic activities.
- Counter and reverse the process of marginalisation of labour through self- employment and regular employment.
- Manage rural out-migration with a suitable region specific employment policy to create more sustainable job opportunities in rural areas.
- Promote non-farm income generating activities to generate more productive employment opportunities in the non-farm sector.
- The ongoing efforts of the state government in setting up self-help groups like *Stree Shakti* will have to be intensified.
- Attack the problem of child labour on several fronts: reduction of household poverty, universal enrolment and retention in school, and strengthening legal provisions and enforcement.
- Amend labour legislation to cover children in non-hazardous sectors.
- The Bonded Labour System (Abolition) Act of 1976 should be amended so as to identify and punish those who are practising child bonded labour.

Literacy and Education


KARNATAKA
Total Literacy Rate 2001
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 60.94
Gulbarga 50.01
Bijapur 57.01
Bagalkot 57.30
Raichur 48.81
Belgaum 64.21
Gadag 66.11
Koppal 54.10
Dharwad 71.61
Bellary 57.40
Uttara Kannada 76.60
Haveri 67.79
Davangere 67.43
Chitradurga 64.45
Shimoga 74.52
Udupi 81.25
Chikmaglur 72.20
Tumkur 67.01
Kolar 62.84
Hassan 68.63
Bangalore Urban 82.96
Dakshina Kannada 83.35
Mandya 61.05
Bangalore Rural 64.70
Kodagu 77.99
Mysore 63.48
Chamarajnagar 50.87
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°

Literacy and Education

Introduction

Education is recognised as a fundamental human right, along with other necessities, such as food, shelter and water in *The Universal Declaration on Human Rights* (1948). The advantages it confers on individuals and nations are multi-dimensional and multi-faceted. It sustains economic growth by providing basic as well as specialised skills that ensure increased productivity and higher per capita incomes. Human development is predicated upon universal access to education, with its implications for equity and social justice. Education empowers people to make informed choices about their lives and about their rights as citizens in a democracy. Gender justice gets a boost when women have access to education, which, by enhancing women's knowledge and employment capacity, increases their sense of autonomy and self worth. People's health status improves as their education levels rise. Above all, education is valued, quite simply, for itself and the avenues of knowledge and awareness that it opens for us.

Achievements in education in Karnataka have been quite remarkable, and the state is moving towards universal literacy at a steady pace. The literacy rate increased from 56.04 per cent in 1991 to 66.64 per cent in 2001, with the female literacy rate increasing more swiftly than the male literacy rate. Overall, the gender disparity in literacy is declining rather perceptibly and the decline is much more evident in the less economically developed districts of the state. Karnataka has 51,904 primary schools (2003-04) and the number of habitations with primary schools within a distance of one kilometre increased from 84 per cent in 1993 to 88 per cent in 2002. Enrolment in primary education grew at the rate of one per cent for boys and two per cent for girls per annum from 1990-91 to 2003-04. The dropout rate for Classes I to IV came down from a high 31 per cent in 1993-94 to six per cent in 2001-02, but increased thereafter, to 11 per cent in 2003-04. For classes I to VIII, the dropout rate declined from 54-59 per cent between 1992 and 2000 to 45.4 per cent in 2003-04. Karnataka has taken steps to recruit women teachers, whose numbers went up to 54 per cent in 2003-04. At present there exists an extensive high school network in the state and the midday meal scheme covers nearly 66 lakh children in classes I to VII, in both government and aided schools. As many as 1,088 high schools have computer-aided learning centres, thereby bringing information technology within the reach of rural students.

The constraints and challenges will have to be confronted head-on. Overall, the mean years of schooling have improved only marginally over a four-year period, from 1999-2000 to 2003-04. The high levels of regional, caste and gender disparities imply that not all the children in the state have equal access to education. The dropout rate in south Karnataka districts in 2003-04 was lower than the state average as well as north Karnataka's average for boys and girls. In terms of infrastructure in primary schools, Hyderabad Karnataka performs poorly while south Karnataka has better infrastructure than other regions. More than 3 per cent schools

Education is recognised as a fundamental human right, along with other necessities, such as food, shelter and water in *The Universal Declaration on Human Rights* (1948).

BOX 5.1

UN Millennium Development Goals

Goals	Target	Indicators
1. Achieve universal primary education.	Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.	1. Net enrolment ratio in primary education. 2. Proportion of pupils starting grade I who reach grade V. 3. Primary completion rate. 4. Literacy rate of 15–24 year-olds.
2. Promote gender equality and empower women.	Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education not later than 2015.	1. Ratio of girls to boys in primary, secondary and tertiary education. 2. Ratio of literate females to males among 15–24 year-olds.

do not have teachers and 19 per cent function with single teachers (Seventh All-India School Education Survey, Provisional Statistics, 2002). The percentage of girls' and boys' enrolment in secondary education in the state still shows marked differentials (boys: 6,86,893 and girls: 5,97,244 in 2003-04) despite a steady improvement over the years. The quality of instruction and instructional material will have to improve considerably to ensure better retention of students.

As noted in chapter 3, from 1990-91 to 2002-03, the largest allocation of public education expenditure went to general education, and primary and secondary education within general education, a pattern which reflects the government's priorities. Despite this, the share of primary and secondary education in the state income and in the education budget has been more or less static. The combined public expenditure ratio (PER) and the social allocation ratio (SAR) for primary and secondary education has straggled along at around 2.4 per cent and 13.3 per cent for over 12 years. While the state government has, quite rightly, prioritised primary

BOX 5.2

Monitorable targets in the Tenth Five Year Plan of India

1. All children in school by 2003.
2. All children to complete 5 years of schooling by 2007.
3. Reduction in gender gap in literacy by at least 50 per cent by 2007.
4. Increase in literacy rate to 75 per cent within 2002-03 to 2006-07.

Source: Planning Commission, Government of India.

BOX 5.3

Selected social indicators with reference to the Tenth Plan targets and Millennium Development Goals – Karnataka

Indicator	Year	Rural			Urban		
		Male	Female	All	Male	Female	All
Literacy	1991	60.3	34.8	47.7	82.0	65.7	74.2
	2001	70.5	48.0	59.3	86.7	74.1	80.6
School attendance	1993-94	73	62.3	67.8	86.1	84	85
	1999-2000	77.7	72.6	75.1	87.4	88.4	88.2
Gender gap in literacy	1991	-25.5			-16.3		
	2001	-22.5			-12.6		
Head count ratio of poverty	1993-94	22			36		
	1999-2000	19.1			27.1		
Infant mortality rate	1991	87			47 (77)		
	2004	64			24 (52)		

Sources:
1. Head count ratio based on calculation of poverty estimates by Sen and Himanshu (2004).
2. *Sarvekshana* (1997) for school attendance rates for 1993-94.
3. School attendance rates for 1999-2000 were calculated by Himanshu (2004) using unit level NSSO data.
4. Himanshu (2004), School attendance rates for different states of India: Estimates based on unit level data from the 55th Round of Employment-Unemployment Survey, CESP, Jawaharlal Nehru University, New Delhi.
5. Literacy Rate: Census 1991 and 2001.
6. Infant Mortality Rate: SRS 2004 (figures in brackets indicate state average).

and secondary education in terms of resources, the overwhelmingly large share of revenue expenditure in total expenditure indicates that, in Karnataka, as in other southern states, not enough investment is being directed towards capital expenditure. The non-salary component is low and the expenditure on school infrastructure, curriculum development, instructional material, in-service teachers' training – in short, all the elements that contribute to improving the quality of education – is inadequate.

Literacy

Literacy's positive association with improved socio-economic development indicators, as well as some demographic indicators, underlines its crucial role in the process of human development. Attainment of literacy improves people's productivity by strengthening their knowledge and skill base, and this, in turn, increases their income. The coefficient of correlation between the population below the poverty line and the female literacy rate in rural areas is –0.62, indicating clearly that poverty and female illiteracy are very closely linked (Table 5.1). There is also likely to be greater improvement in women's status when their literacy levels rise: for instance, there is a positive correlation (0.28) between female literacy and the sex ratio (Table 5.1). This is apparent from the situation prevailing in Dakshina Kannada and Udupi districts, which have the highest sex ratio in the state, as well as a very high female literacy rate.

Karnataka's literacy rate (66.64) has increased by 10 percentage points between 1991 and 2001. Its literacy rate has been consistently higher than all-India in all census years and is even higher than the literacy rate in some neighbouring countries such as Pakistan (44.0), Bangladesh (40.10) and Nepal (39.20), but lower than Sri Lanka (91.10). Karnataka, however, still has to catch up with its neighbours, Kerala (90.9), Tamil Nadu (73.5) and Maharashtra (76.9). The scenario in Karnataka is somewhat mixed. About one-third of the state's population is still illiterate; the illiteracy rate is more than 63 per cent and 58 per cent respectively among Scheduled Tribe and Scheduled Caste females. As many as 15

TABLE 5.1

District-wise rural female literacy rate and percentage of rural families below poverty line: 2001

Sl. No.	Districts	Female literacy rate 2001	Rural female literacy rate 2001	Sex ratio	No. of rural families below poverty line (%)
1	Bagalkot	43.56	36.33	980	23.50
2	Bangalore Rural	54.99	50.95	955	35.75
3	Bangalore Urban	77.48	60.78	908	15.67
4	Belgaum	52.32	45.80	960	23.70
5	Bellary	45.28	36.82	969	44.57
6	Bidar	48.81	43.64	949	39.60
7	Bijapur	43.47	37.32	950	42.00
8	Chamarajnagar	42.48	38.59	971	36.00
9	Chikmaglur	64.01	60.70	984	27.00
10	Chitradurga	53.78	49.12	955	41.50
11	Dakshina Kannada	77.21	72.69	1022	15.40
12	Davangere	58.04	52.02	962	20.00
13	Dharwad	61.92	47.70	949	39.00
14	Gadag	52.52	46.28	969	46.40
15	Gulbarga	37.90	29.43	966	33.70
16	Hassan	59.00	54.72	1004	27.13
17	Haveri	57.37	54.52	944	32.00
18	Kodagu	72.26	70.10	996	19.00
19	Kolar	52.23	44.99	972	40.27
20	Koppal	39.61	35.81	983	42.50
21	Mandya	51.53	47.65	986	29.86
22	Mysore	55.81	42.31	964	28.14
23	Raichur	35.93	28.86	983	43.20
24	Shimoga	66.88	60.66	978	36.00
25	Tumkur	56.94	52.29	967	31.40
26	Udupi	75.19	72.97	1130	24.67
27	Uttara Kannada	68.47	63.52	971	30.45
South Karnataka		**63.02**	**53.68**	**966**	**28.71**
North Karnataka		**48.30**	**41.15**	**964**	**37.29**
Karnataka		**56.90**	**48.01**	**965**	**33.00**
Correlation-coefficient			**-0.62**	**0.28**	

Sources:
1. Registrar General of India, Primary Census Abstract 2001.
2. Report of High Power Committee for Redressal of Regional Imbalances, 2002.

TABLE 5.2

Literacy rate of Karnataka and all-India

Year	Karnataka				All-India			
	Persons	Male	Female	IGD[1]	Persons	Male	Female	IGD
1961	29.80	42.29	16.70	0.47	28.30	40.40	15.35	0.48
1971	36.83	48.51	24.55	0.36	34.45	45.96	21.97	0.38
1981	46.21	58.73	33.17	0.32	43.56	56.37	29.75	0.35
1991	56.04	67.26	44.34	0.25	52.20	64.13	39.29	0.29
2001	66.64	76.10	56.90	0.19	64.80	75.80	54.20	0.22

Note: IGD=Index of Gender Disparity.

Source: Registrar General of India, Census of India, various volumes.

TABLE 5.3

Region-wise literacy-gender disparity index in Karnataka: 1991 and 2001

Region	Rural		Urban		Total	
	1991	2001	1991	2001	1991	2001
South Karnataka	0.27	0.20	0.12	0.09	0.21	0.15
Bombay Karnataka	0.34	0.27	0.20	0.15	0.29	0.23
Hyderabad Karnataka	0.47	0.33	0.24	0.18	0.38	0.28
State	**0.31**	**0.24**	**0.15**	**0.11**	**0.25**	**0.19**

Note: Estimated using data from the source.

Source: Registrar General of India, Census of India, 1991 and 2001.

The coastal districts of Dakshina Kannada (83.35) and Udupi (81.25) along with Bangalore Urban district (82.96) continued to maintain their lead status as high performers, well on the way to catching up with Kerala.

districts (9 in north Karnataka and 6 in south Karnataka) have a literacy rate that is below the state average and 11 districts are even below the national average, ranging from Raichur with 48.8 per cent to Mysore with 63.48 per cent. One encouraging feature is that the female literacy rate increased more rapidly (around 28 per cent) from 1991 to 2001 than the male literacy rate (around 14 per cent). The gender disparity in literacy has declined steadily over the years, from 0.47 in 1961 to 0.19 in 2001, indicating significant progress in the reduction of female illiteracy. Another trend, which is reflective of the success of policy interventions, is the sharp decline in gender disparity in the rural areas of even the relatively less developed region of Hyderabad Karnataka. While the literacy-gender disparity is higher in rural areas than in urban areas, the good news is that the disparity has reduced more rapidly in the rural areas (Table 5.3).

Literacy rates in the various districts of the state have improved significantly in 2001. The coastal districts of Dakshina Kannada (83.35) and Udupi (81.25) along with Bangalore Urban district (82.96) continued to maintain their lead status as high performers, well on the way to catching up with Kerala, while four districts of the Hyderabad Karnataka region were below the all-India literacy rate in respect of total, male and female literacy levels in both census years (1991 and 2001). The *malnad* districts of Kodagu (77.99), Shimoga (74.52) and Chikmaglur (72.20) maintained a steady growth in the literacy rate. Within Hyderabad Karnataka, Bidar, despite being below the state average, emerged as the best performing district (60.94), while Raichur occupied the lowest position in both census years. Bijapur's literacy rate was higher than the all-India literacy rate in 1991, but regressed below the all-India male, female and total literacy levels in 2001. Other districts, which showed similar deterioration and fell below the national literacy rate, are Chitradurga (male and total literacy), Bagalkot (male), Gadag (female) and Belgaum (total literacy). It is possible that this somewhat grim scenario is the outcome of the bifurcation of certain districts (viz. Chitradurga, Bijapur and Dharwad) in 1997, whereby pre-existing intra-district differentials in literacy became sharply outlined. The less developed Hyderabad Karnataka districts gave cause to rejoice, having registered the most marked improvements in literacy in the state with the highest increases in decennial growth: Raichur (3.58), Koppal (3.53) and Bidar (3.05), while the lowest was Bijapur with 0.13. Even Chamarajnagar, one of the most underdeveloped districts in south Karnataka, managed to improve its performance from 38.19 per cent in 1991 to 50.87 per cent in 2001.

The low female literacy rate in Karnataka, as in India, is a visible manifestation of gender bias, which refuses to acknowledge women's inherent right to education. Caste, class and geographical factors are other sources of inequity that shape

[1] Disparity Index = Log (X_2/X_1) + Log $[(Q-X_1)/(Q-X_2)]$, Where $X_2 \geq X_1$ and $Q \geq 200$, Sopher, D.K (1974) 'Measurement of Disparity', *The Professional Geographer,* 26/2, (Nov), 380-92.

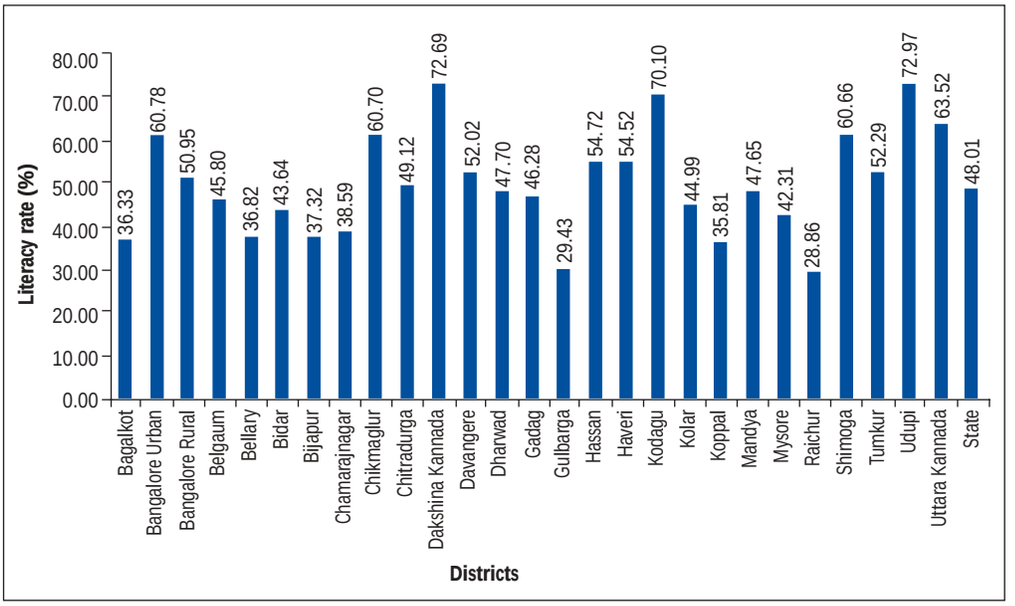
female literacy levels. This becomes evident when the inter-district performance in female literacy is analysed. The highest female literacy rates are to be found in Bangalore Urban (77.48), Dakshina Kannada (77.21), and Udupi (75.19) districts, and the lowest in Raichur (35.93), Gulbarga (37.90) and Koppal (39.61). Geographically, Gulbarga, Raichur and Koppal are contiguous and share the same socio-economic characteristics of underdevelopment, while Dakshina Kannada and Udupi (which were originally one district) have traditionally maintained good human development indicators. The female literacy rate in Bangalore Rural was a low 54.99 per cent – lower than the state average, and lower than some southern districts such as Davangere (58.04) or Tumkur (56.94), which do not have the advantage of lying in the immediate periphery of India's fastest growing city. Figure 5.1 shows the rural female literacy rate between different districts of the state and reveals wide variations between north and south Karnataka. The mean literacy rate of the districts of north Karnataka[2] (60.99 per cent) is less than that of south Karnataka[3] (69.52 per cent). There has been a sharp decline in the variation (as reflected through coefficient of variation) during the decade among districts, both in the south (17.17 per cent in 1991 and 13.18 per cent in 2001) and the north (20.94 per cent in 1991 and 13.97 per cent in 2001). The variation in literacy over the decade has been narrowing for all caste groups. In Hyderabad Karnataka, female literacy rates in rural areas reveal significant improvements (the maximum in the state) in all the districts during this period, showing that the initiatives taken in the state have started bearing fruit in recent years.

The literacy rate of rural females in Karnataka is lower than that of urban females, as the urban female literacy rate grew at a faster rate than the rural female literacy rate. Raichur and Koppal have the lowest urban female literacy rates in Karnataka. As many as 10 districts in north Karnataka and four districts of south Karnataka have a rural female literacy rate that is below the state average. The poor performing districts in Bombay Karnataka are Bijapur and Bagalkot while Raichur and Gulbarga are the low performers in Hyderabad Karnataka and

In Hyderabad Karnataka, female literacy rates in rural areas reveal significant improvements.

FIGURE 5.1

Inter-district disparities in the rural female literacy rate



[2] North Karnataka includes: Belgaum, Bijapur, Bagalkot, Dharwad, Gadag, Haveri, Uttara Kannada, Bellary, Bidar, Gulbarga, Raichur and Koppal.

[3] South Karnataka includes: Bangalore Urban, Bangalore Rural, Chitradurga, Davangere, Kolar, Shimoga, Tumkur, Chikmaglur, Dakshina Kannada, Udupi, Hassan, Kodagu, Mandya, Mysore and Chamarajnagar.

The lowest gender disparity in literacy is in Bangalore Urban and the highest in Raichur.

Chamarajnagar in south Karnataka (Appendix Tables: Series 4).

The gender disparity index has been calculated by using Sophers' disparity index where a high index means high gender disparity. A noticeable and welcome element is the fact that the gender disparity in literacy has declined sharply over the decade. The lowest gender disparity is in Bangalore Urban and the highest disparity is in Raichur. While gender disparity in literacy is higher in north Karnataka than in south Karnataka, it would be simplistic to say gender disparities are insignificant in the southern districts. The female literacy rate in Bangalore Rural district may have improved over the decade, but it is still too low for a district that has the advantage of being adjacent to an urban centre. The intensity of difference may be less in the southern districts, but the disparity does exist and has serious effects on female health and poverty. While it is reassuring to note that, overall, the gender disparity in literacy is declining and that the decline is faster in the more underdeveloped regions, more policy interventions are required if Karnataka is to meet the MDG (Figure 5.2).

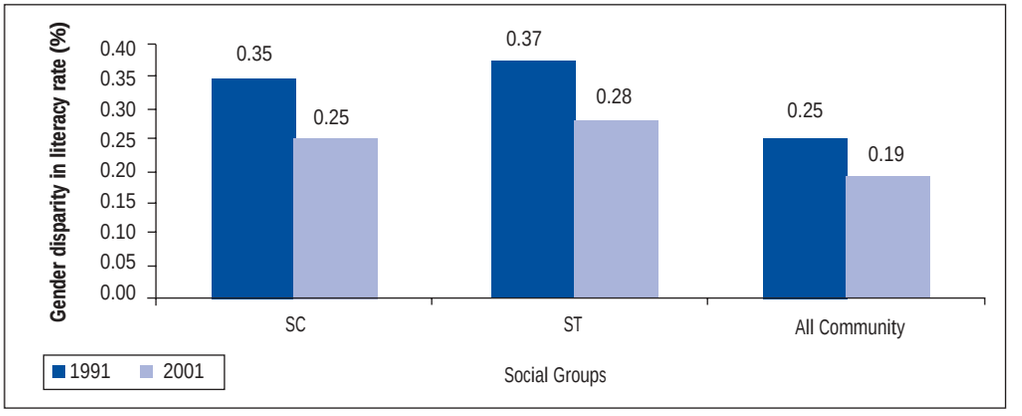
Since the Scheduled Caste and Scheduled Tribe populations are characterised by low literacy rates, districts with high SC and ST populations tend to have lower literacy rates than others (see chapters 9 and 10).

State interventions

One reason for the existence of such high levels of illiteracy in India, even today, when it is poised to become a super power in this millennium, is the low priority accorded to both adult literacy and primary education in the post-Independence years. The institutions of higher learning established in those years have contributed immeasurably to the country's emergence as a leader in the current knowledge-based global economy, but the lack of policy seriousness in tackling illiteracy as a grassroots movement meant that increases in literacy levels took place incrementally. The National Adult Education Programme (NAEP), launched in 1978, was a national programme to remove illiteracy, under which funds were made available to states to set up departments of adult education. The next initiative, the National Literacy Mission 1988, was launched in the then popular mission mode. The Literacy Mission used a community based approach to address adult illiteracy, drawing upon volunteers and NGOs and using catchy tactics such as *jathas* and street theatre to mobilise people. In some states, the Literacy Mission met with unexpected success in mobilising women around social issues, as in the anti-arrack agitation in Nellore, Andhra Pradesh. This kind of social activism on this scale can be described as true education (through empowerment) in the broadest sense of the term. However, the outcomes of the efforts of the NLM, when viewed

FIGURE 5.2

Gender disparity index of the literacy rate



through the lens of census data on literacy, are somewhat mixed.

In Karnataka, Bijapur and Dakshina Kannada were the first two districts to be selected for implementation of the NLM. Their relative performances are given in Table 5.5. It is now recognised that the NLM could neither eradicate illiteracy, as promised, nor make a spectacular impact in Bijapur.

Having completed the Total Literacy Campaign and Post Literacy Campaign in all districts, continuing education programmes are now being run in 18 districts. At the village level, there are Continuing Education Centres (CEC) and Nodal Continuing Education Centres (NCEC) at the taluk level. Currently there are 1,513 NCECs and 14,145 CECs in the state. This lull in financing adult literacy programmes by the Centre needs serious rethinking when 33 per cent of the population is still illiterate.

Looking ahead, it may be noted that in 2001, the literacy rate in urban and rural Karnataka was 80.58 and 59.33 per cent respectively, hence the Tenth Plan goal of 75 per cent literacy rate has already been met, in the urban areas at least, although it will take some time for the rural areas to catch up. The rate of increase in the literacy rate in the rural areas between 1991 and 2001 was about 12 percentage points and at this rate, *ceteris paribus,* Karnataka is unlikely to meet the Tenth Plan goal of literacy in the rural areas. Furthermore, the goal of reducing the gender gap in literacy by 50 per cent by 2007 can be achieved only through strong policy initiatives. Between 1991 and 2001, the gender gap in literacy reduced by only 3.1 and 3.76 percentage points in the rural and urban areas of Karnataka respectively. Hence, adult education needs another boost if the MDG and Tenth Plan goals are to be fulfilled. A change in strategy, which addresses the issue bottom–up, i.e. from the gram panchayat up, is critical to the success of adult literacy programmes.

Education

This section will focus on school education from primary, up to and inclusive of plus-two education.

TABLE 5.4

Coefficient of variation (percentage) in literacy rates by social groups

Region/Gender	All		SC		ST	
	1991	2001	1991	2001	1991	2001
South Karnataka						
Male	12.7	10.4	16.2	9.1	22.6	15.1
Female	24.3	17.2	32.3	16.7	36.9	22.5
Total	**17.2**	**13.2**	**21.5**	**12.0**	**27.1**	**17.9**
North Karnataka						
Male	15.2	9.9	22.8	13.5	27.8	17.2
Female	31.5	20.4	41.2	27.1	47.5	31.8
Total	**20.9**	**14.0**	**28.5**	**18.4**	**33.4**	**22.2**
All Districts						
Male	14.0	10.6	19.0	11.8	24.7	16.5
Female	29.6	21.3	37.5	25.0	44.6	30.4
Total	**19.8**	**14.8**	**24.8**	**16.7**	**30.5**	**21.5**

Source: Registrar General of India, Census of India, 2001, Primary Census Abstract, (estimated).

TABLE 5.5

Decennial growth in literacy: Bijapur and Dakshina Kannada districts - 1991 and 2001

(Per cent)

District	Total		Male		Female		Compound growth rate		
	1991	2001	1991	2001	1991	2001	T	M	F
Bijapur	56.55	57.01	70.50	69.94	41.81	43.47	0.08	-0.03	0.45
Dakshina Kannada	76.74	83.35	84.88	89.70	68.84	77.21	0.88	0.65	1.15

Note: In 1991 Dakshina Kannada included Udupi and Bijapur included Bagalkot.

Source: Registrar General of India, Census 1991 and 2001.

Tertiary education is a vast sphere, encompassing as it does, diverse fields such as professional courses as well as general education. A plethora of issues has emerged in higher education such as financing, autonomy, governance, and quality – all in the context of equity and social justice. It would be difficult to address all these complex issues within the confines of this chapter. The Task Force on Higher Education (2004) has dealt with these aspects of higher education very comprehensively.

With an urban literacy rate of 80.58 per cent, Karnataka has achieved the Tenth Plan goal of 75 per cent literacy rate in the urban areas at least.

Primary education

The Supreme Court ruling in 1994 that a child has a fundamental right to free education up to age 14 clearly directs the state government to take responsibility for universal elementary education (UEE). The state of Karnataka has made major

BOX 5.4

Objectives and goals of the Department of Primary and Secondary Education

Objectives/Goals	Performance targets from 2002-03 (actual level) to 2006-07 (targeted level)
1. Enhance literacy rates.	1. Increase in literacy rate from 66.64 per cent in 2001 to 80 per cent by 2004-05.
2. Ensure that all children complete 8 years of primary schooling and enable 80 per cent of those who complete 8 years to pursue secondary schooling and acquire the knowledge, skills and qualifications for further education or for employment.	2.1 Reduction in percentage of children aged 6–14 who are out of school from 7.38 per cent to 0 per cent; 2.2 Increase in survival rate of class I children reaching class V from 88.82 per cent to 100 per cent; 2.3 Increase in survival rate of class I children reaching class VIII from 48 per cent to 85 per cent; 2.4 Increase in survival rate of class I children reaching class X from 41.35 per cent to 80 per cent; 2.5 Increase in gross enrolment ratio in classes I to X from 84.5 per cent to 100 per cent.
3. Increase achievement levels.	3.1 Increase in pass percentage in class VII from 94.96 per cent to 100 per cent; 3.2 Increase in pass percentage in class X from 55.57 per cent to 65 per cent.
4. Reduce income, gender, caste, religious, rural and regional gaps in enrolment, retention, completion, achievement and ensure a progression to higher education.	4.1 Reduction in gap in percentage of out-of-school children between boys and girls from 0.4 per cent to 0 per cent; 4.2 Reduction in gap in percentage of out-of-school children between total and SC from 2 per cent to 0 per cent; 4.3 Reduction in gap in percentage of out-of-school children between total and ST from 5 per cent to 0 per cent; 4.4 Reduction in gap in percentage of out-of-school children between state and northeast region from 6.19 per cent to 0 per cent; 4.5 Reduction in gap in percentage in class X between boys and girls from 4.75 per cent to 0 per cent; 4.6 Reduction in gap in percentage in class X between all students and SC/ST students from 14.2 per cent to 2 per cent; 4.7 Reduction in gap in percentage in class X between the state and the northeast region from 10.98 per cent to 0 per cent.
5. Increase in non-salary expenditure.	5.1 Increase in percentage of non-salary expenditure in total expenditure on primary education from 6.86 per cent to 20 per cent; 5.2 Increase in percentage of non-salary expenditure in total expenditure on secondary education from 7.91 per cent to 10 per cent.

Source: Education Department, Karnataka.

strides towards achieving the goal of UEE, which requires the fulfilment of the following objectives: (i) universal access to primary schools for all children; (ii) universal enrolment; (iii) universal retention; and (iv) universal achievement of minimum essential levels of learning by all children.

Access and enrolment

Karnataka has 51,904 primary schools (classes I to VIII) in 2003-04, of which 43,447 are government schools. Districts with the largest number of primary schools are Kolar (3,940), Tumkur (3,878), Belgaum (3,465) and Bangalore Urban (3,242). However, the number of primary schools by habitation is a better indicator of access than mere numbers of schools. The number of habitations with primary schools within a distance of one kilometre increased from 84 per cent in 1993 to 88 per cent in 2002 (Seventh All-India Education Survey: 2002). South Karnataka schools generally serve smaller populations per habitation (509) than north Karnataka schools (1,024), with the exception of Uttara Kannada, according to the Sixth All-India Education Survey. In certain districts viz. Shimoga, Chikmaglur, Hassan and Uttara Kannada, less than 75 per cent of the habitations have a primary school within a distance of one kilometre. These districts are situated in the Western Ghats, where habitations are small and widely dispersed. In most of the north Karnataka districts, however, 90 to 99 per cent of the habitations have a primary school within a distance of one kilometre, due in part to the fact that habitations are large and concentrated, but also as an outcome of policies and projects in this region (Table 5.6).

The government is the dominant provider of primary education in Karnataka. The role of the private sector is minimal, but it has registered some growth in recent times. In 1990-91, about 89 per cent of all primary schools were government schools, five per cent were private schools, which received grants from the government, and six per cent were unaided schools. By 2003-04, aided schools and unaided schools constituted 4.83 per cent and 11.46 per cent respectively and government schools constituted 83.71 per cent of

the total number of schools, indicating a modest increase in the number of unaided schools and a relative decline in the proportion of government schools over a period of 13 years. The number of private unaided schools in the state increased at a compound growth rate of eight per cent per annum during the period 1990-91 to 2003-04 while aided schools and government schools increased at 1.8 and 1.5 per cent respectively during the same period. This suggests that there is now a slight increase in the demand for unsubsidised, primary schools but overall, the government's role as provider of education to the poor and the vulnerable has not diminished significantly. The absolute number of government schools has increased, hence the government's proactive role continues. Districts with the highest percentage of government primary schools (classes I to VIII) are Udupi (95.05), Chikmaglur (91.63), Haveri (91.59) and Bangalore Rural (91.00) (Appendix Tables : Series 4) Table 5.7 reinforces this position: the demand for private schooling is urban-driven with a high concentration (34.1 per cent) of private, unaided schools in urban areas where the distribution of government schools is low at 47.4 per cent. Predictably, Bangalore Urban district has the highest percentage (38.74) of private unaided schools. Providers of private schooling do not find it profitable to establish institutions in rural areas where the population is predominantly low-income and where habitations can be both small and dispersed. The responsibility of educating the poor is shouldered by the state and any fallback here would have adverse consequences for the attainment of UEE.

Enrolment in primary education (classes I to VII) grew at the rate of 1.4 per cent, encompassing growth of one per cent for boys and two per cent for girls per annum, from 1990-91 to 2003-04, indicating that girls' education has received an impetus. Girls' enrolment grew from 36 per cent of the total enrolment in 1980-81 to 48 per cent in 2003-04. Bijapur, which had the lowest rank among all the districts in girls' enrolment in 1997-98 (KHDR 1999), continues to be the lowest ranked district in 2003-04, although enrolment increased from 42.2 per cent in 1997-98 to 46.8 per cent in

BOX 5.5

Learning via satellite

The Edusat Primary Education Project is a pilot project in distance education in primary education and the first of its kind in the country. It is being implemented in collaboration with ISRO.

The infrastructure consists of a central hub at Bangalore and Receive only Terminals (ROTs) with 29 sets in 885 schools in the educationally backward district of Chamarajnagar. Education programmes uplinked from the hub are received via the Edusat satellite in all schools simultaneously.

Edusat's objectives are:

- To bring in quality improvement in classroom transactions at the primary level;
- To make learning child centred, interesting and motivating;
- To supplement classroom teaching with audio-visual support;
- To take children through real life situations;
- To give students access to the best teachers in every field;
- To ensure that 'difficult' topics in every subject are easily understood by children;
- To provide inputs in non-curricular areas for the overall development of children;
- To encourage teachers to develop teaching learning materials (TLM) and use them effectively in classrooms.

Source: Education Department.

TABLE 5.6

Ratio of schools to students in primary education: A profile - 2003-04

Districts	No. of schools	Children per school
Kolar	3940	114
Tumkur	3878	100
Belgaum	3465	221
Bangalore Urban	3242	282
North Karnataka		
Bijapur	1901	210
Gulbarga	2594	273
Koppal	982	243
Uttara Kannada	2264	98
South Karnataka		
Chikmaglur	1696	103
Chitradurga	1907	147
Mandya	2104	120
Mysore	2339	176

Note: The first four districts have the highest number of primary schools in the state. The remaining eight districts are selected randomly (Appendix Tables, Series 4).

Source: Commissioner for Public Instruction, Karnataka.

BOX 5.6

Involving parents and the community

In 2001, School Development and Monitoring Committees (SDMCs) replaced the Village Education Committees (VECs) in Karnataka. An SDMC has a 3-year term. SDMCs comprise nine elected parent members, four ex-officio members and six nominated members (including students) to ensure parental and community involvement and participation in the day to day activities of schools. A committee meets once a month to review the functioning of the school.

A study found:

- 85 per cent of the parents rated the functioning of SDMCs as good;
- 83 per cent of the parents attend meetings every month;
- 30 per cent of the teachers said that SDMCs have been effective in carrying out improvements to schools through collective participation;
- According to 28 per cent of the parents, the SDMC has a positive impact on retention, attendance and enrolment;
- Around 30 per cent of the parents said that SDMCs have improved the functioning of the midday meal scheme;
- 79 per cent of the students reported that SDMC members visit schools regularly;
- 87 per cent of the students reported that SDMC members visit classes, verify whether teachers conduct classes and randomly test some of the learning competencies; and
- More than 70 per cent of the presidents of committees said that they have attempted to bring out-of-school children back to school.

Contributed by SDMCs (2002-03):

- 38 per cent have contributed towards land and buildings;
- 26 per cent have provided teaching learning materials (TLMs); and
- 19 per cent have contributed cash.

Every day one family supplies the vegetables and coconuts required for the midday meal served at the Government Lower Primary School, Jumbebeta, 40 km from Honnavara. The community has constructed a separate dining room. In fact, the community itself started the school, which the government later took over. The school is situated amid the thick forests of Uttara Kannada district. Despite the distance factor and geographical location the community has ensured that the school has furniture like benches, chairs, cupboards, etc. It cleans the playground through *shramadana.*

Then and now...what a change!

Old timers say this higher primary school at Sivarampet in Mysore looked like a cowshed. However, today it has been transformed by the local committee. This SDMC has formed sub-committees to look after the various developmental activities of the school. It has provided a range of facilities like drinking water, toilets, classrooms, power, a garden, teaching and learning material, sports equipment, gymnasium, a computer and books.

Source: An evaluation study conducted by the Policy Planning Unit, DSERT, in collaboration with Centre for Child and the National Law School of India University.

2003-04. There is not much variation between districts in girls' enrolment. Mandya has the highest enrolment of ST girls and Gulbarga the lowest enrolment for SC girls. Enrolment was the highest in Bangalore Urban and the lowest in Bellary, though it may be noted that there is not much difference between the highest and lowest enrolment numbers.

Gross and net enrolment ratios capture the multiple dimensions of schooling. It is useful to distinguish between the concept of gross enrolment and net enrolment rate. Generally, the gross and net enrolment ratios are used to capture child schooling. The enrolment rate is defined as the number of children enrolled in school divided by the child population in the relevant age group. The gross enrolment rate (GER) includes children at a given educational level who may be over or under-aged relative to the age group used as a divisor. The net enrolment rate (NER) is obtained by dividing the number of children in the relevant age group enrolled in a particular stage by the total child population in that specified age group. The GER may, therefore, exceed 100 per cent.

The GER of the state increased from 92 in 1996-97 to 99 in 2000-01 and fell to 94.14 in 2003-04. In 1998-99, Raichur had the lowest GER and Udupi the highest. In 2000-01, there was no change in the status of Raichur where the GER (74.54) was still the lowest, while Bangalore Urban (128.21) was the highest. During 2003-04, Dakshina Kannada had the highest GER and Raichur still had the lowest GER. Bidar's GER has improved markedly particularly the GER of girls,

TABLE 5.7

Distribution of primary schools by management and area: 2002-03

(Percentage)

Type of school	Rural	Urban	Total
Government	91.1	47.4	84.2
Private aided	2.6	18.5	5.1
Private unaided	6.3	34.1	10.7
All schools	84.0	16.0	100.0

Source: Saikshanic Anki Anshagala Pakshinota, 2002-03, Karnataka.

which is now on a par with their male counterparts. Across castes, the GER of the Scheduled Tribes (STs) is lower than that of the general population and the Scheduled Castes (SCs). In fact, there has been a great improvement in the GER of the SCs, which has overtaken the general population in 2000-01, and which is a direct outcome of the government's special incentive schemes. Some introspection and remedial action is called for with regard to the STs, who have a different set of problems altogether.

Table 5.8 reveals that all north Karnataka districts have very high net enrolment ratios. In 2004-05, Bidar for example, has an NER of 130 for classes I to V and 131 for classes VI to VII, the highest in the state.

The high GER and NER figures indicate that the first two objectives – universal access and enrolment – have largely been achieved, and increased attention is now required in the areas of retention/attendance and quality of learning.

Retention

The mean years of schooling are used as an indicator of levels of educational attainment. Overall, the mean years of schooling have improved only marginally over a four year period, from 3.97 in 1999-2000 to 4.25 in 2003-04, and there is little difference between boys and girls. Across social groups the mean years of schooling of Scheduled Tribe students is slightly lower than the Scheduled Castes as well as the non-SC and non-ST students.

Boys out-perform girls among the Scheduled Castes and Tribes, but overall, there is no significant difference in the mean years of schooling for girls and boys in the non-SC and non-ST group. Ten districts (all 5 districts of Hyderabad Karnataka; Chamarajnagar, Davangere, Bijapur, Bagalkot, and Belgaum) are below the state average for mean years of schooling for girls in 2003-04. If free education up to the age of 14, as mandated in the Constitution, is taken as the norm, then all children must have eight mean years of schooling, and current achievement levels, therefore, fall well short of this objective.

The dropout rate is an indicator of the efficiency of the primary school system since it presents an overview of the wastage of human resources. Non-attendance and/or dropping-out are the outcomes of a combination of factors at the individual, institutional and structural levels. Structurally, poverty means that parents cannot afford the opportunity costs, preferring to put their children to work, either at home or for other people. For girls, gender disparity combines with poverty to keep them out of school for a variety of reasons, ranging from early marriage to using girls for housework and sibling care. Lack of parental support, caused largely by the parents' own low education levels and lack of motivation, is another strong inhibiting factor. If schools are far from the habitation or have inadequate infrastructure with reference to classrooms, toilets for girls and drinking water, then parents feel discouraged. Within schools, multi-grade teaching, poor instructional quality, teacher absenteeism, repetition and the lack of

The high GER and NER figures indicate that the objectives of universal access and enrolment have largely been achieved.

TABLE 5.8

Net enrolment ratio

Sl. No	Region	Age 6–11 (classes I-V)			Age 12–13 (classes VI-VII)		
		Boys	Girls	Total	Boys	Girls	Total
1	Karnataka	95.97	95.95	95.96	99.53	101.42	100.48
2	North Karnataka	96.58	96.47	96.52	102.46	104.15	103.30
3	South Karnataka	90.01	90.06	90.03	91.32	93.25	92.29

Source: EMIS 2004-05, Children's Census 2005, Karnataka.

BOX 5.7

Mahiti Sindhu: IT at the grassroots

This year, the Government High School in the Indian Institute of Science Campus, Bangalore was adjudged the best secondary school providing computer education in the state and was honoured by the President of India.

This success story has been replicated in 1,000 government secondary schools across the state where computer learning has become a way of life for nearly 4,00,000 children over the past 4 years.

Quarterly evaluations of the programme are being regularly conducted by the Computer Science departments of local engineering colleges under the guidance of the Indian Institute of Science, Bangalore. Teachers in these schools are trained in computer application, thereby enhancing their teaching skills.

FIGURE 5.3

Percentage of girls' enrolment to total enrolment

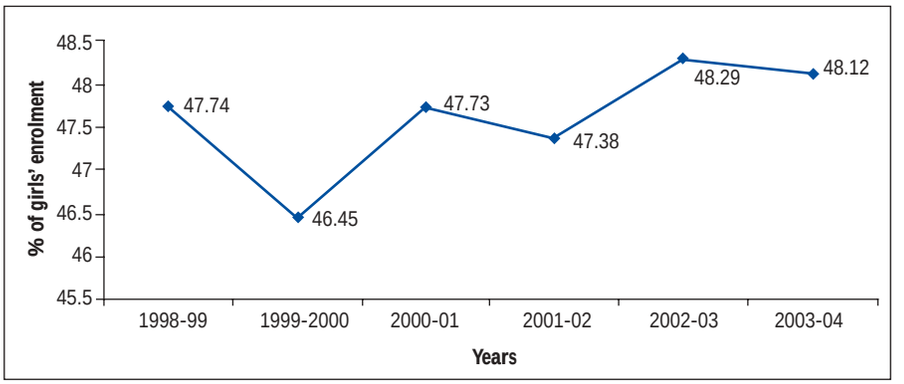


FIGURE 5.4

Gross enrolment ratio for classes I to VIII

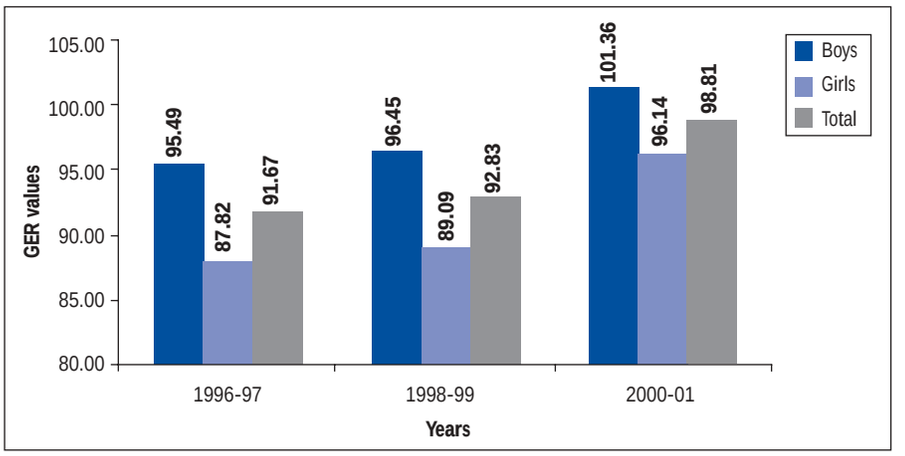
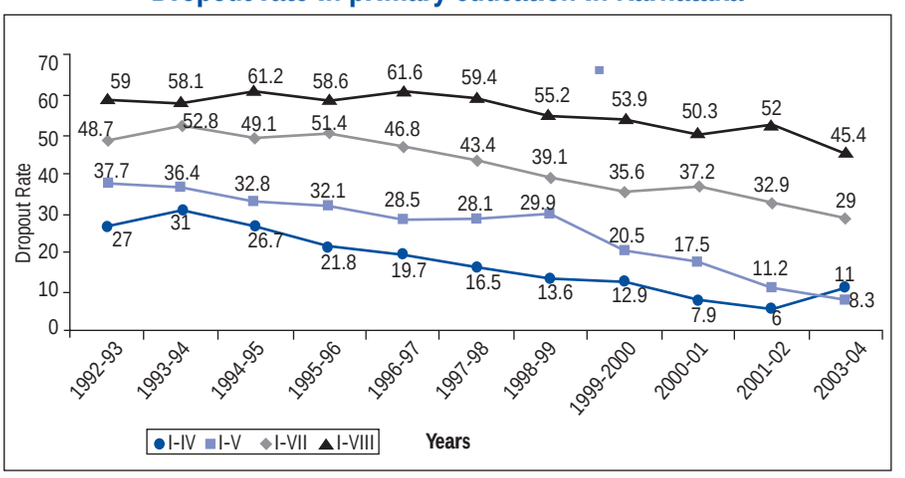


FIGURE 5.5

Dropout rate in primary education in Karnataka



correlation between education and market-based job skills are some factors that encourage dropouts. This combination of factors means that 45 out of 100 children enrolled in class I are likely to drop out by class VIII.

The dropout rate increases as students move up from class I: 2003-04 figures show that out of 100 children who enrolled in class I, 11 per cent dropped out by the end of class IV, 29 per cent dropped out by the end of class VII and 45 per cent by the end of class VIII. The survival rate of children in the higher classes declines even more sharply. The dropout rate for classes I to IV ranged from a high 31 per cent in 1993-94 to 6 per cent in 2001-02; for classes I to VII, it fluctuated between 52.8 per cent (1993-94) to 29 per cent (2003-04); for classes I to VIII, the dropout rate has been fairly high from 1992-93 to 1999-2000 (59 to 54 per cent), before it dropped to 45.4 per cent in 2003-04 (Figure 5.5).

Poverty has been identified as one of the main reasons for high dropout rates since the poor cannot afford the opportunity costs of education. However, there are other facets of this issue. The dropout rate for girls is invariably higher than that of boys in all classes. While there has been a decline in the dropout rate over the years, for both boys and girls, the decline is more perceptible for boys, who are regarded as socio-economic assets by the family and investing in their education is perceived as producing favourable outcomes by way of enhanced vocational skills and higher wages. Investing in girls' education is not high priority, partly because it does not benefit the birth family directly, but mainly because women are treated as marginal beings who can be pulled out of school to manage the home and assist in sibling care. Figure 5.6 indicates the dropout rate for both boys and girls. The dropout rate for the state is further shaped by regional disparities. The dropout rate in the districts of south Karnataka in 2003-04 is lower than both the state average and the average for north Karnataka, for boys, girls and all children. Even in north Karnataka itself, there are gaps between the Hyderabad Karnataka and Bombay Karnataka regions. The dropout rate in the districts

of Hyderabad Karnataka, which was 56.5 per cent (1999-2000) and 46.7 per cent (2003-04), was markedly higher than 36.8 per cent (1999-2000) and 29.7 per cent (2003-04) in the districts of the Bombay Karnataka region. The gender gap in the dropout rate is very high in the northern districts whereas it has been steadily dwindling in the southern districts. The sharp decline in the dropout rate can be attributed to the concerted efforts of the state to enroll all eligible children, retain them in school and to bring back out-of-school children into either the formal or a non-formal system. Many of these schemes target the educationally backward districts of the state.

According to the Children's Census conducted by the Department of Public Instruction in 2005, the highest percentage of out-of-school children in the age group 7-14 is among STs and SCs. These two social classes also have the highest percentage of out-of-school girls.

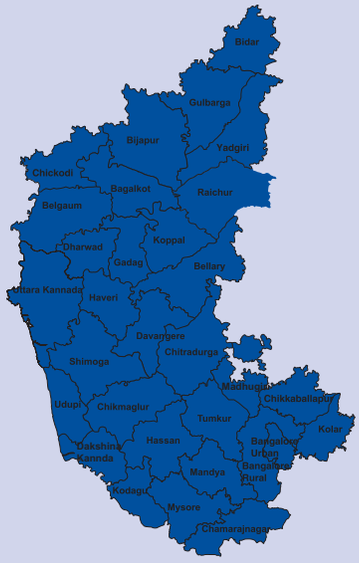
The state has a gamut of schemes directed at ensuring universal enrolment and retention. Under the *Vidya Vikasa* programme, school children in classes I to VII get free text books and uniforms. *Akshara Dasoha,* the midday meals scheme, was initially introduced in seven northern districts and was subsequently extended to cover all children in classes I to VII in both government-and private-aided schools. This helps over 60 lakh children and the expenditure is of the order of Rs.280 crore. For girls, there are attendance scholarships.

Karnataka has pioneered various schemes for bringing out-of-school children back to school. The schemes directly address all the major constraints faced by out-of-school children and their families. They are *Chinnara Angala* (bringing out-of-school children back to school), *Coolienda Shalege* (for child labour), flexi schools (night schools for working children), mobile schools (for slum children), *Beediyinda Shalege* (for street children), *Baa Baale Shalege* (for the girl child), *Kishori Kendra* (residential bridge courses for girls in Bellary and Koppal), and *Samudayadatta Shale* (community rallies). These schemes have enabled the state to mainstream a number of out-of-school children into primary education. *Chinnara*

BOX 5.8

Initiatives for north Karnataka

On the basis of the recommendations of the Report for the Redressal of Regional Imbalances (2002), certain actions have been initiated to improve education indicators in the northern districts of the state:



- Separate Additional Commissionerates of Public Instruction were established at Belgaum and Gulbarga in 2003-04;
- Separate Regional Secondary Examination Boards were established at Belgaum and Gulbarga.
- The cooked midday meals programme was initially launched in 9,724 government primary schools in the northern districts of Karnataka during 2001-02;
- 50 per cent of the non-salary grants of the state education budget under primary and secondary heads have been earmarked for north Karnataka from 2001-02 onwards;
- 2,587 posts of primary school teachers were moved from other parts of the state during 2001-02 and 2002-03 to this region to improve the pupil–teacher ratio.
- The pupil-teacher ratio in north Karnataka districts came down from 42.04 in the year 2001-02 to 40.97 in the year 2003-04;
- Large education districts were bifurcated to improve efficiency.

TABLE 5.9

Region-wise dropout rate at the primary level (I-VII)

Region/State	1999-2000			2003-04		
	Boys	Girls	Total	Boys	Girls	Total
South Karnataka	27.6	25.8	26.7	20.1	20.8	20.4
Bombay Karnataka	31.4	43.1	36.8	28.1	31.5	29.7
Hyderabad Karnataka	54.5	58.9	56.5	42.8	51.1	46.7
North Karnataka	42.3	50.4	46.0	34.9	40.5	37.5
State total	**34.6**	**36.7**	**35.6**	**27.6**	**30.4**	**29.0**

Source: Commissioner for Public Instruction, Karnataka.

TABLE 5.10

Percentage of children who are out of school in the age group 7–14

Sl. No.	Category	Percentage of out-of-school children		
		Male	Female	Total
1	All	1.47	1.62	1.54
2	SCs	1.99	2.47	2.22
3	STs	2.11	2.67	2.42
4	Muslims	1.3	1.24	1.27

Source: Children's Census, Department of Public Instruction, 2005.

BOX 5.9

How to guarantee learning

The Learning Guarantee Programme is co-managed by the Government of Karnataka and the Azim Premji Foundation with the goal of creating willingness among schools and communities to come forward and be evaluated on the criteria of enrolment, attendance and learning achievements of children. Schools that satisfy the criteria are eligible for awards.The programme aims to inspire and motivate teachers and schools to develop classroom practices and processes that enable every child to learn.

The programme was launched in 8 education districts of north Karnataka – Bellary, Bijapur, Bagalkot, Raichur, Bidar, Gulbarga, Yadgir and Koppal. Participation in the programme was voluntary and open to all primary and upper primary schools that chose to participate. As many as 6,484 schools sent in applications expressing an interest to participate in the programme and 896 schools volunteered for assessment in 2003 with the number increasing to 1,443 in 2004.

Criteria for a 'Learning Guarantee School'

Criteria	Category A	Category B	Category C
Enrolment	100 per cent of children in the 6–14 age group.		
Attendance	90 per cent of the students enrolled should have attended at least 75 per cent of the total number of working days in school.		
Learning	80 per cent of all children enrolled should have attained the prescribed competencies.	70 per cent of all children enrolled should have attained the prescribed competencies	60 per cent of all children enrolled should have the prescribed competencies.

Results of school evaluation 2004

- 1,888 schools (20 per cent of the government schools) are participating in the programme;
- Over 2,00,000 children were tested;
- 82 schools won the Learning Guarantee Programme Award for 2004;
- The average pupil–teacher ratio (PTR) in the winning schools is 28.5 against the north Karnataka average of 43;
- 11 per cent of the lower primary schools (LPS) evaluated were winners vs. 3 per cent higher primary schools;
- While 24 schools that won in 2003 did not win again in 2004, 16 schools repeated their success and 48 schools that did not win in 2003 came out winners in 2004, showing that schools can improve but must also guard their excellence zealously.

The Lower Primary School at Hanakanahalli, a small village in Bellary district, stands out as a good example of what dedicated teachers, a supportive SDMC and enlightened parents can achieve if they work together as a team.The school, which was graded 'B' last year, upped its ante this year and emerged as an 'A' grade school**. It is also the only school where all its students demonstrated 100 per cent achievement in Kannada and Mathematics.** Yet, this multi-grade school has just two teachers who manage 33 students studying in five classes in two rooms, one of which also serves as the office.

Angala has succeeded in mainstreaming more than half of the total beneficiary children. The highest proportion of children mainstreamed for all schemes is in the Hyderabad Karnataka region. However, even programmes with a small number of beneficiaries are no less critical since the real effort lies in enrolling the 'last mile' children. These children are from the most disadvantaged sections of society – urban street children and child labourers – whose income is critical to their families, and getting them into school is a difficult task (Table 5.11).

Infrastructure

Lack of infrastructure or inadequate infrastructure is among the factors cited for high dropout rates. Causes range from lack of classrooms, latrines, and separate latrines for girls, to not provisioning safe drinking water. An infrastructure index has been constructed based on the percentage of schools run in their own buildings, availability of electricity, water, common toilets, separate toilets for girls, *pucca* buildings/*kutcha* buildings/ no building. The infrastructure index has been constructed by using the formula: average of [(Actual - Min)/(Max - Min)]. Based on this index, Bangalore Urban district (0.81) tops in terms of facilities provided to students and Uttar Kannada (0.20) is last. The extent of the gulf between

TABLE 5.11

Percentage of children benefited through various programmes: Karnataka

Name of programmes	Percentage of beneficiaries
Chinnara Angala	51.50
Baa Marali Shalege	10.52
Coolienda Shalege	1.57
Beediyinda Shalege	0.54
Baa Baale Shalege	5.12
Special Enrolment Drive	27.70
Through EGS	2.62
Flexi School	0.21
Mobile School	0.22
Grand Total	**100.00**

Source: Sarva Shiksha Abhiyana Samithi, Karnataka.

Bangalore Urban and the second ranking district, Kodagu, is represented by 0.16 points. Across regions, Hyderabad Karnataka has the lowest and south Karnataka the highest infrastructure index. Within south Karnataka, Chitradurga, Tumkur and Hassan have lower infrastructure indices than certain districts of north Karnataka such as Dharwad and Gadag (Figure 5.7). A study found that poor school infrastructure not only repelled students, it also kept teachers away as well (World Bank 2004). Better infrastructure for teachers meant availability of teachers' toilets, electricity, covered classrooms, non-mud floors and libraries. In fact, it has been found that schools that are near paved roads have less teacher absence.

TABLE 5.12

Basic infrastructure in primary schools: India and selected states

State	Percentage of schools with:				
	Drinking water	Urinal	Separate urinal for girls	Lavatory	Separate lavatory for girls
Andhra Pradesh	31.42	7.34	4.94	6.01	4.27
Karnataka	23.94	4.57	2.28	3.31	1.77
Kerala	76.16	81.38	50.97	40.29	12.05
Tamil Nadu	62.34	19.97	12.10	12.57	8.23
India	44.23	18.93	8.66	10.86	5.12

Source: Sixth All-India School Education Survey, 1993.

Teachers

Ensuring that there is an adequate number of trained teachers obviously improves the quality of instruction in schools. In Karnataka, only trained teachers are recruited, and the department is conducting in-service training regularly. There has been a perceptible improvement in the pupil–teacher ratio (PTR) at the primary level, which declined from 38 in 1998-99 to 35 in 2003-04, indicating that Karnataka has now attained the national norm of 35 students per teacher at the primary level. Across districts, however, no district in north Karnataka, except Uttara Kannada, and all the districts of south Karnataka except Bangalore Urban and Dakshina Kannada have fulfilled this norm (Appendix Tables: Series 4). This is probably because habitations in most of south Karnataka, as in Uttar Kannada district, are small and widely dispersed. Within Hyderabad Karnataka, Bidar has the lowest PTR. Urban schools have a higher PTR than rural schools, due, in part, to the lower student strength in rural schools. Management-wise, the PTR for 2003-04 indicates that the PTR is higher in private aided schools than in government and unaided schools. The trend shows that a high PTR is correlated with low enrolment and a high dropout rate. The Learning Guarantee Scheme found that the high-performing schools in north Karnataka had a PTR (28.5) which was markedly lower than the local average of 43.

More than 3 per cent of schools are still without teachers and 19 per cent schools function

FIGURE 5.6

Dropout rate (percentage) in various classes

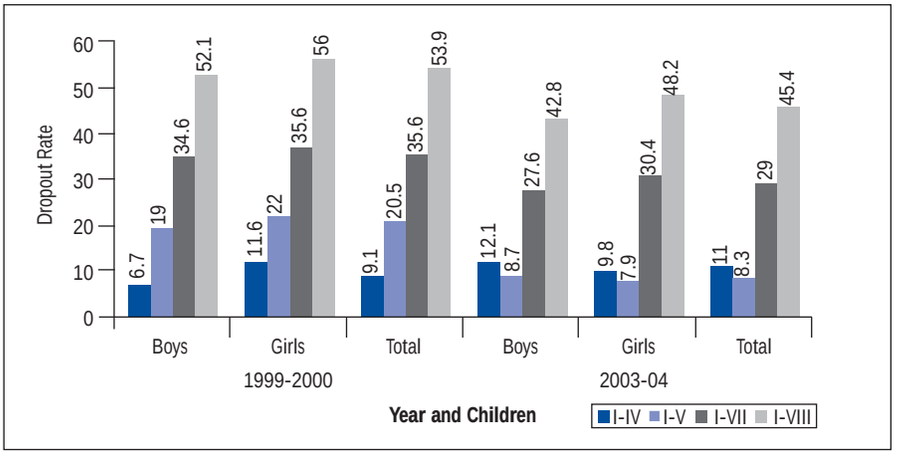
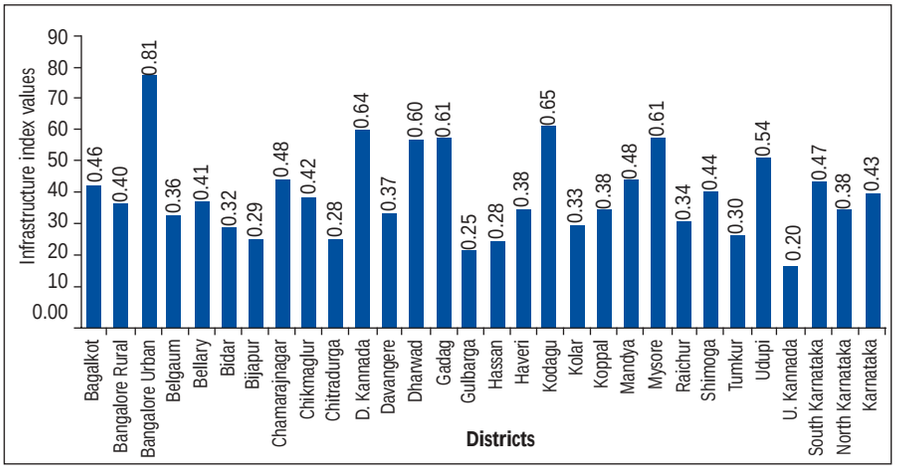


FIGURE 5.7

District-wise infrastructure index for primary schools: 2003-04



Note: Infrastructure index calculated for all type of management schools.

TABLE 5.13

Teacher absence and teaching activity in schools: Karnataka and selected states

State	Teacher absence percentage	Non-teaching activity - percentage of observations
Karnataka	21.70	44.00
Maharashtra	14.60	40.70
Gujarat	17.00	43.10
Madhya Pradesh	17.60	48.90
Kerala	21.20	43.50
Tamil Nadu	21.30	50.40
Orissa	23.40	56.20
Rajasthan	23.70	63.40
West Bengal	24.70	53.90
Andhra Pradesh	25.30	57.00

Source: World Bank Survey, 2004.

Girls' education gets a strong impetus with the presence of female teachers in a school. Government policy directs that women shall constitute not less than 50 per cent of teachers recruited to the state school system. The proportion of female teachers has, accordingly, increased from 46 per cent in 1998-99 to 54 per cent in 2003-04.

with single teachers (Seventh All-India School Education Survey, Provisional Statistics, 2002). This problem is more pronounced in rural areas, while urban areas often have a glut of teachers. This affects the quality of instruction and widens the rural–urban and inter-district disparity in teaching and learning.

Teacher absenteeism, whether for authorised or unauthorised reasons, has an adverse effect on the quality of education. A World Bank survey (2004) found that nearly 22 per cent of teachers are absent from government primary schools on a typical day in Karnataka.

Teachers who are more powerful, defined in this context, as male, older and better educated, and head teachers, are more likely to be absent. In this respect, the survey found that there was not much difference between government and private (aided and unaided) school teachers or regular and contract employees. Multi-grade schools report a higher incidence of teacher absence. Only 45 per cent of the teachers surveyed were actually found teaching during the survey. Low teacher attendance translates into low student attendance and poor examination scores.

Girls' education gets a strong impetus with the presence of female teachers in a school. Government policy directs that women shall constitute not less than 50 per cent of teachers recruited to the state school system. The proportion of female teachers has, accordingly, increased from 46 per cent in 1998-99 to 54 per cent in 2003-04. Kodagu has the highest proportion of female teachers (79.2 per cent) and Bijapur the lowest (38 per cent) in 2003-04. Dakshina Kannada has seen a significant improvement in this regard, from 39.26 per cent in 1998-99 to 73.91 per cent in 2003-04, but the percentage of female teachers has declined in Bangalore Urban, Koppal and Udupi districts. The proportion of women teachers in rural schools is about half of that in urban schools with a few exceptions. While this says something about the lack of facilities for women teachers in rural areas, it also has adverse gender outcomes in terms of low girls' enrolment and retention in rural Karnataka.

Minimum levels of learning

Achievement of certain minimum levels of learning is the fourth objective of UEE and the most difficult to attain. Given the huge spread of the public school system, maintaining uniformity in instructional quality is a challenging task. Certain programmes have been introduced by the government to improve the quality of teaching and learning. *Keli-Kali* is an innovative radio programme for primary school children. The radio programmes are broadcast across the state to cover nearly 6.1 million students in classes III to VI. Its objectives are to provide the benefit of expert teaching to all students, promote student teacher interaction and to inculcate in children an awareness of joyful learning. Songs, local dialects, folklore and sound effects contribute to the attractiveness and topicality of the lessons.

With so many multi-grade schools still in existence, managing uniform levels of learning in all grades becomes a complex task for the teacher. *Bahumukhi,* a training module on multi-grade and multi-level learning, enables teachers to implement strategies such as effective implementation of instructional plan, activity-based teaching methodology, effective

use of teaching and learning material (TLM) and community resources, co-curricular activities, classroom management, time management, *Keli-Kali* radio lessons and continuous and comprehensive evaluation, to ensure that students in multi-grade schools do not lose out on quality.

More recently, the trimester system has been introduced: (i) to ensure there is continuous and activity-based learning during the academic year, through project work; (ii) to render learning more meaningful and interesting to children, by including non-cognitive areas such as drawing, music, yoga, drama and value education in the curriculum; (iii) to build systems for internal assessment and evaluation by introducing grades for evaluation. All these are recent initiatives directed at improving the quality of instruction and learning and the real test is whether the system can be successfully replicated across regions and schools with varying levels of infrastructure.

Examination scores may not be the best way of testing a child's learning skills since the system itself prioritises rote learning over comprehension and analysis. At present, however, it is the only formal system of evaluation of student and teacher performance and one way of assessing the quality of instruction is to look at the number of children who appear for, and pass the examinations after completing seven years of schooling. The government has a policy of 'no detention till class V', thereby ensuring that all children who attend school for a minimum number of days are promoted to the next higher class, irrespective of learning achievements. While this policy helps to keep children in school, thus increasing the years of schooling and reducing dropouts, its effect on levels of learning is not satisfactory. The examination results indicate an improvement in the pass percentage from 84 per cent in 1997 to 91 per cent in 2002. Despite their high dropout rate, girls have a better pass percentage than boys. This trend is manifested across all caste groups, leading to the inevitable conclusion that the socio-economic factors that work against retaining girls in school cause a tremendous waste of human potential for the individual and the country. Across districts, Gulbarga had the lowest and Mandya the highest pass percentage in 2002. There is little significant difference in the pass percentages of different caste groups. It is self-evident that districts with high literacy rates, a low dropout rate, low PTR and good infrastructure in schools will perform well in the class VII examination. Table 5.14 presents a summary of examination results.

Secondary education

The demand for secondary education is bound to increase as Karnataka moves steadily towards universal elementary education. The demand is likely to peak within a few years of the inception of the Eleventh Plan period. The educational sector will have to address the challenges of universal secondary education by ensuring budgetary support for putting in place the infrastructure required to meet the needs of the most underdeveloped districts of the state, so that quality does not become a casualty as the system expands its outreach. Universal access is emerging as a critical concern since denial of quality education to children because of gender, economic class, caste and geographic location raises serious equity issues. Retention of students who enter secondary education calls for imaginative approaches to ensuring that instructional material and curricula are relevant and develop vocational skills in students. Karnataka Education Department's *EduVision* document stated that 65 per cent of children in the relevant age group would enter the

The educational sector will have to address the challenges of universal secondary education by ensuring budgetary support for putting in place the infrastructure required to meet the needs of the most underdeveloped districts of the state, so that quality does not become a casualty as the system expands its outreach.

TABLE 5.14

7th standard examination pass percentages: Karnataka

Year	Pass percentages		
	Boys	Girls	Total
1997	81.90	86.05	83.77
1998	84.77	88.59	86.49
1999	88.29	91.34	89.68
2000	91.32	93.68	92.40
2001	90.99	93.52	92.16
2002	89.88	92.54	91.12

Source: Karnataka Secondary Education Examination Board, Bangalore.

secondary education stream, and 80 per cent of those who joined should complete the course, and that secondary school leavers should be equipped with the technical and communication skills necessary to join the world of work.

Access

In the year 2003-04, Karnataka had 9,012 high schools, representing a 10 per cent growth since the last HDR (1999). Of these, 3,029 were government, 2,621 were private aided and 3,362 were unaided institutions. Bangalore Urban district (1,179) had the largest number of high schools followed by Belgaum (636) and Tumkur (593) (Appendix Tables: Series 4).

Given the dominance of the private sector in secondary education, government schools fortunately have a strong presence in rural areas where they can achieve optimal impact in terms of universal access.

Private, unaided schools grew very rapidly from 845 in 1990-91 to 3,362 in 2003-04. From 1998-99 to 2002-03, however, the rate of growth of unaided schools was 20 per cent while government and aided schools grew at 46 and seven per cent respectively. About two-third of high schools are located in south Karnataka whereas only 57.3 per cent of the state's population resides in this region. This pattern is replicated for all types of management. Gulbarga had the highest number of government schools (251), Belgaum the largest number of aided schools (271) and Bangalore Urban had 841 unaided schools. In fact, Bangalore Urban depends heavily on the private sector to provide school education. It also had a large number of private, aided schools (235). Districts adjacent to Bangalore Urban such as Tumkur, Kolar and Bangalore Rural, and Belgaum and Bidar in north Karnataka also had a significant number of unaided high schools. In addition to Bangalore Urban district, Belgaum, Bijapur, Bangalore Rural, Chitradurga, Dakshina Kannada, Davangere, Tumkur and Uttara Kannada had a heavy concentration of aided schools.

TABLE 5.15

Secondary schools in Karnataka: 2003-04

Region	Government	Aided	Unaided	Total
South Karnataka	1769	1567	2349	5685
North Karnataka	1260	1054	1013	3327
Total	**3029**	**2621**	**3362**	**9012**

Source: Commissioner of Public Instruction, Karnataka.

The distribution pattern of high schools does not seem to be correlated with the socio-economic needs of the student population. Given the dominance of the private sector in secondary education, government schools fortunately have a strong presence in rural areas where they can achieve optimal impact in terms of universal access, while unaided schools are concentrated in urban areas where incomes are higher and parents are ready to pay for what is perceived as 'quality education'. 'Quality' is that highly marketable commodity which is associated with private schools, aided and unaided, though unaided schools which do not have to conform to certain government regulations are seen as vastly superior by parents. The social awareness of urban parents about the importance of education in enhancing their wards' life skills and enlarging their choices leads them to demand quality in education, and they are both willing and able to pay for 'quality' education, which often means education in English-medium schools.

The scenario is quite different among the poor, who have to be persuaded into accepting the value of education and be motivated to send their children to school. The elite do not send their wards to government schools because they lack quality. Private schools typically provide better infrastructure such as classrooms, laboratories, libraries, and other resources such as sports and extra-curricular activities, but at a price. In terms of quality, government has highly qualified teachers, but in terms of motivation and outcomes, private schools often do better. This does result in a scenario where the poor and marginal groups have access to an education quite different from that which the elite enjoy. The answer would be to improve the quality of education in government schools and hope that private schools will provide scholarships to the academically gifted poor, as in the West.

Enrolment

Enrolment in high schools increased from 5,57,735 in 1997-98 to 19,49,404 in 1999-2000 and was 19,51,313 in 2002-03. In the year 1997-98, the percentage of girls was 43, which increased to 46.5 in 2003-04 (Table 5.16).

South Karnataka may have the highest percentage of enrolled girls, but enrolment has grown more rapidly in the Bombay and Hyderabad Karnataka regions. There has been a truly impressive growth in ST girls' enrolment in Hyderabad Karnataka. Overall, the proportion of enrolment among girls from the Scheduled Tribes is higher than that of Scheduled Castes and over the years, the enrolment of ST girls has increased at a faster rate than that of others. Hassan had the highest percentage of enrolled girls and Koppal the lowest in 2003-04. However, the enrolment among the SC and ST girls in some districts is still a matter of concern; for example, it is below 25 per cent and 29 per cent in Koppal and Gulbarga districts respectively. Significant gender differentials in enrolment exist between rural and urban areas in some of the less developed districts of north Karnataka, viz. Bijapur, Bagalkot, Gulbarga, Bellary and Raichur (Seventh All-India Education Survey, 2002, Provisional Statistics). Government schools have the highest number of enrolled girls, indicating that they either fulfill the demands of equity or that parents are less willing to incur the costs of private schooling for daughters. However, the retention rate of girls declines in the higher classes as they are pulled out of school to get married or to stay at home.

The gross enrolment ratio in secondary education in classes I to X has improved from 84 in 1998-99 to 90 in 2000-01. There is a marked difference between the GER of girls (87) and boys (93). Across social groups, the GER of ST students is lower than that of SCs and all communities. A completely different picture emerges if one examines the GER for classes XI and XII only. In 1998-99, the GER for the secondary stage was 47.9 and it increased to 52.1 in 2003-04. There is not much difference between boys and girls. The GER for these two classes is almost half of the GER for classes I to X (Table 5.17). In 2000-01 and 2003-04, the GER of Raichur was the lowest in respect of all children, girls and boys. Gulbarga has the lowest GER for ST children in 2000-01.

FIGURE 5.8

High schools by management

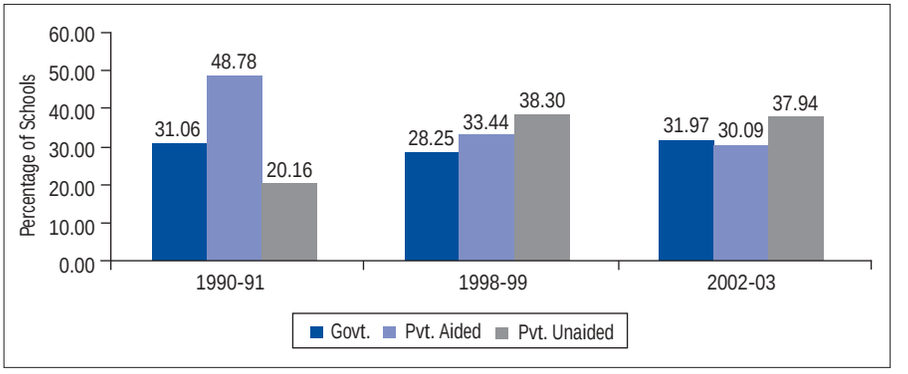


TABLE 5.16

Percentage of girls enrolled in secondary schools

Region/State	1998-99			2003-04		
	All	SC	ST	All	SC	ST
Bombay Karnataka	39.9	36.7	39.0	44.0	33.7	42.3
Hyderabad Karnataka	39.5	34.0	31.8	44.2	36.1	37.1
South Karnataka	46.8	45.8	43.7	48.2	44.1	46.3
North Karnataka	39.7	35.7	35.5	44.1	34.8	39.7
State	**44.2**	**42.9**	**40.9**	**46.5**	**41.3**	**43.9**

Source: Commissioner of Public Instruction, Karnataka.

TABLE 5.17

GER for secondary education for classes I–X and XI–XII

Year	GER: Class I-X			GER: Class XI-XII		
	Boys	Girls	Total	Boys	Girls	Total
1998-99 (All)	87.03	80.37	83.77	48.03	47.82	47.93
2000-01 (All)	92.86	86.89	89.95	55.53	44.98	50.47
2000-01 (SCs)	97.63	90.77	94.31	46.85	44.32	45.66
2000-01 (STs)	85.59	76.51	81.17	42.20	35.20	38.91
2003-04 (All)	86.99	84.31	85.69	53.91	50.13	52.08

Source: Commissioner of Public Instruction, Karnataka.

Retention

There has been a decline in the dropout rate in secondary education (classes I to X) over the years. In 1992-93, the dropout rate in secondary education was 71 per cent and it declined to 59.61 per cent in 2003-04. Kodagu had the lowest dropout rate and Bellary the highest in 1999-2000. In 2003-04, Kodagu and Tumkur had the lowest dropout rates, i.e. below 23 per cent and 30 per cent respectively. Gulbarga (76.55 per cent) and Bellary (75.77 per cent) had the highest percentage of dropouts that year. About 61 per cent girls drop out when they reach class X. The dropout rate of girls varied from 16

per cent (Kodagu) to a high 79 per cent in Gulbarga in 2003-04. The overall dropout rate is high in north Karnataka as only three districts of this region are below the state average as compared to eight districts of south Karnataka, which are below the state average. Figure 5.9 depicts that even though the dropout ratio has been declining since 1992-93 to 2003-04, it is still quite high at around 60 per cent.

The enrolment of girls is lower than that of boys and their dropout rate is higher, but the inescapable reality is that if girls continue with their education, then they perform exceedingly well.

Appointment of teachers

Recruitment of teachers has kept pace with enrolment, as the pupil–teacher ratio has remained almost constant: merely changing from 23 in 1997-98 to 25 in 2002-03. Bidar has the highest PTR and Kodagu the lowest, but the variation between regions is not significant. The presence of women teachers, especially in rural areas, actively enhances the enrolment and retention of girls at the secondary level. Parents hesitate to send teenagers to schools that are staffed almost exclusively by men. The percentage of female teachers in the state was 33.37 per cent in 1998-99, but fell to 32.33 per cent in 2002-03. Bijapur had the lowest percentage of female teachers (13.2) and Bangalore Urban the highest (64.5) in 1998-99. By 2003-04 Gulbarga had the lowest percentage (10.16) while Bangalore Urban still topped the list with 58.68 per cent female teachers. This highlights an unfortunate trend which is confirmed by the Seventh All-India Education Survey provisional figures: the percentage of women teachers in rural areas is almost half the number in urban areas in almost all districts. Districts in the Hyderabad Karnataka and Bombay Karnataka region, with low retention numbers for girls, are also below the state average in terms of women teachers (Table 5.18). This scenario does little to whittle away at socio-cultural biases that work for the attrition of girls in secondary education. The gender biases that women teachers experience in the work place also encourage them to opt for the relative security of urban areas. This is one Catch 22 situation to which innovative solutions, such as residential quarters for women teachers and residential schools for girls, will have to be found.

School infrastructure

This is another variable that influences both enrolment and retention, especially of girl students. Drinking water and separate toilets for girls are not always available in high school buildings. Only 32 per cent of the high schools in the state have separate toilets for girls and only 46 per cent have common toilets for boys and girls. Gadag has the highest percentage of high schools with toilets for girls and Chamarajnagar the lowest. The absence of toilets for adolescent girls is rather high in the state. Uttara Kannada, Gulbarga and Chamarajnagar have the lowest infrastructure index while Dakshina Kannada, Udupi and Chikmaglur have the highest (Figure 5.10).

Educational attainments

Performance in board examinations shows that students in privately managed schools and urban schools perform better than students from government and rural schools. The performance

FIGURE 5.9

Dropout rate in classes I–X

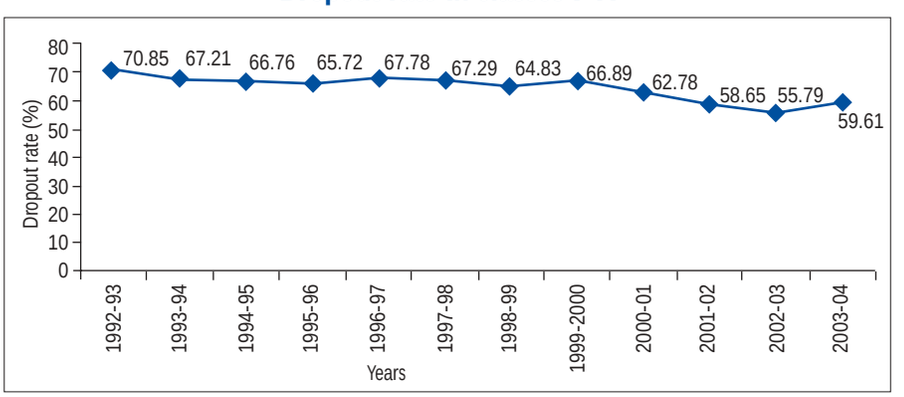


TABLE 5.18

Percentage of female teachers in secondary schools by rural and urban areas in Karnataka: 2002

Region	Rural	Urban
Bombay Karnataka	19.24	40.52
Hyderabad Karnataka	17.36	49.24
South Karnataka	24.93	63.75
North Karnataka	18.59	44.10
State	**22.46**	**58.13**

Source: Seventh All-India Education Survey, Provisional Statistics, 2002.

of SC/ST students is also unsatisfactory, but overall, girls in every social group usually out-perform boys. As we saw, the enrolment of girls is lower than that of boys and their dropout rate is higher, but the inescapable reality is that if girls continue with their education, then they perform exceedingly well. Their high attrition rate from class I to X signals wastage of human resources on an unimaginable scale. This is a loss, both for women as gender-class and for a nation where vulnerable sub-groups such as women, SCs and STs dropout of a system that can bring great rewards to those who perform well.

The highest pass percentage in the secondary school board examination in 2004 was in Udupi and the lowest was in Gulbarga district. Over the years, the pass percentage has not shown any consistent trend. There was a marginal increase in the pass percentage from 54 per cent in 1990 to 56 per cent in 2004 in the state (Appendix Tables: Series 4)

Plus-two education

Since the focus of this chapter is school education, we propose to dwell only briefly on the next levels of education. 'Plus-two', or 'pre-university' (PU) education, in Karnataka is conducted in both high schools and pre-university colleges. Conceptually, it is a bridge leading from high school to professional courses in medicine, engineering, agriculture et. al. or to general education. A student who passes high school should ideally decide at this point whether he or she wants to pursue vocational education in polytechnics, industrial training institutes or at the plus-two stage itself in pre-university courses, or move on to tertiary education.

The ratio of PU colleges increased from 3.9 per one lakh population in 1998 to 4.4 in 2003-04. Overall, PU colleges are unevenly distributed across the state, with southern Karnataka having the highest number of PU colleges and Hyderabad Karnataka the least. In 2003-04, eight districts in north Karnataka and four districts in south Karnataka were below the state average. The enrolment in PU colleges has increased at a faster rate than for all other institutions.

FIGURE 5.10

District-wise infrastructure index for secondary schools

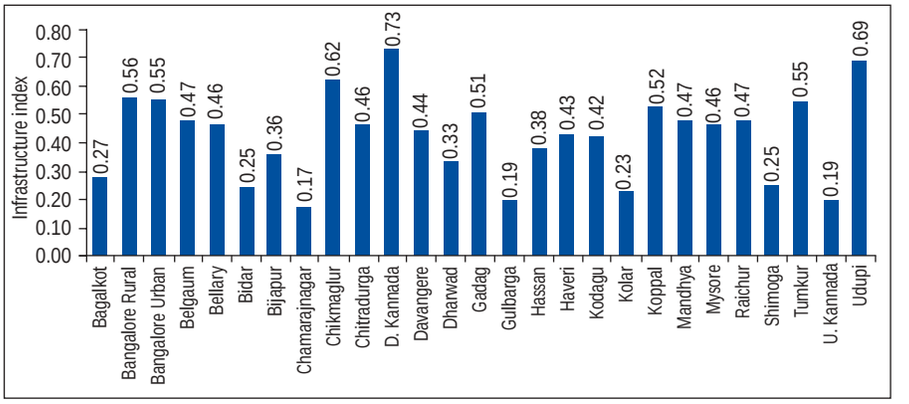


TABLE 5.19

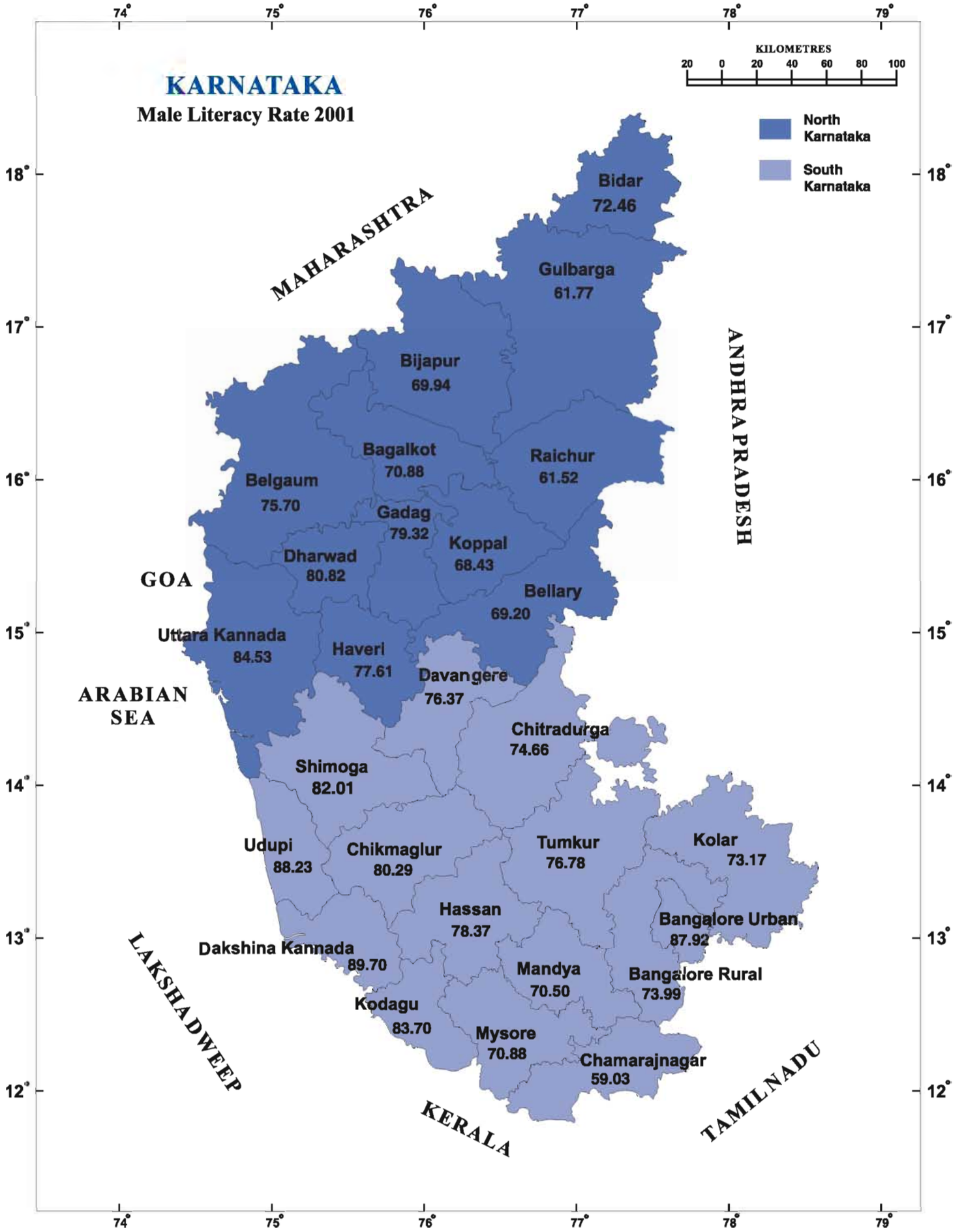
SSLC results: Percentage of students who passed the class X examination

Results by	1990	1993	1995	1997	1999	2001	2003	2004	2005
Type of School									
Government	45.4	39.8	30.6	32.5	47.3	42.5	51.2	62.2	NA
Private	60.0	56.7	51.5	57.2	61.7	56.3	58.6	68.8	NA
Gender									
Boys	52.3	48.7	42.5	43.2	55.0	49.7	52.2	61.7	59.3
Girls	58.4	55.9	48.8	48.3	58.9	52.4	58.5	64.5	66.1
Region									
Rural	52.4	46.4	40.5	40.3	54.1	47.9	53.7	57.1	NA
Urban	56.4	56.4	48.8	57.2	59.9	55.9	56.4	55.6	NA
Social groups									
SC/ST	41.3	40.8	32.5	32.1	43.8	36.7	51.3	52.7	49.40
General	57.1	53.6	47.8	48.5	59.6	48.1	54.6	57.0	66.02
State Total	**54.3**	**51.4**	**44.9**	**45.3**	**56.7**	**50.9**	**55.1**	**63.01**	**62.47**

Source: Karnataka Secondary Education Examination Board, Bangalore.

Note: NA - Not Available.

The performance of students in PU examinations shows that there has been significant improvement in pass percentages in the state, from 48 per cent in 1997-98 to 58 per cent in 2003-04. Girls have done better than boys in all districts. While this is heartening, it also leads to some uncomfortable questions about attrition at the next level, i.e. enrolment in tertiary education where girls are under-represented. Across districts, Dakshina Kannada tops the list while


KARNATAKA
Male Literacy Rate 2001
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 72.46
Gulbarga 61.77
Bijapur 69.94
Bagalkot 70.88
Raichur 61.52
Belgaum 75.70
Gadag 79.32
Koppal 68.43
Dharwad 80.82
Bellary 69.20
Uttara Kannada 84.53
Haveri 77.61
Davangere 76.37
Chitradurga 74.66
Shimoga 82.01
Udupi 88.23
Chikmaglur 80.29
Tumkur 76.78
Kolar 73.17
Hassan 78.37
Bangalore Urban 87.92
Dakshina Kannada 89.70
Mandya 70.50
Bangalore Rural 73.99
Kodagu 83.70
Mysore 70.88
Chamarajnagar 59.03
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°

Bidar and Gulbarga have a pass percentage that is less than 30 per cent (1998–99). In 2003-04, Gulbarga's performance had improved (36.70) (Appendix Tables: Series 4). There is not much difference between the pass percentage of SCs and STs, but the pass percentage of non-SC/STs is better than that of SCs, STs and 'all categories' (Figure 5.12).

Vocational education

A student can pick vocational courses from a variety of institutions: polytechnics, industrial training institutes (ITIs) and vocational courses at the PU level itself. The objective here is to reduce the pressure on higher education, but more important, to impart vocational skills to prepare students for self-employment. About 182 polytechnics (38 government, 36 aided and 108 private institutions) offer diploma courses in various engineering disciplines, fashion technology, commercial practice, cinematography, etc. About 70,000 students are enrolled in these courses. The department of Vocational Education runs 890 courses as diverse and disparate as dairying, accountancy, garment design, civil construction and computer technology to name a few. There were 68 government and 328 private ITIs in the state in 1998-99, which increased to 104 and 466 by 2003-04, showing a growth rate of 8.9 per cent and 7.3 per cent per annum for government and private ITIs respectively.

The spread of government polytechnics varies from a low 11 per cent in Bombay Karnataka to a high 28 per cent each in southern Karnataka and Hyderabad Karnataka. The southern districts have the highest proportion of private unaided institutions (61.67) in 2002-03. The dominance of private institutions, particularly in the backward areas of the state, is likely to create inequalities, as only the higher income groups can afford them. The predominance of the private sector is again apparent when we look at the ITI stream of vocational training. In 2003-04, Belgaum district had the highest number of government institutions and Koppal had the lowest number of private ITIs, while south Karnataka has a better distribution of institutions than north Karnataka. The enrolment in ITIs increased at a compound growth rate of 8.5 per cent per annum during the period 1998-99 to 2003-04.

FIGURE 5.11

Growth of PU colleges and enrolment

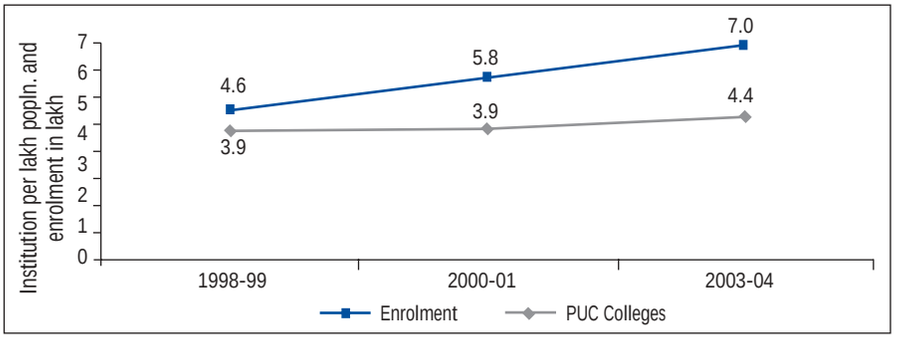
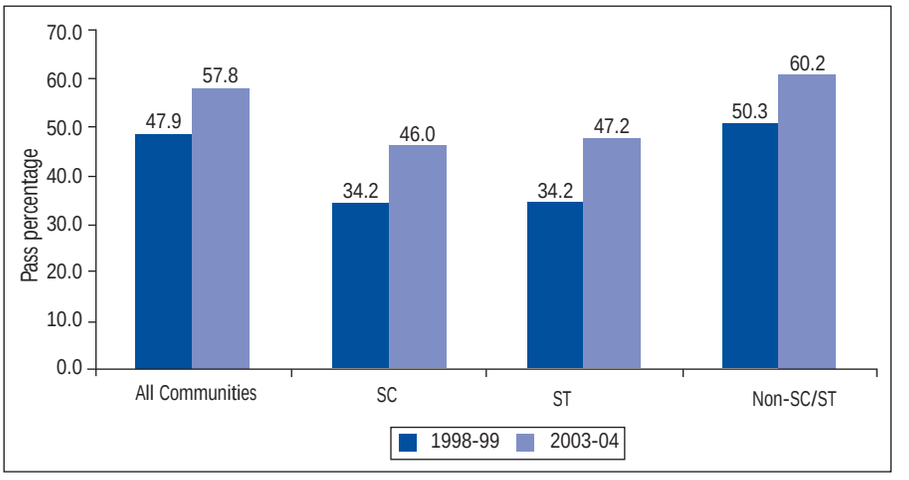


FIGURE 5.12

Pass percentages of PUC results by social groups



The enrolment in government institutions increased at 10.8 per cent while in private institutions it grew at 7.2 per cent per annum during the same period. Girls constitute only 16.6 per cent of all students and the enrolment of girls was about 2.5 times higher in south Karnataka than in north Karnataka (2003-04). The lowest proportion of girls' enrolment was in Koppal district (0.95) while Chitradurga (50.2) had the highest. Disturbingly, girls' enrolment in ITIs is very low in the less developed districts.

Vocational education institutions, both government and private, show a sharp decline over the period 1998-99 to 2003-04. The decline in private institutions (3.63 per cent) is more marked than in government institutions (0.68) but there has been

TABLE 5.20

District-wise education index: 1991 and 2001

Sl.No.	Districts	Education Index (I-X)		Education Index (I-X): 2001		
		1991	2001	All Communities	SCs	STs
1	Bangalore Urban	0.757	0.93	0.89	0.83	1.29
2	Bangalore Rural	0.582	0.69	0.66	0.62	0.66
3	Kolar	0.576	0.75	0.71	0.64	0.65
4	Tumkur	0.612	0.75	0.71	0.62	0.67
5	Shimoga	0.662	0.80	0.77	0.83	0.78
6	Chitradurga	0.590	0.73	0.70	0.63	0.59
7	Davangere	0.623	0.74	0.71	0.57	0.56
8	Mysore	0.550	0.70	0.67	0.64	0.60
9	Chamarajnagar	0.446	0.60	0.57	0.60	0.50
10	Mandya	0.622	0.72	0.68	0.63	0.71
11	Hassan	0.599	0.76	0.73	0.61	0.65
12	Chikmaglur	0.639	0.78	0.74	0.60	0.65
13	Kodagu	0.739	0.86	0.83	0.72	0.45
14	Dakshina Kannada	0.799	0.88	0.82	0.69	0.80
15	Udupi	0.830	0.88	0.84	1.19	0.77
16	Belgaum	0.586	0.73	0.70	0.65	0.49
17	Bijapur	0.561	0.66	0.64	0.60	1.03
18	Bagalkot	0.567	0.66	0.64	0.55	0.55
19	Dharwad	0.637	0.79	0.76	0.71	0.65
20	Gadag	0.601	0.77	0.75	0.62	0.78
21	Haveri	0.582	0.73	0.70	0.61	0.63
22	Uttara Kannada	0.692	0.82	0.78	0.72	0.58
23	Gulbarga	0.432	0.60	0.57	0.51	0.32
24	Bellary	0.506	0.64	0.62	0.51	0.48
25	Raichur	0.372	0.55	0.52	0.46	0.34
26	Koppal	0.403	0.60	0.58	0.49	0.49
27	Bidar	0.547	0.72	0.69	0.67	0.45
	State	**0.604**	**0.74**	**0.71**	**0.63**	**0.56**

Sources:
1. KHDR 1999, Planning Department, Karnataka.
2. Registrar General of India, 2001: Primary Census Abstract.
3. Commissioner of Public Instruction, Karnataka.

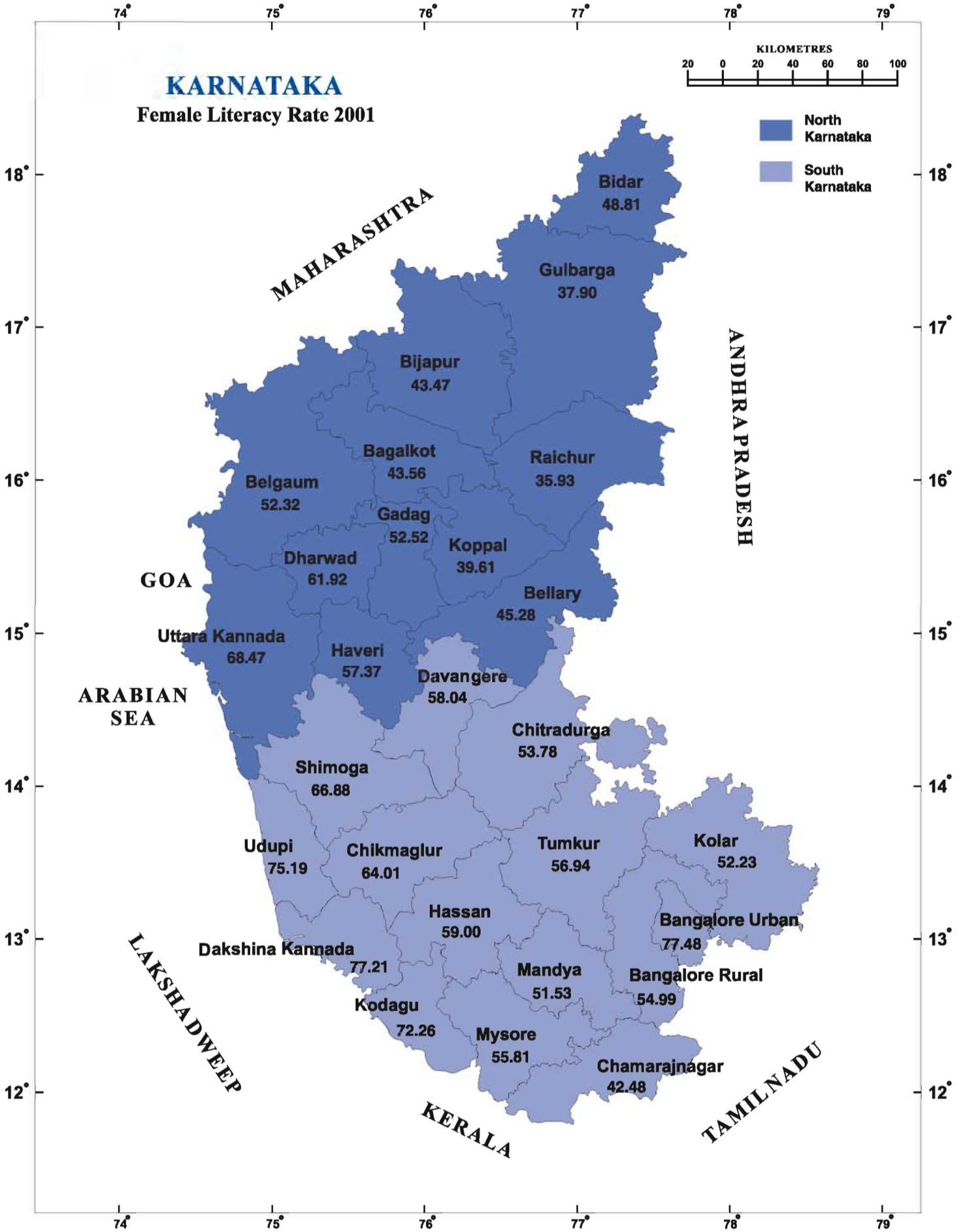
no such reduction in the Hyderabad Karnataka districts. Closure of courses probably indicates their unpopularity with students, especially if they had no linkages to market needs.

How relevant and useful are these courses and to what extent do they succeed in providing viable alternatives to tertiary education courses? The Task Force on Higher Education (2004) reports that annually, only 59 per cent of the intake in polytechnics is utilised, showing severe wastage. Ultimately, these courses will find takers only if they lead to employment and enhanced incomes.

There is a need to evaluate these courses and ascertain how many students actually get the jobs/vocations for which they study. Vocational education is a complex area, since changes in the job market/business scenario can impact the courses that are being offered. Institutions have to be dynamic and have the flexibility to add new options/courses, e.g. repair of mobile phones, computers and eliminate courses that are no longer relevant to the market. Government institutions too need to operate under a framework that allows for such flexibility. Private institutions may be slightly better placed in this respect, but both government and private institutions have the same boards, which dictate course content and which are slow to respond to new market demands.

Education index

An education index of districts (EI) has been computed based on the literacy rate and the GER. Despite significant improvement in the EI of Raichur in 1991-2001, the relative status of this district has not changed. In 1991, Raichur district occupied the lowest position and Dakshina Kannada ranked first among districts. In 2001, Raichur occupied the lowest place for all communities and Scheduled Castes, while Gulbarga district is last in the EI for Scheduled Tribes. Bangalore Urban, Kodagu, Dakshina Kannada and Udupi are well above the state average while Raichur, Gulbarga, Koppal, Bellary and Chamarajnagar are below the state average (Table 5.20).


KARNATAKA
Female Literacy Rate 2001
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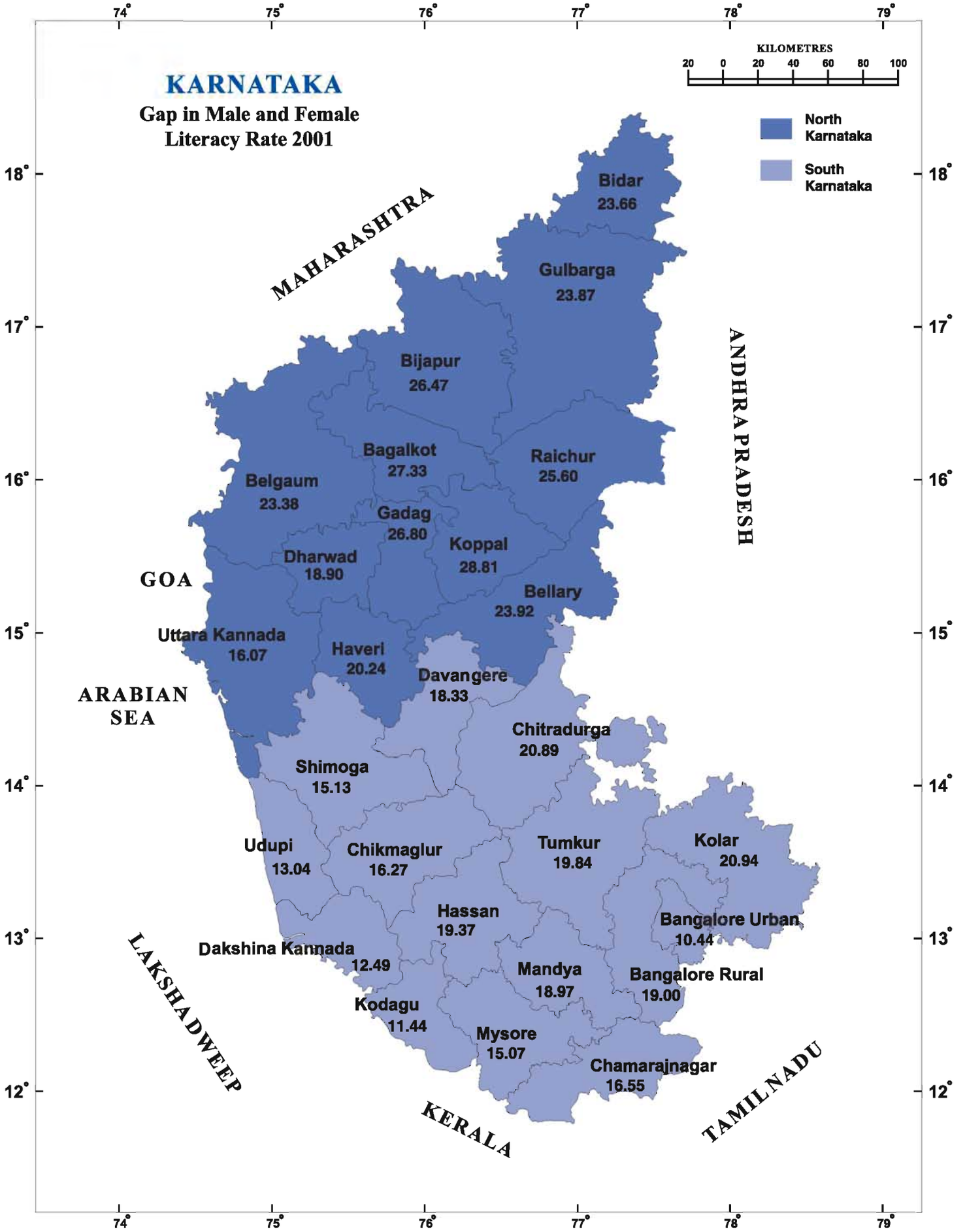
KARNATAKA
Gap in Male and Female
Literacy Rate 2001
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20 0 20 40 60 80 100
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Bijapur 26.47
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Gadag 26.80
Koppal 28.81
Dharwad 18.90
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Bangalore Urban 10.44
Dakshina Kannada 12.49
Mandya 18.97
Bangalore Rural 19.00
Kodagu 11.44
Mysore 15.07
Chamarajnagar 16.55

Concerns

- In 2001, Karnataka's urban literacy rate was 80.58 per cent, hence the Tenth Plan goal of 75 per cent literacy has already been met in the urban areas at least, but the rural areas with 59.33 per cent literacy are some distance from the goal.
- The goal of reducing the gender gap in literacy by 50 per cent by 2007 seems over-ambitious since, between 1991 and 2001, the gender gap in literacy dwindled by only 3.1 and 3.76 percentage points in the rural and urban areas respectively. The illiteracy rate is more than 63 per cent among Scheduled Tribes and about 58 per cent among Scheduled Caste females.
- The literacy level of SCs in Karnataka was higher than the all-India SC literacy level with reference to both female and total literacy in 1991. In 2001, the SC literacy rate was lower than the all-India SC male, female and all, which is a matter of great concern.
- As many as 15 districts (9 in north and 6 in south Karnataka) have a literacy rate that is below the state average, while five districts of the Hyderabad Karnataka region are below the all-India literacy rate in respect of total, male and female literacy levels.
- North Karnataka, especially Hyderabad Karnataka, performs poorly in several indicators. Enrolment rates have risen in primary education in the state particularly in Raichur district, but unfortunately the GER of this district has been the lowest in the state from 1996-97 to 2000-01 meaning that all districts are working towards improving enrolment and retention and Raichur will need special attention to match them. The highest dropout rate for girls is in Gulbarga (58 per cent) and Bellary (55.40 per cent) in 2003-04 in classes I to VII. Retention is thus a crucial challenge.
- The mean years of schooling have increased only slightly from 3.97 in 1999-2000 to 4.25 in 2003-04.
- Significant work remains to be done to enhance the quality of teaching-learning. The 'no detention' policy, while encouraging retention of children upto class V, could also lead to an inadequate assessment of learning and teaching in the first four years (which are, admittedly, the most significant years as far as learning is concerned). Further, measures to assess learning are still largely dominated by test-of-memory examinations.
- About three per cent primary schools in rural, and four per cent schools in urban areas, do not have any teachers at all while slightly more than 20 per cent in rural and seven per cent schools in urban areas have only one teacher.
- Nine districts in north Karnataka and five districts in south Karnataka have less than 50 per cent female teachers in primary schools in 2003-04.
- Primary school infrastructure is a critical variable for retention. However, as many as nine out of 12 districts of north Karnataka are below the state infrastructure index average. DPEP districts should have basic infrastructure as it was one of the objectives of DPEP, but it seems this has been only partially fulfilled with 6 out of 11 (DPEP) districts still below the state average. As many as seven districts in southern Karnataka are below the infrastructure index average.
- The dropout rate at the secondary level is about 60 per cent by the time students reach class X. The low percentage of female teachers and lack of infrastructure are contributory factors to the high dropout rate of girls.
- The infrastructure of high schools is relatively poor, particularly in north Karnataka, as the average index (0.37) of these districts is below the average index of the state (0.42). In 2002-03, 54 per cent of schools did not have any toilets and 68 per cent of schools did not have separate toilets for girls.
- Examination results indicate that government and rural high schools do not perform as well as privately managed schools and urban schools. With government schools catering to low socio-economic groups, girls, SCs and STs and rural areas, this is a matter of concern.
- The objective of the *EduVision* document (2000) that 'about 80 per cent of those who

The illiteracy rate is more than 63 per cent among Scheduled Tribes and about 58 per cent among Scheduled Caste females.

North Karnataka, especially Hyderabad Karnataka, performs poorly in several indicators.

Significant work remains to be done to enhance the quality of teaching-learning.

Karnataka has dealt satisfactorily with the access and enrolment goals. Retention and quality of learning are more complex and challenging goals, since they need varied and qualitative strategies while the first two – access and enrolment – largely need physical/ quantitative remedies.

While the state has achieved its target of 50 per cent women teachers, their over-concentration in urban areas will have to be corrected.

The quality of decision-making in the administration would be significantly enhanced if an EMIS was available at state, district, taluk and village levels.

join should complete secondary education' is yet to be achieved as only 40 per cent of those who joined completed secondary education in the state in 2003-04.

- The increasing popularity of private schools can be a cause for concern from an equity perspective. This preference for private (unaided) schools is most visible in urban areas, where parents seem to prefer them to government schools, wherever they can afford them.
- Currently, vocational education lacks the mechanisms for responding quickly to changing market demands. Certain courses are under-subscribed in polytechnics and many courses have shut down in the department of Vocational Education.
- Vocational courses have become stopovers for tertiary education instead of being terminal points.

Recommendations

While literacy rates in urban Karnataka are very good, the literacy levels of the rural population, women, SCs and STs, and more particularly SC and ST women indicate that the state is far from reaching the Tenth Plan goals. Literacy levels in the northeastern districts are considerably below the state and national averages. The hiatus in national spending and targeting of low-performing areas and groups must give way to a renewed focus on adult education.

The goals of access, enrolment, retention, are in a way sequential, in the sense that each goal needs to be significantly achieved before the next can be meaningfully addressed. Karnataka has dealt satisfactorily with the access and enrolment goals. Retention and quality of learning are more complex and challenging goals, since they need varied and qualitative strategies while the first two — access and enrolment — largely need physical/ quantitative remedies. Physical/quantitative goals are easier to achieve than qualitative/soft goals. Most vulnerable to dropping out of school are girls from all social classes, the poor and the Scheduled Castes and Tribes. Geographically, the northern districts and especially the Hyderabad Karnataka region have poor education indicators. Focused targeting of these marginal sub-populations thus becomes necessary.

Infrastructure facilities, particularly classrooms, separate toilets for girls and drinking water should be provided to all schools on a priority basis. Lack of these facilities could negatively impact retention, especially of girls. Though toilets have been constructed in many schools, they have become unworkable without water supply. Hence, construction of toilets must go hand in hand with providing water facilities. In addition, upgradation of laboratories and libraries in high schools should be taken up.

The proportion of female teachers in rural schools is about half of that in urban schools with a few exceptions in some south Karnataka districts. Thus, while the state has achieved its target of 50 per cent women teachers, their over-concentration in urban areas will have to be corrected to ensure that rural primary schools do not suffer from a shortage of women teachers.

From a governance perspective, there will have to be concerted efforts to ensure that teachers do not absent themselves from school, even for authorised purposes. In a single teacher or multi-grade school, this means that the school effectively closes down. Good governance is the critical factor here in curbing indiscipline, whether it is in ensuring that schools in remote, underserved areas get teachers and these teachers actually report for work or in curbing absenteeism and encouraging committed teachers to perform well.

The quality of decision-making in the administration would be significantly enhanced if an EMIS (Education Management Information System) was available to administration at the state, district, taluk and village levels. For instance, information on the current status of teacher vacancies and absenteeism, training and training needs would help administrators significantly.

Panchayat Raj institutions (PRI) and community support to schools for fully achieving the goals of education can be split into two categories

– 'hard' factors such as infrastructure, enrolment, attendance and 'soft' factors such as quality of teaching-learning. Gram panchayats and School Development and Monitoring Committees (SDMCs) will have to play an important role in infrastructure creation and supporting enrolment and attendance of both teachers and students, while department officers provide academic/pedagogic input.

Village level tracking systems must be put in place to monitor dropouts and out-of-school children. It would mean that panchayat institutions, community based organisations like the SDMC and departments, viz. Education, Labour and Rural Development, must organise a platform of interventions to ensure that children enroll and stay on in school.

School adoption is a programme that should be more fully explored. The department should make the 'School Adoption Programme' easily accessible to individuals and institutions all over the country, and to NRIs in particular. The Internet can be a relevant medium to promote this programme world wide. School adoption could focus on the infrastructure needs of the school.

In secondary education, government must take steps now itself to accommodate the large stream of students who will seek admission to high schools in the wake of its successful implementation of the *Sarva Shikshan Abhiyan* programme.

The tremendous attrition in secondary education is due in part to lack of proper evaluation at the primary level that lets most students pass through the system, sometimes without having attained minimum levels of learning. Bridge courses for such children would ensure that they do not drop out. The dropout rate at the secondary level is about 60 per cent by the time students reach class X. The low percentage of female teachers, lack of infrastructure, especially separate toilets for girls, and above all, social restrictions on girls once they attain puberty, are contributory factors. This is a difficult challenge that needs to be effectively tackled to ensure that the benefits of education reach girls. The education of girls is known to have immense emancipatory and empowerment potential, hence this must be accorded high priority by recruiting more women high school teachers as in primary levels, providing schools with basic infrastructure (68 per cent of high schools do not have separate toilets for girls) and by building awareness in the community. Otherwise, girls who constitute a high percentage of dropouts are likely to lose out even more when the influx to secondary education begins.

The infrastructure of high schools is poor, especially in the northern districts. A high 54 per cent of the schools do not have any toilet whatsoever. Laboratories are so ill-equipped that Science practicals are not conducted in the S.S.L.C. examinations to ensure against urban bias. Many high schools do not even have furniture for class rooms. Hence these facilities will have to be provided.

The tenth class has been conceptualised as a terminal point for those who wish to discontinue studies to enter the world of work. However, the vocation/job opportunities for those who complete secondary education is limited. This is another complex area that needs attention. Students who leave the education stream after completing class X do not have sufficient skills, vocational and communicative, to take up meaningful jobs. All too often, they become alienated from their traditional occupations such as agriculture. Incorporating a vocational base to secondary education has been tried several times and failed for various reasons such as lack of relevance to market needs, inflexibility of curricula and lack of trained teachers. However, this is one area, which needs to be re-addressed from a fresh perspective.

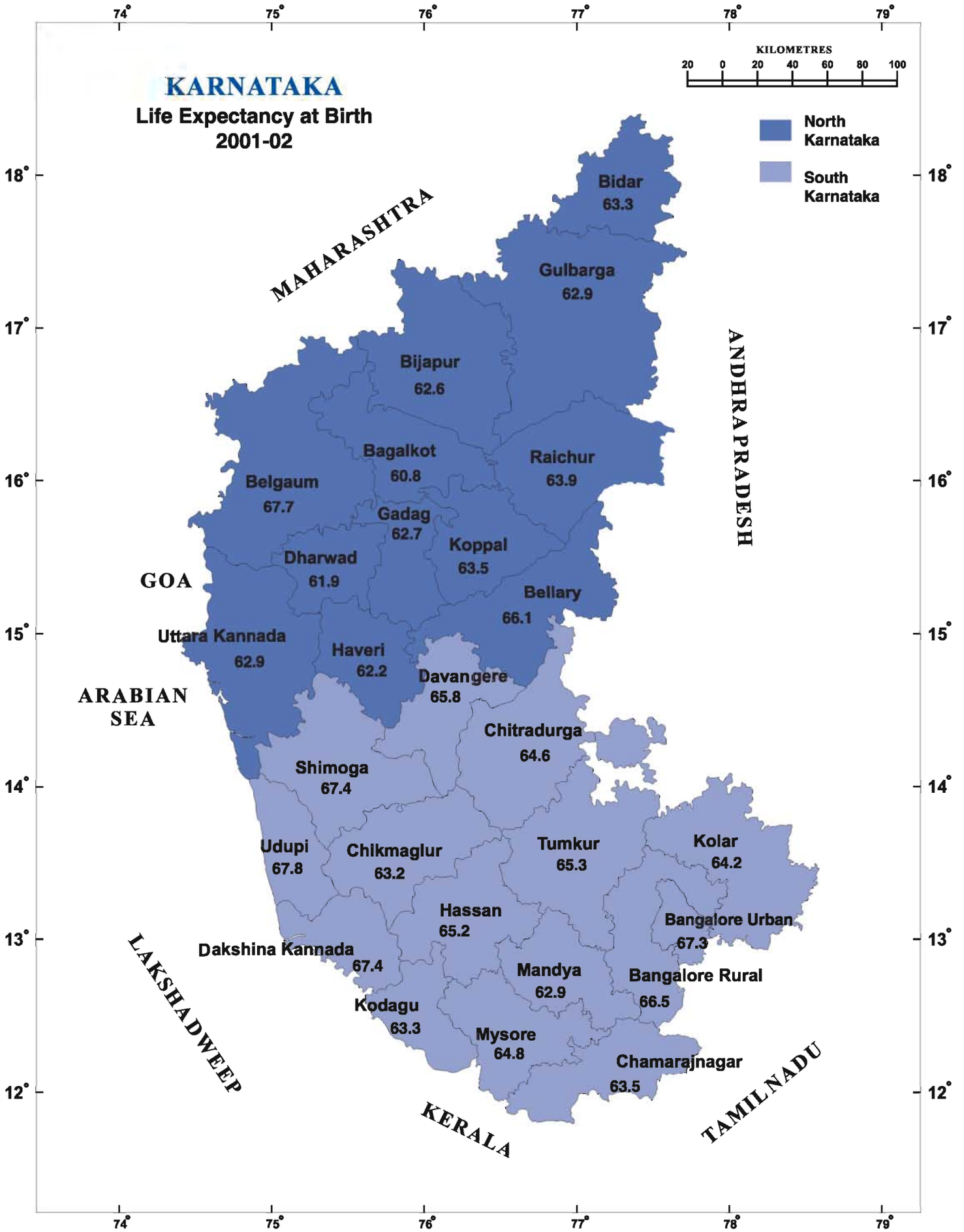
Vocational education has had its successes when it has responded to the market, as in the case of IT-based diplomas or Commercial Practice, which is popular with girls as they get jobs almost immediately. The older vocations such as civil and mechanical engineering have seen a decline in demand: these courses should be revamped, and retraining teachers should go hand-in-hand with this strategy. Developing vocational courses for dropouts from the school system also needs to be prioritised.

Village tracking systems must be put in place to monitor dropouts and out-of-school children.

The education of girls is known to have immense emancipatory and empowerment potential, hence this must be accorded high priority.

Incorporating a vocational base to secondary education has been tried several times and failed for various reasons such as lack of relevance to market needs, inflexibility of curricula and lack of trained teachers. However, this is one area, which needs to be re-addressed from a fresh perspective.

Demography, Health and Nutrition


KARNATAKA
Life Expectancy at Birth
2001-02
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 63.3
Gulbarga 62.9
Bijapur 62.6
Bagalkot 60.8
Raichur 63.9
Belgaum 67.7
Gadag 62.7
Koppal 63.5
Dharwad 61.9
Bellary 66.1
Uttara Kannada 62.9
Haveri 62.2
Davangere 65.8
Chitradurga 64.6
Shimoga 67.4
Udupi 67.8
Chikmaglur 63.2
Tumkur 65.3
Kolar 64.2
Hassan 65.2
Bangalore Urban 67.3
Dakshina Kannada 67.4
Mandya 62.9
Bangalore Rural 66.5
Kodagu 63.3
Mysore 64.8
Chamarajnagar 63.5

Demography, Health and Nutrition

Introduction

Good health is an invaluable asset for better economic productivity, both at the individual and national level, but above all, it is valued by those who own it as a prerequisite for a better quality of life and better standards of living. Sub-populations who are at the highest risk from poor health and its effects on longevity and morbidity are the poor, women, the Scheduled Castes and Scheduled Tribes. The main reasons for the high level of vulnerability of these sub-groups are, first, the inaccessibility of healthcare, and second, their inability to spend on healthcare interventions. Public healthcare systems must, therefore, provide that critical barrier between ill-health and the ones who are most vulnerable, but here too, factors such as financing and efficiency greatly influence the quality and coverage of public healthcare services.

The health scenario in Karnataka today is a combination of achievements and challenges. Significant advances have taken place in health and healthcare services over the past decade. A brief review of the key demographic indicators that offer a reliable overview of the status of health in Karnataka suggest that the state's performance is much better than the all-India average. The state's population increased from 4.49 crore in 1991 to 5.27 crore in 2001. A comparison of the decadal growth of population shows a significant decline from 21 per cent between 1981-91 to 17.5 per cent in 1991-2001. Life expectancy at birth has increased to about 66 years in 2001. Infant and maternal mortality are among the most reliable indicators for assessing health status, and Karnataka's performance here, as in reducing neonatal mortality, child mortality and maternal mortality rates – all of which show a downward trend – is better than the aggregated figures for the whole of India (Table 6.1). In fact, Karnataka is well on its way to achieving the Tenth Plan objective of reducing MMR to 2 per 1000 births by 2007. Institutional deliveries now account for 51 per cent of total deliveries, compared with 34 per cent for all-India. Small pox has been eradicated; the state is free from plague and guinea worm and the incidence of polio has been considerably reduced. A widespread infrastructure of health and medical institutions comprising primary health centres offering basic services to state-of-the-art super-speciality hospitals with a national, and even international reputation, is now in place.

There are, however, some challenges which the state will have to confront with aggressive strategies. Rural-urban disparities, far from diminishing, have only intensified: for example, the infant mortality rate (IMR) is 64 in rural areas as compared with 24 in urban areas (2004). There are noticeable regional disparities in spite of overall improvements in the various health indicators. The five districts of northeast Karnataka – Gulbarga, Bidar, Koppal, Raichur and Bellary – and two districts of northwest Karnataka – Bagalkot and Bijapur – have worse health indicators than the rest of the state. The health status of the Scheduled Castes and Tribes is cause for serious reflection because it is so distanced from the health status of the total population. Under-nutrition among pregnant women and infants continues to take its toll. The incidence of communicable diseases such as tuberculosis, malaria and intestinal infections is still relatively high. Now the state must confront HIV/AIDS and the very human issues it brings to the fore. Lifestyle-related ailments like diabetes, heart disease, and cancer are also registering an unwelcome increase. Certain preventable health problems continue to

Good health is an invaluable asset for better economic productivity, both at the individual and national level, but above all, it is valued by those who own it as a prerequisite for a better quality of life and better standards of living.

TABLE 6.1

Some demographic indicators

State/ Country	Decennial population growth (1991-2001)	IMR	NNM	CMR	MMR	LEB
Karnataka	17.5	52	37.1	19.3	195/lakh	65.8
All-India	21	60	43.4	29.3	407/lakh	64.8

Sources:

1. Registrar General of India, Census 2001.
2. National Family and Health Survey-2, IIPS, Mumbai, 1998-99.
3. Registrar General of India, Sample Registration System, SRS bulletin, volume 39 (1), April 2005.

Private sector participation in provisioning healthcare services is still predominantly an urban-based phenomenon. Rural areas must rely on state sponsored healthcare.

survive stubbornly in geographical pockets and specific population groups. Although the maternal mortality rate has declined, it is still unacceptably high for a developed state like Karnataka.

Private sector participation in provisioning healthcare services is still predominantly an urban-based phenomenon. Rural areas must rely on state sponsored healthcare. Here again, it is the poor who are the single largest constituency for public healthcare. It is for these reasons that this chapter will focus on public health services in the state since private sector-managed healthcare does not target the sub-populations who are most at risk and have the least capacity to spend on their health needs.

Population

According to the 2001 census, since 1951 the population of Karnataka has increased two and a half times to 52.73 million. It progressively increased between 1951 and 1981 but registered a decline in growth, for the first time, in the decade 1981–1991 i.e. from 26.75 per cent to 21.12. It further declined to 17.5 per cent in the decade 1991–2001. Two critical demographic trends which are now becoming visible, are an increase in the size of the working population (15 to 59 years) and a decrease in the below 15 population – both of which have significant policy implications. The first is a possible increase in joblessness if the economy is unable to provide employment for this large labour force; the second is the greying of the population over the next 25 years, which will trigger a need for social security. While Karnataka's population growth during the preceding decade is less than all-India (21 per cent), it is higher than the neighbouring states of Kerala (9.4 per cent), Tamil Nadu (11 per cent) and Andhra Pradesh (13.9 per cent), indicating how imperative it is for Karnataka to sustain this decline in decennial growth.

The crude birth rate (CBR), which was 33.7 in 1971, declined to 22.0 in 2002 – a decline of about 35 per cent. The two neighbouring states of Andhra Pradesh and Tamil Nadu recorded a decrease of 41 and 42 per cent respectively during the same period. The crude death rate (CDR) fell by 45 per cent to 7.2 in 2002 from 13.0 in 1971. The states of Kerala, Andhra Pradesh and Tamil Nadu recorded a decline in CDR of about 30 per cent, 48 per cent and 50 per cent respectively during this period. Across districts, Udupi has the lowest CBR (15.8) and Koppal's CBR of 28.8 is the highest in

BOX 6.1

UN Millennium Development Goals to be achieved by 2015

1. Reduce infant and under-5 mortality rates by 2/3rd.
2. Reduce maternal mortality rates by three-quarters.
3. Halt and begin to reverse the spread of HIV/AIDS.
4. Halt and begin to reverse the incidence of malaria and other major diseases.

BOX 6.2

Karnataka State Integrated Health Policy 2004

Based on the report of the Task Force on Health and Family Welfare (2001), the government formulated a State Integrated Health Policy:

1. Providing integrated and comprehensive primary healthcare.
2. Providing a credible and sustainable referral system.
3. Establishing equity in delivery of quality healthcare.
4. Encouraging greater public–private partnership in the provision of quality healthcare in order to better serve the under-served areas.
5. Addressing emerging issues in public health.
6. Strengthening health infrastructure.
7. Improving access to safe and quality drugs at affordable prices.
8. Increasing access to alternative medicine systems.

the state. At the regional level, the CBR is higher in both the Hyderabad Karnataka and the Bombay Karnataka areas than in south Karnataka. All districts have experienced a substantial decline in the CDR during the last decade.The decline in CDR is higher in Bombay Karnataka and Hyderabad Karnataka than in south Karnataka, probably because the northern districts had such high crude death rates to start with.

This decline in the CBR and CDR has been achieved through changes in several socio-economic and demographic variables over time. Many of these factors relate to women's unequal status in society and any improvement in the following parameters translates into an improvement, not just in the CBR and CDR, but in many other health indicators as well: women's age at marriage, their education levels, their participation in the non-agricultural sector and per capita income. Increasingly, Karnataka, over the last decade, has witnessed many significant changes that have favourably impacted its demographic profile. The proportion of urban population increased from 30.9 per cent to 34.0 per cent, female literacy increased from 44.3 to 57 per cent, the female work participation rate went up from 29.4 per cent to 32.0 and per capita income increased from Rs.6,739 (1990-91) to Rs.11,516 (2001-02). At the same time, the age at marriage for females increased to about 20 years and the proportion of married females in the age group 15-44 declined to about 75 per cent. In addition to these changes, the reduction in mortality as well as fertility can be attributed to an improvement in medical facilities at different levels and stages, as there has been a considerable expansion of health institutions and staff, in both public and private sectors.

Life expectancy

Expectation of life at birth is the most comprehensive index of health, in the sense that good health status translates into higher life expectancy. Karnataka has seen a consistent improvement in life expectancy at birth (LEB) since 1971 (Table 6.3). Male life expectancy in Karnataka was higher than female life expectancy upto 1981, and thereafter the trend has reversed, as indeed it should because, biologically, females have better survival rates than males.

TABLE 6.2

CBR and CDR: Regions of Karnataka, India and selected states

State/Region	CBR		CDR	
	1990-91	2000-01	1990-91	2000-01
Karnataka	27.0	22.4	8.6	7.6
South Karnataka	26.2	18.3	7.5	6.8
Hyderabad-Karnataka	28.6	23.0	9.0	8.2
Bombay-Karnataka	29.4	23.5	8.9	8.1
India	29.5	25.6	9.8	8.5
Kerala	18.3	17.0	6.3	6.4
Uttar Pradesh	35.4	31.4	12.3	9.5
Orissa	29.4	24.0	12.2	10.4

Note: For the regions, estimated from the district level estimated rates.

Source: SRS bulletin of respective period.

The increase in LEB has brought about a significant change in the profile of the population. The proportion of the population in the age group 60 years and above increased from 7.6 per cent in 1971 to 11.4 per cent in 1999. The percentage of female population in the age group 60 years and above (7.7 per cent), which was less than the male proportion (7.9 per cent) in 1971 has now increased to 12 per cent, as compared to 11 per cent for males in 1999. There has also been a noticeable change in the age structure due to

Karnataka has seen a consistent improvement in life expectancy at birth since 1971.

TABLE 6.3

Expectation of life at birth of males and females in Karnataka and India

(Years)

Year	Karnataka			India		
	Male	Female	Total	Male	Female	Total
1971-75	50.9	50.1	50.6	50.5	49.0	49.7
1975-81	53.4	52.8	53.1	52.4	52.7	52.5
1981-86	60.2	61.1	60.7	55.4	55.7	55.5
1986-91	62.2	63.3	62.8	58.1	59.1	58.6
1991-96	64.2	65.3	64.7	60.1	61.4	60.7
1996-2001	65.6	66.6	66.1	62.4	63.4	62.9

Sources:
1. Publications of Sample Registration System, RGI.
2. Registrar General of India, Census of India.
3. Family Planning Year Book.

Morbidity rates are important determinants of the health status of a population and provide policy inputs to health planners. Increased morbidity levels have an adverse effect on productivity, resulting in chronic worker absenteeism, loss of person-days and a reduction in income.

the decline in CBR and CDR. This change in the size of the aging population is reflected in the emergence of various healthcare issues associated with the elderly such as diabetes, heart disease, diseases related to the nervous system and mental health. With this greying of the population likely to increase over the next decade, geriatric care must become part of the focus of public healthcare systems.

Morbidity

Morbidity rates are important determinants of the health status of a population and provide policy inputs to health planners. The NSS in its 52nd round on morbidity pattern has estimated that about 4.4 per cent in rural population and 4 per cent in the urban population in the state were ill during the period 15 days prior to the survey, i.e. about 22 lakh persons are ill at any given point of time, which is an indication of the magnitude of the problem (Table 6.4). Increased morbidity levels have an adverse effect on productivity, resulting in chronic worker absenteeism, loss of person-days and a reduction in income. The hardest hit are the poor, who find their productivity levels falling at the very moment that there are demands on their purse to pay for treatment. Chronic bouts of illness or even one episode can send a family over the poverty line into indebtedness. NSS data throws light on the reasons people give for not seeking treatment for ill-health. The survey shows that the major reason is that the ailment is not considered serious enough to require attention. There have been some significant changes between the two surveys, i.e. 1986-87 and 1995-96. Financial reasons gain in importance as a reason for not taking treatment in rural areas and both rural and urban areas report an increase in awareness about health.

TABLE 6.4

Persons reporting any ailment in the last 15 days prior to survey, by sex and residence

(Per cent)

Region		Male	Female	Persons
Rural	India	5.4	5.7	5.5
	Karnataka	4.1	4.8	4.4
Urban	India	5.1	5.8	5.4
	Karnataka	3.9	4.2	4.0

Source: Morbidity and treatment of ailment, NSS - 52nd round, No.441, 1998.

The NFHS, during its two rounds of surveys, provided some valuable information on the prevalence of some diseases. Between the two survey points NFHS-1 and NFHS-2, the incidence of malaria in the rural areas of Karnataka increased from 5 to 7.7 per 1,000 persons, while at the national level, the incidence in rural areas recorded an increase from 39 to 42.5 during the same period. The incidence of malaria for the state as a whole increased to about 21 during 2001 and declined to about 10 during 2003. Areas with a high incidence of malaria are Mangalore and Bellary along with the project areas of the Upper Krishna Project (Almatti and Narayanpura), which are highly susceptible.[1] The prevalence of tuberculosis in Karnataka is about 3 per 1,000 persons in rural areas and 2.2 per 1,000 persons in urban areas (NFHS-2). However, the overall increase was about 2.98 per cent during 1999–2003.[2]

The incidence of leprosy in Karnataka is low at one per 1,000 persons and the latest data from the National Leprosy Eradication Programme reveals that the prevalence rate of leprosy in 2003 has further declined to 0.2 per 1,000 persons. Leprosy is more prevalent in Gulbarga, Raichur, Bellary, Koppal and Gadag, all north Karnataka districts.

HIV/AIDS

Acquired Immune Deficiency Syndrome (AIDS) is caused by the HIV virus, which weakens the body's immune system and leads to death through secondary infections. The first case of full-blown AIDS in Karnataka was detected in 1988. Since then, the prevalence of HIV and AIDS has been rising and is a cause for concern with 24,236 HIV cases and 1,730 cases of AIDS being reported from 1988 to 2003. During the same period, 189 AIDS-related deaths were recorded.

[1] Government of Karnataka (2004): Data under National Anti Malaria Programme, Directorate of Health and Family Welfare Services, Bangalore.

[2] Government of Karnataka (2004): Data on prevalence rate of T.B., Leprosy, Directorate of Health and Family Welfare Services, Bangalore.

TABLE 6.5

HIV cases in Karnataka

Year	HIV cases	Percentage increase
Upto 1998	4309	
1999	1319	
2000	1965	48.9
2001	2900	47.8
2002	4488	54.8
2003	9255	106.2

Sources:
1. Karnataka AIDS Prevention Society.
2. Directorate of Health and Family Welfare Services, Karnataka.

TABLE 6.6

IMR for Karnataka and India

Year	Karnataka			India		
	Total	Rural	Urban	Total	Rural	Urban
1981	69	77	45	110	119	62
1984	74	84	43	104	113	66
1987	75	86	41	95	104	61
1990	70	80	39	80	86	50
1993	67	79	42	74	82	45
1996	63	71	40	71	80	45
1999	58	69	24	70	75	44
2002	55	65	25	64	69	40
2003	52	61	24	60	66	38

Source: SRS bulletin of various years.

The increase of HIV cases has been alarming, particularly during the last two years. The rate of increase during 2001-02 was 55 per cent and during 2002-03, it increased to 106.2 per cent. Currently an estimated five lakh people are infected with HIV. Karnataka has put a good reporting and monitoring system in place, unlike most of the reportedly 'symptom-free' states. The objectives of the government's policy are to keep HIV prevalence below three per cent, to reduce blood-borne transmission to less than one per cent, to achieve condom usage in not less than 90 per cent of high-risk groups and to ensure that awareness is created about HIV/AIDS. In 2004, the state established 40 voluntary counselling and testing centres (VCTCs) at the taluk level for the prevention and care.

Infant and child mortality

The present level of infant mortality in Karnataka is 52 per thousand live births (SRS 2003) – a significant decline of about 45 per cent, from 95 in 1971. At the national level, the decline in IMR is about 62 per cent though the estimated level of IMR at both points of time is higher than that of Karnataka (Table 6.6).

The various rates of IMR and child mortality rate (CMR) by residence (NFHS-1 and NFHS-2) are presented in Table 6.7. There has been a decline of about two infant deaths per 1000 live births each year. However, the SRS data on IMR for Karnataka prior to both surveys showed a faster decline during 1971–81. Rural mortality rates are significantly higher than the urban rates. If two segments of IMR, viz. neonatal and post-neonatal are separated, it is clear that the proportion of neonatal deaths to the total IMR has shown a three percentage points increase between two surveys as against a decline of three percentage points in post-neonatal deaths.

The objectives of the government's policy are to keep HIV prevalence below three per cent, to reduce blood-borne transmission to less than one per cent, to achieve condom usage in not less than 90 per cent of high-risk groups and to ensure that awareness is created about HIV/AIDS.

TABLE 6.7

Infant and child mortality in NFHS-1 and NFHS-2: Karnataka

Year	Neonatal mortality			Post-neonatal mortality			Infant mortality			Child mortality			Under-five mortality		
	R	U	T	R	U	T	R	U	T	R	U	T	R	U	T
NFHS-1 (1988-92)	47.7	39.4	45.3	20.0	20.6	20.2	67.7	60.0	65.4	28.6	11.3	23.5	94.4	70.6	87.3
NFHS-2 (1994-98)	39.3	32.1	37.1	17.2	8.1	14.4	56.5	40.1	51.5	23.9	9.0	19.3	79.0	48.8	69.8
Decline during the period (per cent)	17.6	18.5	18.1	14.0	60.6	28.7	16.5	33.2	21.3	16.4	20.4	17.8	16.3	30.9	20.1

Note: R: Rural; U: Urban; and T: Total.

Source: National Family Health Survey 1 and 2, Karnataka, IIPS, Mumbai.

TABLE 6.8

IMR in the regions of Karnataka, all-India and selected states

Regions	IMR	
	1990-91	2001-02
Karnataka	82	55
South Karnataka	72	50
Hyderabad Karnataka	86	60
Bombay Karnataka	85	59
All-India	86	64
Kerala	17	10
Orissa	123	87

Note: Rates are estimated.

Source: SRS bulletin, various years.

A sizeable decline of about 61 per cent has occurred in the urban post-neonatal death rate.

During 2001-02 Dakshina Kannada district (44) had the lowest IMR followed by Udupi, Bangalore Urban and Shimoga (45). The district with the highest IMR is Dharwad (69) followed by Bijapur, and Gulbarga (67), Bidar and Gadag (66). All districts with an IMR higher than the national average are in north Karnataka. Overall, the southern districts in Karnataka present the best scenario with an IMR of 50 compared with Bombay Karnataka (59) and Hyderabad Karnataka (60). Karnataka will have to step up its efforts to catch up with states like Kerala (10) and Tamil Nadu (44). Currently, only the best performing district is on a par with the Tamil Nadu aggregate.

There is a correlation between high IMR and the low socio-economic standing of families, gender disparity, illiteracy and lack of institutional support.

There has also been a drop of about 20 per cent in child mortality and in under-five mortality. Data on differentials in infant and child mortality is not easily available, either at state or district level. Different surveys (which have limitations) provide some information on districts. Data provided by NFHS-2 on differentials is useful for understanding the influences of factors related to infant and child mortality.

There is a correlation between high IMR and the low socio-economic standing of families, gender disparity, illiteracy and lack of institutional support. Contributory factors to infant mortality range from low per capita income, under-representation of women in the non-agriculture sector, early marriage for women, female illiteracy, under-nutrition of both the mother and foetus, high CBR and CDR, poor access to antenatal care (ANC), low birth weight, unsafe deliveries and the inadequate reach of the services provided by the healthcare system. Kolar, Bijapur, Bagalkot, Dharwad, Haveri, Gadag, Bidar, Gulbarga, Koppal, Chikmaglur, Hassan, Raichur, Uttara Kannada, Mysore, Mandya and Kodagu have an IMR higher than the state average. While most districts have some or most of the pre-disposing factors for high IMR mentioned above, it is indeed surprising to find the relatively better developed districts such as Hassan and Kodagu performing poorly.

Infant death can occur at 2 stages: neonatal and post-neonatal. Neonatal deaths take place during the first 4 weeks of life and post-neonatal deaths occur between 1 to 12 months of age. The incidence of both neonatal and post-neonatal mortality can be reduced significantly if the appropriate measures are taken in time. Timeliness is crucial. About 0.40 lakh neonatal deaths take place annually in the state. About 80 per cent of total infant deaths in urban areas and 69 per cent of total infant deaths in rural areas are neonatal deaths. This is also a period when mothers are vulnerable, as evidenced by the fact that most maternal deaths occur in the four week period after child birth. The majority of neonatal deaths are caused by the mother's own health status (which is normally poor because of under-nutrition) resulting in low birth weight, premature birth, asphyxia, infectious diseases, pneumonia, tetanus, diarrhoea combined with lack of access to institutional services.

Mortality rates are higher among infants born to mothers who are below 20 years and above 30 years of age. A clear association is evident between IMR and birth intervals. The IMR is quite high (98.8) when the duration of the birth interval is less than 24 months and decreases with an increase in the interval between births, for example, IMR is 32.3 when the birth interval is 48 months and above. Since neonatal mortality is lower when the birth interval is more than 24 months and the age of the mother is in the age group 20-29, one way of

reducing neonatal mortality is to encourage young couples to space births. Currently, only a low five per cent use spacing methods. Bangalore Urban, Dakshina Kannada, Kodagu and Uttara Kannada are the few districts where more than 10 per cent of couples use spacing methods.

Infant and child mortality declines considerably with increases in standards of living (Table 6.9). The poor are caught in a cycle of low income and ill-health, which are mutually self-reinforcing.The poor cannot afford the costs of a nutritious diet or antenatal and post-natal care, the absence of which can result in high-risk pregnancies which mean either indebtedness or maternal death. High rates of female illiteracy have very adverse effects on the survival of mothers and their children in terms of women's lack of awareness of nutrition or postpartum care.

The causes of death in infancy are the same for boys and girls. Slow foetal growth because of malnutrition is the major cause of death and accounts for 33 to 34 per cent of infant deaths. Birth asphyxia and other respiratory conditions account for 26 per cent of infant deaths among boys and girls. In the age group 1-4 years, injury and other accidents are a major cause of mortality

Slow foetal growth because of malnutrition is the major cause of death and accounts for 33 to 34 per cent of infant deaths.

TABLE 6.9

Infant and child mortality for a ten-year period preceding NFHS-2: Karnataka 1999

Characteristics		Neonatal	Post- neonatal	Infant mortality	Child mortality	Under-five mortality
Residence	Urban	35.6	8.5	44.1	12.1	55.7
	Rural	48.3	22.0	70.3	27.1	95.5
Sex of child	Male	53.6	16.5	70.1	21.1	89.7
	Female	34.6	19.3	54.1	23.8	76.6
Religion/ Caste/ Tribe	Hindu	47.5	18.1	65.5	24.0	86.0
	Muslim	33.0	16.4	49.5	17.0	65.0
	SC	46.9	23.0	69.9	37.4	104.6
	ST	63.2	21.9	85.0	38.9	120.6
	Others	39.6	16.8	56.4	14.2	69.8
Standard of living	Low	60.9	21.2	82.2	38.5	117.5
	Medium	36.9	17.7	54.6	13.6	67.5
	High	28.7	9.5	38.2	12.4	50.1
Mother's education	Illiterate	52.9	23.3	76.2	29.2	130.1
	Middle school	40.8	10.9	51.7	4.3	55.8
	High school and above	29.3	8.5	37.8	5.65	43.1
Mother's age at birth	< 20	55.2	19.3	74.4	22.9	96.7
	20 - 29	36.6	16.7	53.3	20.7	72.9
	30 - 39	52.8	20.4	73.2	31.6	102.3
Birth order	1	47.9	13.7	61.5	13.4	74.1
	2	34.7	16.7	51.4	14.3	65.0
	3	40.7	21.2	61.9	30.9	90.9
	4+	54.4	22.5	76.9	36.8	110.9
Birth interval	<24 months	68.3	30.5	98.8	40.0	134.8
	24-47 months	29.0	16.1	45.1	21.3	65.4
	48+ months	25.2	7.1	32.3	10.1	42.1

Source: NFHS - 2 - Karnataka, IIPS, Mumbai

TABLE 6.10

Percentage of children who received vaccination, Vitamin A, iron and folic acid tablets/liquid

Districts	Complete BCG+ 3 DPT+ 3 Polio+ Measles	None	Percentage of children who received at least one dose of Vitamin A	Percentage of children who received IFA tablets/liquid
Bangalore Urban	77.7 (90.3)	0.0	38.5	4.3
Bangalore Rural	83.7 (87.7)	0.6	42.1	6.0
Belgaum	64.8 (57.8)	3.3	46.9	7.6
Bellary	52.6	9.3	31.8	5.7
Bidar	50.3 (65.8)	7.9	19.8	3.7
Bijapur	53.2	6.1	27.9	11.3
Chikmaglur	83.5 (85.1)	0.0	40.4	9.0
Chitradurga	88.4	1.3	54.2	5.0
Dakshina Kannada	86.0	0.5	43.1	7.4
Dharwad	74.8	3.9	59.2	6.0
Gulbarga	25.3 (48.1)	31.1	16.6	1.3
Hassan	92.8 (85.6)	0.6	65.5	1.9
Kodagu	94.8 (88.6)	0.5	54.9	7.1
Kolar	90.6 (86.8)	0.0	61.4	1.3
Mandya	88.0 (89.5)	0.5	73.0	8.0
Mysore	92.7	0.4	55.1	3.3
Raichur	37.2 (57.6)	22.0	20.6	7.6
Shimoga	92.9	0.5	81.8	5.0
Tumkur	88.0 (87.7)	0.5	73.0	8.0
Uttar Kannada	89.9 (92.2)	1.5	66.0	10.5
Karnataka	**71.8 (78.2)**	**5.7**	**48.8**	**5.6**

Note: Figures in brackets refer to RCH data for 2002.

Source: Reproductive and Child Health (RCH) Rapid Survey, 1998-99.

Maternal mortality is a crucial indicator of both women's health and of gender justice, raising as it does, questions about women's lack of control over their own bodies.

among both boys and girls. These answer for 19 per cent of deaths among boys and 21 per cent among girls. The second most common cause of death is diseases of the respiratory system, which are predominant among boys (13 per cent), and intestinal infectious diseases among girls (12 per cent). Tuberculosis causes more than 7 per cent of deaths among children.

Immunisation of children

Immunisation of children against six serious but preventable diseases viz. tuberculosis, diphtheria, pertussis, tetanus, poliomyelitis and measles is an important instrument of child survival. The state's programme also includes administration of five doses of Vitamin A for the prevention of night blindness and iron folic acid solution for iron supplementation. The reproductive and child health (RCH) survey of Karnataka (1998-99) shows that the coverage is satisfactory except in some of the northern districts. The immunisation coverage for the children has improved in 14 districts other than Belgaum, Hassan, Kodagu and Kolar (RCH 2004). The desired objective of complete coverage seems quite attainable in some districts, but the performance in some others, like Raichur, is disappointing indeed.

Maternal mortality

Women's health encompasses many areas of concern but since most female deaths are caused by child birth, maternal mortality is a crucial indicator of both women's health and of gender justice, raising as it does, questions about women's lack of control over their own bodies.

The maternal mortality rate (MMR) in Karnataka is 195, which is substantially lower than all-India (407) (Table 6.11). Among the southern states, Karnataka is better than Kerala (198) but has a higher MMR than Tamil Nadu (79) and Andhra Pradesh (159). The leading causes of maternal deaths in Karnataka are sepsis (33 per cent) haemorrhage (27 per cent), anaemia (13.3 per cent) and abortion (7 per cent). Deaths caused by haemorrhage and obstructed labour can be prevented if good obstetric care is available at all times, but since such facilities are available only in big urban hospitals, many rural women cannot access emergency services in time. Eclampsia is another leading cause of maternal mortality, which can be prevented through regular antenatal care. Abortions should be performed only in hospitals where proper facilities are available, but ignorance or fear of detection propels many women into the doors of unqualified abortionists. As in the case of infant mortality, and indeed the two are intimately inter-related, the causes of maternal mortality are a mix of factors such as women's lack of control over their reproduction, poverty, under-nutrition, illiteracy and lack of accessibility to both ante- and post-natal care.

TABLE 6.11

Causes of maternal mortality in selected states: 1998

	Karnataka	AP	TN	Kerala	All-India
Maternal mortality rate	195	159	79	198	407
Causes (percentage)					
Abortions	6.7	-	16.7	-	8.9
Toxaemia	20.0	-	-	9.1	8.3
Haemorrhage	26.7	22.2	16.7	27.3	29.6
Obstructed labour	-	33.3	50.0	-	9.5
Puerperal sepsis	33.3	44.4	16.7	9.1	16.1
Anaemia	13.3	-	-	18.2	19.0
Others	-	-	-	36.4	2.1

Source: SRS Bulletin, Vol. 33, No.1, 2000.

Maternal and child health services

Maternal and child health (MCH) services are the two major components of the reproductive and child health (RCH) programme that is provided through primary health centres (PHCs) and sub centres in the rural areas of Karnataka. In urban areas, maternal and child health services are available in government hospitals, urban health centres, hospitals and clinics operated by NGOs and various private nursing homes and maternity homes. MCH has several components, of which, antenatal care and institutional deliveries are critical to ensuring safe delivery and maternal survival.

As we saw earlier, reducing neonatal deaths, which constitute nearly 70 per cent of infant deaths, would bring down the IMR significantly and position the state within reach of achieving the MDGs in both infant and maternal mortality. The government strategy combines community healthcare with institutional healthcare. Primary healthcare is mainly provided by health workers (ANMs) and traditional birth attendants (*dais*) who are required to visit the homes of pregnant women to ensure adequate antenatal care and to ensure early identification of problem pregnancies.

Antenatal care

The proportion of pregnant women receiving antenatal care (ANC) increased by about 3 percentage points between two surveys. In urban areas, this proportion has increased much more significantly than in rural areas. The proportion of pregnant women among Scheduled Tribes receiving professional care has declined though there has been an increase among Scheduled Caste women. Antenatal examinations by doctors have also increased (Table 6.12).

The main components of the government's antenatal care programme are supply of iron and folic acid tablets, tetanus (TT) immunisation, and three ANC visits. The RCH rapid household survey during 1997-98 provides information about district level ANC services (Table 6.13). Coverage of pregnant women by a complete ANC package comprising a minimum three ANC visits, at least one TT injection and supply of IFA tablets, varied from a high 88 per cent in Kodagu to 26 per cent in Bellary with the state averaging 60 per cent. In northern Karnataka, while the coverage by any type of ANC is high, coverage by the complete ANC package is alarmingly low. Women who do not complete the full course do not get the protection required to withstand anaemia and tetanus and potential problems are not identified in time for treatment. The situation is more serious when data on full ANC services of 2002 is analysed. It shows that while coverage by any type of ANC service has improved, the percentage of women receiving full ANC has declined. One inference is that healthcare staff was not able to ensure that women who initially utilised ANC services were

Maternal and child health services are the two major components of the reproductive and child health programme that are provided through primary health centres and sub-centres in the rural areas of Karnataka.

TABLE 6.12

Percentage of pregnant women who received antenatal services by background characteristics

Background characteristics		NFHS-1				NFHS-2			
		At home	Outside home		Total	At home	Outside home		Total
			From doctor	From other health professionals			From doctor	From other health professionals	
Mother's age	<20	17.3	58.6	4.5	80.4	3.4	65.6	13.5	82.5
	20 - 24	18.7	60.7	5.9	85.3	5.5	72.9	10.0	88.4
Residence	Urban	5.0	77.8	3.9	86.7	1.2	86.7	6.5	94.4
	Rural	24.1	52.0	5.9	82.0	6.4	62.9	13.3	82.6
Caste	SC	24.7	51.7	5.1	80.5	7.1	63.3	12.0	82.4
	ST	20.5	53.6	4.5	78.6	9.9	48.5	13.4	71.8
Standard of living	Low	NA	NA	NA	NA	6.8	54.0	13.5	74.3
	Medium	NA	NA	NA	NA	4.6	74.2	11.4	90.2
	High	NA	NA	NA	NA	1.4	90.9	5.9	98.2
Total		**18.6**	**59.4**	**5.4**	**83.4**	**4.8**	**70.3**	**11.2**	**86.2**

Note: NA - Not available.

Sources:
1. National Family Health Survey-1, Karnataka 1992-93.
2. National Family Health Survey-2, Karnataka 1998-99.

TABLE 6.13

Percentage of women who received ANC services: 1998-99 and 2002

Districts	Any type of ANC		Full ANC (3 ANC visits at least one TT+IFA given)	
	1998-99	2002	1998-99	2002
Bangalore Urban	98.7	98.2	78.4	45.6
Bangalore Rural	93.9	94.3	69.1	49.8
Belgaum	91.7	96.3	45.6	25.1
Bellary	65.0	NA	26.5	NA
Bidar	79.6	87.3	37.9	18.5
Bijapur	73.3	NA	34.4	NA
Chikmaglur	97.8	98.3	68.2	39.9
Chitradurga	91.0	NA	67.8	NA
Dakshina Kannada	98.5	NA	84.9	NA
Dharwad	91.8	NA	60.4	NA
Davangere	70.1	80.0	28.1	12.8
Hassan	97.2	98.3	70.2	26.3
Kodagu	100.0	98.0	88.4	34.6
Kolar	95.2	97.0	75.3	34.6
Koppal	NA	81.1	NA	24.4
Mandya	91.7	97.0	67.2	28.7
Mysore	96.4	NA	75.8	NA
Raichur	78.7	69.7	32.6	25.5
Shimoga	97.6	NA	82.2	NA
Tumkur	95.4	94.2	76.5	41.1
Uttara Kannada	98.4	98.8	76.4	34.6
Average (all districts)	**88.9**	**92.0**	**60.1**	**31.5**

Note: NA - Not available.

Source: RCH Rapid Survey, 1998-99 and 2004.

motivated to complete the course. Possibly staff failed to ensure full coverage for various reasons ranging from lack of personnel to inadequate supplies of drugs and diagnostic kits.

Institutional delivery

The second important focus of the reproductive and child health (RCH) programme is safe delivery i.e. delivery, should take place in hygienic conditions and under the supervision of trained health professionals. Safe deliveries are less likely to be accessible to the rural poor and the Scheduled Castes and Tribes for several reasons (Table 6.14).

There has been a considerable improvement in the proportion of safe deliveries at the district level though the number is low in northern Karnataka. Women resort to home deliveries for economic reasons primarily, although distance from the health facility, customary practices and lack of knowledge about the facilities available are other reasons. The government has converted 400 primary health centres into 24-hour service providers in 2005-06 to increase institutional deliveries. This is a step in the right direction.

Family planning

The current contraceptive prevalence rate of 60 per cent is slightly higher than the all-India average,

which is 58.8 per cent. Female sterilisation (52.5 per cent) IUD (3.5 per cent) CC users (1.0 per cent) and traditional methods (1.3 per cent) are the principal methods. Male sterilisation is a low 0.7 per cent. The prevalence rate is highest in Himachal Pradesh followed by West Bengal. Women continue to bear a disproportionate share of the responsibility for birth control although the decision-making rarely rests with them. Among districts, the prevalence rate varies from 39 per cent in Gulbarga to 75 per cent in Hassan. Similarly, for spacing methods, Gulbarga records a low prevalence rate of 0.9 per cent and Dakshina Kannada records 11.4 per cent, which is not satisfactory.

TABLE 6.14

Distribution of deliveries by place of delivery

Background characteristics		Health facility/institution				Home
		Public	NGO/Trust	Private	Total	
Residence	Urban	38.6	1.8	38.4	78.8	21.2
	Rural	22.9	1.1	14.5	38.5	61.5
Caste	SCs	26.2	2.0	11.0	40.2	59.8
	STs	24.8	-	6.2	31.0	69.0
Standard of living	Low	25.6	0.7	5.1	31.4	68.6
	Medium	32.6	2.0	20.4	55.0	45.0
	High	19.1	0.9	58.7	78.7	21.3
Total		**27.8**	**1.3**	**22.0**	**51.1**	**48.9**

Source: National Family Health Survey - 2, Karnataka, 1998-99.

Nutrition

Nutrition is a significant determinant of good health and the incidence of mal- and under-nutrition in the community affects certain indicators such as IMR and MMR adversely. For the poor, an improvement in per capita income combined with the availability of cheaper food is a step towards ensuring higher levels of food consumption. The status of nutrition is, however, also dependent on food consumption patterns, which, in turn, are shaped to a great degree by women's status relative to men. Custom dictates that women eat least and last in the feeding order, followed closely by children. Not surprisingly, the greatest levels of poor nutrition occur among women and children. An insufficient food intake and ignorance about nutrition coupled with low immunity ensure that the most vulnerable experience very fragile health. In this context, the greatest changes can occur only when there is an improvement in women's status and an enhancement of per capita food availability.

Child nutrition

The NFHS-2 has examined the nutritional status of children up to 3 years of age by weight-for-age, height-for-age and weight-for-height. Children who are more than -2SD below the reference median on any of the indices are considered to be undernourished and children who are more than -3SD below the reference median are considered to be severely undernourished. Table 6.15 presents the percentage of children classified as undernourished by selected characteristics. About 44 per cent of children below three years of age are underweight and about 37 per cent are stunted. The proportion of children who are severely undernourished is about 17 per cent according to the weight-for-age and about 16 per cent according to height-for-age. These figures are lower than India. The level of wasting (weight-for-height) is about 20 per cent, which is higher than all-India (16 per cent). Girls are more underweight and stunted than boys while boys are more waisted. Under-nourishment is considerably higher among rural children and among SC and ST children. The importance of female education is flagged by the fact that the children of illiterate mothers are more undernourished than the children of literate mothers and that the proportion of undernourished children declines sharply with an increase in the living standards of parents.

In 1998-99, the weight-for-age index (a composite measure of chronic and acute under-nutrition) showed that 43.9 per cent of children below 3 years of age were under-weight. This proportion is the highest among the southern states though lower than all-India. With regard to the height-for-age index 36.6 per cent of children below 3 years are undernourished. Andhra Pradesh has the highest proportion of undernourished children with 38.6 per cent while Kerala and Tamil Nadu have lower proportions. According to the weight-for-height

The greatest changes can occur only when there is an improvement in women's status and an enhancement of per capita food availability.

TABLE 6.15

Nutritional status of children under 3 years

(Percentage)

Characteristics		Weight-for-age		Height-for-age		Weight-for-height	
		-3SD	-2SD	-3SD	-2SD	-3SD	-2SD
Sex of the child	Male	14.9	42.2	14.6	35.1	4.2	21.4
	Female	18.2	45.7	17.2	38.1	3.5	18.5
	Total	16.5	43.9	15.9	36.6	3.9	20.0
Residence	Rural	19.7	46.4	17.6	39.3	4.7	21.8
	Urban	9.9	38.7	12.2	30.9	2.1	16.2
Mother's education	Illiterate	24.6	56.5	22.1	46.0	6.5	24.8
	Literate (< middle school)	12.7	43.8	16.0	36.0	1.7	19.9
	Middle school completed	8.5	34.6	10.5	28.5	1.1	13.6
	High school and above	5.7	21.6	5.1	20.6	1.2	12.5
Caste	SCs	23.0	52.8	17.9	43.7	6.8	27.9
	STs	28.7	55.7	22.1	41.2	1.6	21.0
Standard of living	Low	21.9	54.6	21.9	44.1	5.6	25.0
	Medium	17.4	45.3	15.3	38.2	3.8	20.2
	High	4.0	20.0	6.1	18.3	1.2	10.1

Note: -2SD includes children who are below -3SD.

Source: NFHS-2, Karnataka, 1998-99.

TABLE 6.16

Percentage of undernourished children below 3 years

State	Weight-for-age		Height-for-age		Weight-for-height	
	-3SD	-2SD	-3SD	-2SD	-3SD	-2SD
Andhra Pradesh	10.3	37.7	14.2	38.6	1.6	9.1
Karnataka	16.5	43.9	15.9	36.6	3.9	20.0
Kerala	4.5	26.9	7.3	21.6	0.7	11.1
Madhya Pradesh	24.3	55.1	28.3	51.0	4.3	19.8
Tamil Nadu	10.6	36.7	12.0	29.4	3.8	19.9
India	18.0	47.0	23.0	45.5	2.8	15.5

Note: -2SD includes children who are below -3SD.

Source: NFHS-2 India, 1998-99.

TABLE 6.17

Anthropometric indicators of nutritional status of children

Weight-for-age		Height-for-age		Weight-for-height	
-3SD	-2SD	-3SD	-2SD	-3SD	-2SD
12.7	31.0	31.0	22.5	1.4	4.2

Source: National Nutrition Monitoring Bureau, NIN: Assessment of Diet and Nutritional Status of Rural Community, 2004.

index 20 per cent of children, below 3 years are undernourished, the highest among southern states and above all-India as well (Table 6.16). The National Nutrition Monitoring Bureau, in its Rural Survey 2004 has more current information on the nutritional status of rural children and women of Karnataka. Table 6.17 presents the proportion of children in the age group 1–5 years according to three anthropometric measures.

It is thus clear that the nutritional profile of rural children has improved over the last five years. However, the height-for-age factor remains a matter of concern. The average intake of food (gm/day) for children (rural) also shows a somewhat even distribution and a varied diet (Table 6.18). Children are not consuming enough protein as the proportion of children with 'protein-calorie adequacy' is 23.3 per cent of the children in the age group 1-3 years and 31.6 per cent of the children in the age group 4-6 years. However, the scenario in Karnataka is better than Tamil Nadu and Kerala for corresponding age groups (NNMB, Rural Survey, 2004).

Anaemia in children

Anaemia has serious implications for children's mental and physical growth as well as making them vulnerable to infectious diseases. The high-risk group is children aged 6–24 months. The level of anaemia for children age 6 to 35 months as measured in NFHS-2 (Karnataka) shows that about 71 per cent of children have some level of anaemia: 20 per cent are mildly anaemic, 43 per cent are moderately anaemic and 8 per cent are severely anaemic. Mainly, boys, children in rural areas and SC and ST children have high levels of anaemia (Table 6.19). The level of anaemia among children in Karnataka is lower than in Andhra Pradesh and all-India (Table 6.20).

TABLE 6.18

Average intake of foodstuffs (gm/day) of children: Karnataka 2004

Foodstuffs	Children 1–3 years	Children 4–6 years
Cereals and millets	136	229
Pulses	9	22
Leafy vegetables	5	12
Other vegetables	9	23
Roots and tubers	14	13
Milk and milk products	37	84
Fish/Meat	2	2
Fruit	14	21
Fat and oil	3	5
Sugar and jaggery	10	11

Source: National Nutrition Monitoring Bureau, NIN: Assessment of Diet and Nutritional Status of Rural Community, 2004.

TABLE 6.19

Percentage of children aged 6–35 months classified as having anaemia by background characteristics: Karnataka

Background characteristics		Percentage of children with any anaemia	Percentage of children		
			Mild anaemia	Moderate anaemia	Severe anaemia
By sex of the child	Male	72.7	17.5	45.6	9.4
	Female	68.4	21.9	40.8	5.8
	Total	70.6	19.6	43.3	7.6
Residence	Urban	66.3	19.5	41.7	5.1
	Rural	72.7	19.7	44.1	8.9
Caste	SCs	77.7	21.9	46.4	9.4
	STs	71.9	18.1	43.8	10.1
Standard of living	Low	78.8	18.1	51.0	9.7
	Medium	68.7	19.3	41.8	7.5
	High	62.0	23.9	34.6	3.5

Source: NFHS-2, Karnataka, 1998-99.

TABLE 6.20

Percentage of children aged 6–35 months classified as having anaemia: Karnataka and selected states

States	Percentage of children with any anaemia	Percentage of children		
		Mild anaemia	Moderate anaemia	Severe anaemia
Andhra Pradesh	72.3	23.0	44.9	4.4
Haryana	83.9	18.0	56.9	7.1
Karnataka	70.6	19.6	43.3	7.6
Kerala	43.9	24.4	18.9	0.5
Rajasthan	82.3	20.1	52.7	9.5
Tamil Nadu	69.0	21.9	40.9	6.9
India	74.3	22.9	45.9	5.4

Source: NFHS-2, India, 1998-99.

Women's nutrition

The consumption of a varied and nutritious diet is crucial for the health of all people but particularly for women in the reproductive age. For a balanced diet adequate quantities of protein, fat, carbohydrates, minerals and vitamins are required and these are found in meat, fish, egg, milk, pulses, cereals, vegetables and fruit. NFHS-2 data on the consumption pattern among married women (Table 6.21) shows that a majority consume pulses and milk/curd at least once a week. More than 90 per cent eat vegetables once a week and about 54 per cent eat fruit at least once a week. Women in urban areas consume a greater variety of food items than rural women. The consumption of all food items is relatively low among SC and ST women. Women with a high standard of living inevitably have the highest consumption of all food items.

About 42 per cent of women in the reproductive age are anaemic. All age groups are uniformly affected, with a slightly higher prevalence in younger ages, which is a matter of concern, as they constitute the largest proportion of the fertile population among women in the state.

The nutritional status of the ever married women is expressed through body mass index (BMI). The BMI is the product of weight in kilograms divided by squared height in metres and expressed as (kg/m^2). The cut-off point for height, below which a woman can be identified as nutritionally at risk, is in the range of 140-150 cm. The average height of women in Karnataka is 152 centimetres (one cm taller than the all-India average). The mean height for women in Karnataka varies slightly among different groups and only about 10 per cent are under 145 centimetres in height.

The mean BMI for women in Karnataka is 20 and varies within a small margin of 19-23 in different groups. About 39 per cent of women have a BMI below 18.5 indicating a high prevalence of nutritional deficiency. Nutritional deficiency is higher among women who are from rural areas, illiterate, low income and among SCs and STs. (Table 6.22).

The percentage of women with BMI below the norm is 38.8 in Karnataka as compared to 35.8 per cent for all-India. A comparison with the southern states shows that Karnataka has the highest proportion of women with BMI below the norm (Table 6.23).

Anaemia among women

Given the inadequacy of their diet, iron deficiency anaemia is widely prevalent among the ever married women in the age group 15-49. About 42 per cent of women in the reproductive age are anaemic. All age groups are uniformly affected, with a slightly higher prevalence in younger ages, which is a matter of concern, as they constitute the largest proportion of the fertile population among women in the state. In order of severity,

TABLE 6.21

Women's food consumption by background characteristics (at least once a week)

Background characteristics		Type of food						
		Milk or curd	Pulses or beans	Green leafy vegetables	Other vegetables	Fruits	Eggs	Meat or chicken or fish
Residence	Urban	85.7	99.2	96.1	96.1	72.2	50.8	44.6
Education	Rural	70.1	98.3	91.7	89.5	43.8	34.0	28.2
	Illiterate	65.2	98.2	91.6	88.8	38.2	36.6	31.1
Caste	Literate	88.0	99.0	95.2	95.6	71.6	44.3	38.0
	SCs	55.7	97.9	92.2	91.0	39.8	49.4	44.5
	STs	62.7	98.1	90.2	86.6	38.1	37.2	26.6
Standard of living	Low	57.6	98.0	90.2	86.9	33.3	35.3	29.9
	Medium	78.4	98.7	90.2	92.1	54.0	40.6	33.8
	High	94.6	99.4	98.1	92.1	82.6	44.4	39.8
Total		**75.5**	**98.6**	**93.3**	**91.8**	**53.7**	**39.9**	**33.9**

Source: NFHS-2, Karnataka 1998-99.

TABLE 6.22

Nutritional status among ever married women in Karnataka: 1999

Background characteristics		Mean height (cm)	Percentage below 145 cm	Weight mean body index (MBI)	Percentage below BMI (18.5kg/m²)
Residence	Urban	151.8	11.4	22.3	23.8
	Rural	152.1	8.6	19.3	47.0
Caste	SCs	151.5	11.3	19.1	44.2
	STs	151.9	9.4	19.2	49.0
Standard of living	Low	151.4	11.0	18.9	50.5
	Medium	151.8	9.6	20.1	41.4
	High	153.3	7.5	23.1	16.5
Total		**152.0**	**9.6**	**20.4**	**38.8**

Source: NFHS-2, Karnataka, 1998-99.

TABLE 6.23

Body Mass Index: Karnataka, southern and other selected states

State	Mean height (cm)	Percentage below 145 cm	Mean body index (MBI)	Percentage with BMI below 18.5kg/m²
Andhra Pradesh	151.2	12.7	20.3	37.4
Karnataka	152.0	9.6	20.4	38.8
Kerala	152.6	8.8	22.0	18.7
Tamil Nadu	151.5	12.0	21.0	29.0
India	151.2	13.2	20.3	35.8
Punjab	154.5	4.1	23.0	16.9
Orissa	150.5	14.9	19.2	48.0

Source: NHFS-2, India, 1998-99.

about 27 per cent are mildly anaemic, about 13 per cent are moderately anaemic and a little over two per cent are severely anaemic. Women living in urban areas have significantly lower levels of all grades of anaemia compared to women in rural areas. This may be an important pointer to the levels of poor hygienic and environmental sanitation in rural areas leading to a high prevalence of intestinal worm infection. Women from the SC and ST communities have a higher prevalence of anaemia.

The proportion of anaemia among women in Karnataka (42.4) is lower than all-India. Andhra Pradesh and Tamil Nadu have a higher prevalence of anaemia than Karnataka (Table 6.25).

Birth weight

The weight of an infant at birth is an important measure of the nutritional status of the mother and an indicator of the child's survival rate. An infant with birth weight less than 2,500 grams is at high risk. It is also probable that mothers with poor nutritional status will deliver low-weight babies. The RCH survey data on birth weight observed that about 20 per cent of the infants were below 2,500 grams. In many districts more than one-fifth of the infants were reportedly under-weight. The lowest proportion of under-weight babies was in Bangalore Urban (9 per cent) and the highest in Dharwad district (39 per cent). More than half of the districts had more than 20 per cent under weight babies,

The weight of an infant at birth is an important measure of the nutritional status of the mother and an indicator of the child's survival rate.

TABLE 6.24

Percentage of ever married women (15-49 years) with iron deficiency - Karnataka: 1999

(Per cent)

Background characteristics		Any anaemia	Mild	Moderate	Severe
Age	15-19	50.7	26.8	22.4	1.5
	20-24	45.7	30.8	13.0	1.9
	25-29	40.0	26.1	11.2	2.6
	30-34	40.6	24.5	13.9	2.1
	35-39	40.7	24.8	12.2	2.7
Residence	Urban	35.7	24.5	9.8	1.3
	Rural	46.0	27.8	15.4	2.8
Caste	SCs	46.6	26.0	18.2	2.4
	STs	45.9	27.3	16.4	2.1
Standard of living	Low	51.3	30.4	17.1	3.8
	Medium	41.2	26.4	13.1	1.7
	High	32.6	21.9	9.0	1.7
Total		**42.4**	**26.7**	**13.4**	**2.3**

Source: NFHS-2, Karnataka, 1998-99.

TABLE 6.25

Anaemia among women in states: 1999

(Per cent)

State	Any anaemia	Mild	Moderate	Severe
Andhra Pradesh	49.8	32.5	14.9	2.4
Assam	69.7	43.2	25.6	0.9
Karnataka	42.4	26.7	13.4	2.3
Kerala	22.7	19.5	2.7	0.5
Maharashtra	48.5	31.5	14.7	2.9
Tamil Nadu	56.5	36.7	15.9	3.9
India	**51.8**	**35.0**	**14.8**	**1.9**

Source: NFHS-2, India, 1998-99.

which is a grim testimony to the incidence of female under nutrition.

State interventions in nutrition

The Centre-state co-financed Integrated Child Development Scheme (ICDS) was launched in the country in 1975 on an experimental basis in 33 blocks, one of which was T. Narsipura of Mysore district (Karnataka). The scheme has multiple objectives of which the improvement of the nutrition and health of children (0-6 years), pregnant women and nursing mothers is a significant component. There are now 185 ICDS projects in the state. Self-sufficiency in food production in a country will not reduce malnutrition among the poor particularly among children and women unless food is available at affordable prices. The Public Distribution System (PDS) ensures that food grain procured and stocked by the Food Corporation of India is distributed to state governments for distribution through fair price shops. In 2004, the Karnataka government introduced the distribution of 10 kilograms of rice and wheat at Rs.3 per kg to each yellow cardholder. While this intervention will have a considerable impact on the diet of the poor, it must be matched by building nutrition awareness so that people can supplement their diets with nutritious, locally available, vegetables and fruits. *Akshara Dasoha*, the midday meals programme for school children, which was introduced in the seven educationally backward districts of north Karnataka in 2002-03, and was subsequently upscaled to cover the entire state in 2003-04, is a major initiative which will substantially enhance young children's nutrition levels.

Public expenditure on healthcare

Despite the importance of public healthcare services to the poor who are its primary clients, expenditure on health and family welfare in Karnataka has not increased over the years and, in reality, it marginally declined from about one per cent of GSDP in 1990-91 to about 0.88 per cent of GSDP in 2002-03. It is apparent that family welfare is not receiving adequate budgetary support: medical and public health expenditure grew by about 26 per cent, family welfare expenditure increased by only 10 per cent with two negative growth years during 1998-99 and 2002-03.

Within medical and public health, there has been an increase in the share of expenditure of urban health services, rural health services and medical education, training and research (Figure 6.1). The share of urban health services in medical and public health has increased from 38 per cent in 1990-91 to 44 per cent in 2002-03. The share of rural health services in medical and public

health increased from about one per cent to only about three per cent, which is low, given the gap between rural and urban health outcomes. Expenditure on medical education, training and research increased from about 11 per cent in 1990-91 to 15 per cent in 2002-03. Overall, however, there has been a decline in expenditure on public health during the decade. The share of public health in the budget has declined from around nine per cent in 1990-91 to about six per cent in 2001-02 (Figure 6.1).

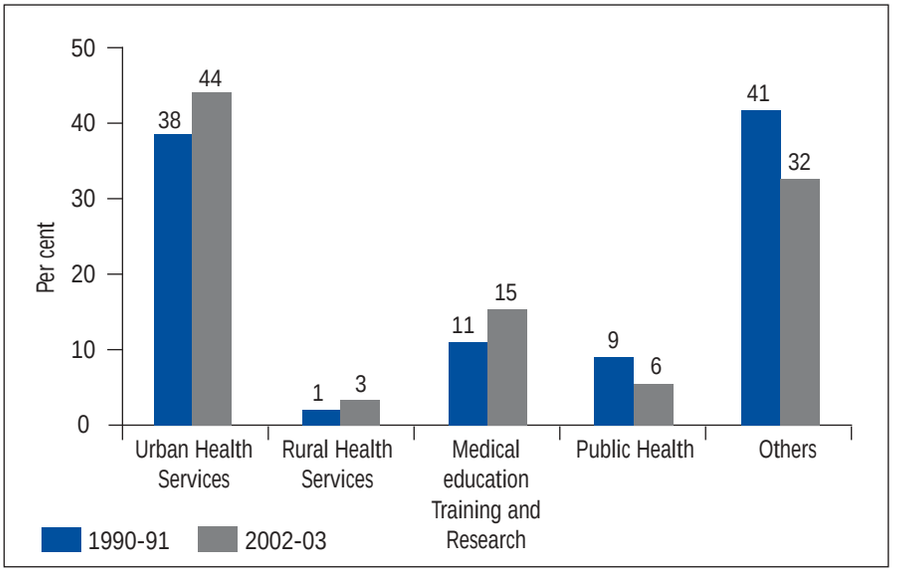
While the expenditure on primary healthcare has remained stagnant, tertiary healthcare is increasingly getting a bigger share of resources. This trend is unfortunate since investment in primary healthcare represents better value for money than spending on secondary and tertiary facilities. Primary healthcare constitutes a social priority sector as it targets rural areas and the poor who cannot afford expensive private medical care. The overall status in primary healthcare expenditure is reflected in the state's performance with regard to several health indicators.

The financial statement of the Department of Health and Family Welfare (excluding Medical Education, Training and Research) provided in the 'Departmental Medium Term Fiscal Plan' (DMTFP) shows that in 2001-02, about 69 per cent of the revenue expenditure was employee-related and towards transfer payments. Employee-related expenditure constituted about 31 per cent and transfer payments about 38 per cent of revenue expenditure in 2001-02 (Table 6.26). This classification underestimates the expenditure related to employees because assistance to local bodies, a substantial part of which is salary, is included in transfer payments. As little as 19.55 per cent was spent on supplies, services and maintenance all of which are important inputs for improving the quality of services and ensuring optimal outreach and efficient delivery.

In 2002-03, about 32 per cent of the total expenditure on medical and public health was spent through local bodies. Districts with poor health indicators such as Belgaum, Dharwad, Raichur and Koppal often receive less financial

FIGURE 6.1

Components of medical and public health expenditure in Karnataka: 1990-91 and 2002-03



BOX 6.3

Yashaswini health insurance for farmers

Yashaswini, a cooperative farmers' healthcare scheme is a landmark initiative of the Karnataka government. Launched in June 2003, the scheme has for the first time, addressed the major health concerns of rural people who typically have no health insurance. A farmer who has been a member of a co-operative society for at least 6 months can avail of the benefits of the scheme by paying a nominal premium of Rs.60 per annum. The spouse and children are also eligible to get benefits if they pay a premium of Rs.60 per person.

Beneficiaries under this scheme can approach a pre-identified network hospital for treatment. The network hospital extends free out-patient services and diagnostic tests at concessional rates. If surgery is required, then the network hospital takes necessary steps. The beneficiary need not pay for surgery if the cost is below Rs.1.00 lakh for a single surgery and below Rs.2.00 lakh for multiple surgeries. The network hospital gets its fees from the *Yashaswini* Trust through the Family Health Plan Limited which is the implementing agency for this scheme.

Under the scheme, so far over 1,600 surgical procedures costing up to Rs.1.00 lakh for a single surgery and Rs.2.00 lakh for multiple surgeries are free for members. In the first phase, 16.01 lakh farmers enrolled as members and over 20 lakh farmers enrolled in the second phase. 164 network hospitals have been identified all over the state under this programme. About 1.10 lakh farmers have used the services provided under this scheme. About 86,000 free out-patient consultations and 24,122 surgeries have been conducted during 2003-04 and 2004-05. A payment of about Rs.28.56 crore has been made to network hospitals as fees for cost of treatment.

TABLE 6.26

Revenue expenditure in health and family welfare expenditure (excluding medical education, training and research): 2001-02

Revenue Expenditure Head	Revenue Expenditure (Rs. lakh)	Revenue Expenditure as per cent of total expenditure
Employee related	22084.03	30.64
Supplies and services	13335.17	18.50
Maintenance	756.46	1.05
Transfer payments	27333.3	37.93
Others	8556.95	11.87
Total revenue expenditure	**72065.91**	**100.00**

Source: Departmental Medium Term Fiscal Plan: 2003-04 to 2006-07, Department of Health and Family Welfare Services, Karnataka.

TABLE 6.27

Karnataka and selected states: Per capita health expenditure

State	Per capita health expenditure (Rs.)	
	2001-02	2003-04
All-India	184.97	214.62
Karnataka	205.45	238.38
Andhra Pradesh	179.45	208.22
Kerala	237.45	275.51
Tamil Nadu	195.44	226.77
Maharashtra	189.39	219.75
Punjab	253.83	294.52

Source: Planning Commission, Mid Term Appraisal, 2005.

BOX 6.4

Universal Health Insurance Scheme

The Universal Health Insurance Scheme (UHIS) is a Government of India programme to provide health insurance cover to population below poverty line. Under this programme any individual or a family of 5 or 7 members belonging to below poverty line category can subscribe by paying an annual premium of Rs.365, Rs.548 and Rs.730 which Govt. of India subsidises by Rs.200, Rs.300 and Rs.400 respectively. From 2005-06, the Government of Karnataka will pay an additional subsidy of Rs.150, Rs.200 and Rs.250 under this programme. This reduces the premium payable to Rs.15, Rs.48 and Rs.80 respectively. Initially the state government will cover 2.5 lakh SC/ST families who are members of *Stree Shakti* self-help groups.

The beneficiaries of this scheme will get an insurance cover of Rs.30,000 for the whole year for certain ailments excluding pre-existing diseases and delivery in case of expectant mothers. United Insurance Company is the nodal implementing agency of this scheme.

assistance than districts with good indicators such as Chikmaglur, Kodagu and Uttara Kannada. This disparity indicates that equitable and consistent norms for allocating funds to Zilla Panchayats must form the basis of devolution of funds.

Despite the decreasing trend in outlays for financing healthcare, Karnataka ranks third among major states in its health expenditure (Table 6.27). This suggests that overall, most states do not provide adequately for health. A matter of concern is the fact that Karnataka has lower health indicators than some states that are spending less and the question of targeting expenditure to regions/ districts and vulnerable sub-populations needs to be seriously addressed by government.

Government health infrastructure

Over time, Karnataka has seen considerable expansion in health infrastructure in terms of both trained professionals and institutions. Between 1985 and 2003, the number of primary health centres (PHCs) increased from 365 to 1,696, sub-centres increased from 4,964 to 8,143 and community health centres (CHCs) from 27 to 253. However, this expansion was not evenly distributed across the state as is evident from the institution and population ratio. The rural population covered by a PHC is about 30,000 (20,000 in hilly and tribal areas) and by a sub-centre, about 5,000 (3,000 in hilly and tribal areas). The region-wise distribution reveals that south Karnataka has a better ratio than either the Bombay Karnataka or Hyderabad Karnataka regions. This is also true of the bed–population ratio. Sub-centre population coverage in Hyderabad Karnataka is about 32 per cent less than south Karnataka and 27 per cent below Bombay Karnataka. The corresponding figures in terms of the PHC population ratio are 26 per cent and 16 per cent less than south Karnataka and Bombay Karnataka respectively. With reference to the bed–population, infrastructure in Bombay Karnataka region is 37 per cent and in Hyderabad Karnataka, 30 per cent less than southern Karnataka. The doctor–population ratio is 1:3240 and doctor patient ratio is 1:2167 showing an improvement over 1985 (Table 6.28). The expansion of coverage of health infrastructure

facilities is an important step in the provisioning of an efficient healthcare delivery system. It should be supported by providing adequate drugs and equipment, maintaining institutions, and ensuring that health personnel are accountable to the people they serve. A more equitable distribution of institutions is also very necessary to bridge regional disparities in health and nutrition levels.

The bed–population ratio (public and private) is lowest in Kerala (382) followed by Tamil Nadu (1,120), Karnataka (1,209) and Andhra Pradesh (2,536). There are more than 35,000 sanctioned posts of doctors, technicians and para-medical staff of which about 25,500 have been filled. The government has taken steps since the early 1990s to ensure that all vacancies in the cadre of doctors and nurses are filled, even resorting to local contract appointments to ensure that vacancies in the northern and *malnad* districts are filled (Table 6.29). Currently about 10.5 per cent of the posts of medical officers are vacant and districts with a high number of vacancies are Uttara Kannada (24 per cent), Kodagu (21 per cent), Raichur (20.7 per cent) and Chikmaglur (20.5 per cent). In most of the northern districts vacancies of doctors are above the state average. Doctors and other trained para-medical staff are reluctant to work in north Karnataka districts like Raichur and Gulbarga or in the *malnad* districts of Kodagu and Chikmaglur, preferring the more salubrious climate of Bangalore-Mysore. The number of vacancies in the cadre of female health assistants is also rather high. Coupled with absenteeism this leads to a scenario where institutions function at below capacity levels and are unable to fulfil local needs. Institutional deliveries require that doctors and nurses be available at all times to deal with possible emergencies. Kodagu and Chikmaglur, which have good HDIs, for instance have an IMR above the state average, which can be partly attributed to lack of staff.

Public–private participation

Karnataka has initiated several measures to ensure greater community participation in the management of healthcare. The government has constituted *Arogya Raksha Samithis* in district and taluk hospitals to oversee hospital

BOX 6.5

Round-the-clock nursing services

In a major move towards reducing infant and maternal mortality, Karnataka has decided to provide round the-clock nursing services at the primary health centre level. This service will ensure more institutional deliveries and improved care of newborn babies. Government has identified 399 primary health centres in 39 most backward taluks of the state where this new programme will be piloted.

TABLE 6.28

Regions and selected ratios

Indicators	State/Region	Rates
Rural population covered by a sub-centre	Karnataka	4285
	Bombay Karnataka	4875
	Hyderabad Karnataka	5061
	South Karnataka	3833
Rural population covered by PHC	Karnataka	20780
	Bombay Karnataka	22275
	Hyderabad Karnataka	24169
	South Karnataka	19133
Population per bed	Karnataka	1221
	Bombay Karnataka	1499
	Hyderabad Karnataka	1413
	South Karnataka	1089
Doctor–population ratio (state)		1:3240
Doctor–patient ratio (state)		1:2167
ANM–population ratio (state)		1:3611
Nurse-bed ratio (state)		1:9

Source: Directorate of Health and Family Welfare Services, Karnataka.

TABLE 6.29

Vacancy position of medical officers and other paramedical staff

Category	Total sanctioned posts	Currently working	Vacant as on 30/06/05	Percentage of vacant to sanctioned posts
Medical Officer	5069	4538	531	10.5
Dental Surgeons	229	209	20	8.7
Sr. Health Asst. (Male)	1302	837	465	35.7
Sr. Health Asst. (Female)	1389	1148	241	17.4
Jr. Health Asst. (Male)	5853	4594	1259	21.5
Jr. Health Asst. (Female ANM)	10255	9382	873	8.5
Pharmacist	2198	1791	407	18.5
Staff Nurse	4717	4367	350	7.4
Others	3361	2673	688	20.4

Source: Directorate of Health and Family Welfare Services, Karnataka.

BOX 6.6

Public–private partnership

Under the public–private initiative in the state, so far 80 primary health centres have been identified and 28 have been assigned to private medical colleges and NGOs for complete management and it is now proposed to assign another 100 primary health centres during the current year. Under this scheme NGOs and private medical colleges can appoint their own staff to run these centres. Internal evaluation of this arrangement has shown that there has been considerable improvement in the management of these primary health centres.

maintenance and decide how to use the money collected as user charges. In another innovative step, the Health department has mobilised the support of self-help groups (such as *Stree Shakti groups*) to spread awareness about basic healthcare and to distribute medicines for common ailments. The management of 28 PHCs has been transferred to NGOs and private medical colleges and government provides 75 per cent of the total expenditure as financial support. This is an important step towards promoting private participation in healthcare meant for the poor. The management of the Rajiv Gandhi super speciality hospital in Raichur has been entrusted to Apollo hospitals for 10 years. The Karnataka Health Promotion Trust is funded by the Bill Gates Foundation for focused attention on the control of HIV/AIDS and rehabilitation of patients.

Private sector and healthcare

The healthcare services provided by the private and corporate sector are largely concentrated in urban areas. Despite this constraint, data (NSSO survey) shows that there is greater dependency on private healthcare services rather than on government for non-hospitalised treatment (i.e. outpatient care) in both rural and urban areas for all southern states and all-India. Among the southern states, rural Kerala has the highest proportion of cases treated in government hospitals followed by rural Karnataka. In urban areas, however, the number of cases treated in government healthcare facilities is the lowest in Karnataka across all southern states as well as all-India (Table 6.30).

NFHS 2 data shows that utilisation of public health facilities and institutions for child delivery is highest (78.2 per cent) for women with low and middle standards of living. Utilisation of private healthcare facilities by SCs and STs is also very low. There cannot be a better indicator of the primacy of the state's healthcare systems as the most favoured provider of healthcare for the poor.

Private sector healthcare is a mixed scenario, with high-tech speciality hospitals coexisting with seedy

TABLE 6.30

Proportion of persons receiving treatment for ailments and per capita public expenditure on health

State	Percentage of ailments (non-hospitalised) treated				No. treated in govt. hospital (per '000)		Population per hospital bed	Per capita public expenditure on health (Rs.)
	Rural		Urban					
	Govt.	Other sources	Govt.	Other sources	Rural	Urban		
Karnataka	26	51	17	74	458	298	1209	54
Andhra Pradesh	22	53	19	68	225	362	2536	40
Kerala	28	61	28	62	401	384	382	71
Tamil Nadu	25	54	28	65	411	357	1120	77
India	19	64	20	72	453	431	1412	70

Source: NSS report – 1995-96 (No. 441).

clinics run by quacks. The services available to the poor and marginal groups in private health facilities may not necessarily be superior to what public healthcare offers but it has certain advantages for users. Public healthcare is often associated with lack of staff, medicines and equipment. Above all, there is chronic absenteeism among providers and rent seeking. Private healthcare may end up sending the poor into debt, but its merit lies in being available when needed. Improved governance will certainly result in better utilisation of public health facilities by those for whom it was designed.

Achieving the objectives of Vision 2020

The foregoing analysis of population, health and nutrition provides a reasonably bright picture of achievements. The various strategies of the state have had a positive impact on health as reflected in the fact that most of the health indicators are above the all-India average. Disparities between regions, men and women, and between social groups have also narrowed. Although the state must now focus on matching the performance of neighbours like Kerala, it can be said that Karnataka is moving in the right direction and the targeted level of achievements in the Karnataka Vision 2020 document is likely to be achieved if the tempo is enhanced through increased financial outlays and sustained good governance. Lack of adequate budgetary support and a need to improve governance, especially at the cutting edge are factors that impact critically on health outcomes.

One crucial path to achieving the goals set out in Vision 2020 lies in targeting disparities of region, caste and gender.

- The Hyderabad Karnataka region, which has poor health indicators compared with other regions, is underserved in terms of infrastructure and funding. Literacy rates are low, the percentage of agricultural wage labour is significantly large, and there is a concentration of SC and ST populations. Similarly, there are certain districts like Bijapur in Bombay Karnataka, Chamrajnagar, Kolar and Tumkur in south Karnataka, which have levels of performance below their regional average. These areas will need strategies tailored to address the specificity of their deficiency in health performance.
- Sub-populations such as the Scheduled Castes and Tribes have a very poor health profile compared with the rest of the population. Their CBR, CDR and IMR are worse than the state average. Their utilisation of healthcare facilities is also poor. Maximising coverage of these vulnerable groups will have promising outcomes.
- Women should be a strong focus area because so many health issues arise from gender inequity and their lack of control over their reproduction. High MMR and IMR and insufficient nutrition point to the subordinate and marginal status of women.
- Enhancing health expenditure is critical to improvements in healthcare services. Health

BOX 6.7

Tele-medicine project

The Karnataka Tele-medicine Project is a joint venture of the Indian Space Research Organisation (ISRO) and the Government of Karnataka to provide expert medical services to rural and remote areas. Hospitals/health centres in remote areas are linked via INSAT satellites with super speciality hospitals thus providing patients in rural/remote places with access to specialist doctors for consultation and referral services.

The tele-medicine system consists of customised medical software integrated with computer hardware, along with diagnostic instruments connected to VSAT at each location.

The project was started on a pilot basis wherein Chamarajnagar district hospital and Vivekananda Memorial Hospital (an NGO-run rural health unit) at Saragur in H.D. Kote taluk, Mysore district were linked with Narayana Hrudayalaya, Bangalore.

Tele-medicine is used for the following purposes:

- Remote consultation;
- Second opinion;
- Interpretation services;
- Continuing education and exchange of clinical information; and
- Home care.

Karnataka's tele-medicine project envisages linking of all district hospitals, hospitals run by trusts as well as a few taluk level hospitals with super speciality hospitals such as Narayana Hrudayala, Bangalore (Cardiology), Jayadeva Institute of Cardiology, Bangalore, St. John's Medical College hospital, Bangalore (Paediatrics), NIMHANS, Bangalore (Neurology), JSS Institute of Medical Science, Mysore (Nephrology) and Samatvam Institute of Diabetology, Bangalore (Diabetics). The Government is extending this project to 13 more districts and the remaining districts will be covered in a phased manner. The government of Karnataka will provide the required personnel and space for the project while ISRO will provide VSAT connection and equipment.

One crucial path to achieving the goals set out in Vision 2020 lies in targeting disparities of region, caste and gender.

TABLE 6.31

Karnataka Health Vision 2020: Targets

Indicators	Year of reference	Status as on 2001	Targets for 2020
Infant mortality rate	SRS 1999	58	25
Under-5 mortality rate	NFHS-2	69	35
Crude birth rate	SRS 1999	22.3	13
Crude death rate	SRS 1999	7.7	6.5
Maternal mortality rate	SRS 1998	195	90
Life expectancy at birth (years)	1996-2001		70
Male		61.7	
Female		65.4	75
Total fertility rate	NFHS - 2	2.13	1.6
Percentage of institutional deliveries		51.1%	75%
Percentage of safe deliveries		59.2%	>95%
Percentage of low birth weight	1994	35%	10%
Percentage of mothers who received ANC	2000	86.3%	100%
Percentage of eligible couples protected	2000	59.7%	70 %
Percentage of children fully immunised	NFHS - 2	60	90%
Anaemia among children (6–35 months)	NFHS - 2	70.6 %	40 %
Nutritional status of children			
Severe under-nutrition	Gomez 1996	6.2 %	2 %
Moderate under-nutrition		45.4 %	25 %
Mild under-nutrition		39 %	43 %
Normal		9.4 %	30 %
Sex ratio	2001	965	975
Sex ratio (0–6 years)	2001	946	970

Since more than 70 per cent of total infant deaths occur at the neonatal stage, interventions must focus on several strategies to prevent neonatal deaths.

expenditure actually declined from 1 per cent of GSDP in 1990-91 to 0.88 per cent in 2002-03. Expenditure on rural healthcare must be stepped up since the most vulnerable segment of the population resides here. Expansion in medical and tertiary education must not occur at the expense of primary healthcare.

- Population growth will have to come down to about 1.0 per cent per year from the current 1.7 per cent. This can be achieved by reducing CBR to about 16 to begin with (the target is 13), through family planning and reducing CDR to less than 6 through improved health. This would stabilise the population.
- Since more than 70 per cent of total infant deaths occur at the neonatal stage, interventions must focus on several strategies to prevent neonatal deaths through encouraging spacing methods particularly in young couples and combining community healthcare with institutional facilities. The causes of neonatal deaths are both exogenous and endogenous. Many are preventable through early detection (e.g. low birth weight, obstructed labour, asphyxia) and immunisation, which is why full ANC of the target population should be 100 per cent. Filling up all vacancies of ANMs and medical officers, training, orientation, and supervision are essential.
- Complete immunisation among children below two years must be achieved in spite of substantial investment. High-risk districts such as Raichur, also have the least coverage

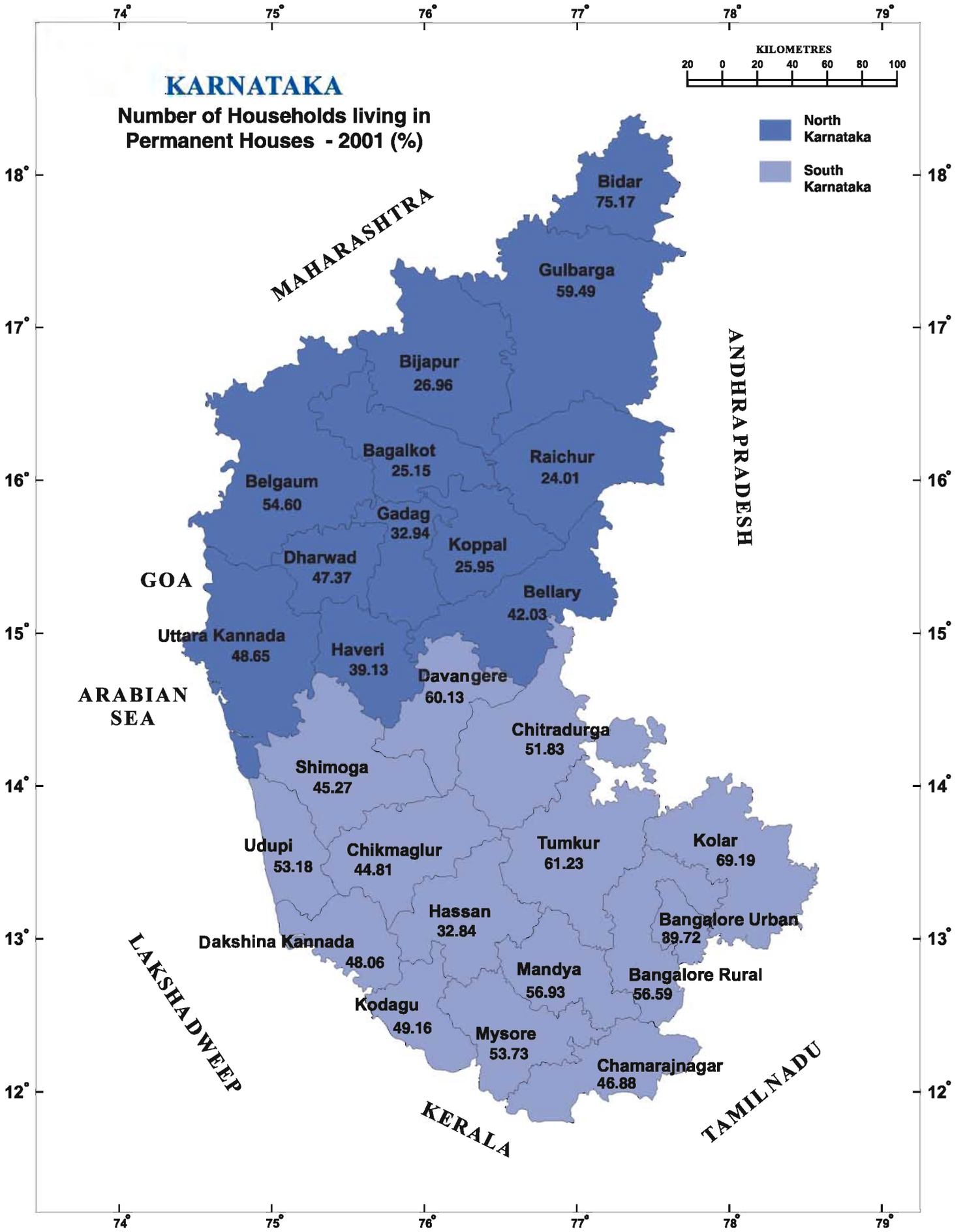
and achievement of targets here will ensure universal immunisation in the state.

- High rates of MMR can be best minimised by ensuring total ANC and universal coverage by skilled birth assistants and institutional obstetric care for problematic cases. Here rural areas are most in need of attention with a high 61.5 per cent of deliveries taking place at home. More 24-hour facilities to deal with medical emergencies will have to be introduced.
- The magnitude of under-nutrition and iron deficiency in Karnataka, as revealed by recent data squarely signals that nutrition is a major health issue in the state.The targets for 2007 include reduction of severe malnutrition among children from 6.2 per cent to 3 per cent and moderate malnutrition from 45 per cent to 30 per cent, and reduction in newborn children with low birth weight from 35 per cent to 10 per cent. This ambitious plan requires a proper strategy to promote low-cost, nutritious diets using locally available food to supplement food security through the PDS while poverty reduction programmes add to people's income. The impact of the ICDS has been diluted by its inability to target high-risk cases.
- The quality of healthcare services seems to be on the decline as reflected by the low ANC coverage and the fact that only 50 per cent of deliveries are institutional deliveries. Public healthcare will have to improve quality by ensuring that all staff is in place especially in regions/districts with high IMR and MMR, maintaining buildings and equipment and ensuring an adequate supply of medicines.
- Good governance in health means that service providers will function in a transparent and responsible manner. Absenteeism and graft must be dealt with firmly.
- Public health programmes in the state have not yet managed to control diseases like malaria, tuberculosis, jaundice, gastroenteritis, and the incidence of some of these diseases has risen in recent times. Better sanitation and a protected source of drinking water are critical inputs.
- Data on morbidity is grossly deficient and data on morbidity at all health facilities should be compiled at district level. District-wise data on MMR and IMR are not readily available.
- Gram panchayats should be involved in managing healthcare by developing a set of village level indicators that can be monitored regularly. Containing HIV/AIDs will require strenuous efforts from local bodies and communities.

Promote low-cost, nutritious diets using locally available food to supplement food security through the PDS while poverty reduction programmes add to people's income.

Gram panchayats should be involved in managing healthcare by developing a set of village level indicators that can be monitored regularly.

Housing, Water Supply and Sanitation


KARNATAKA
Number of Households living in Permanent Houses - 2001 (%)
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 75.17
Gulbarga 59.49
Bijapur 26.96
Bagalkot 25.15
Raichur 24.01
Belgaum 54.60
Gadag 32.94
Koppal 25.95
Dharwad 47.37
Bellary 42.03
Uttara Kannada 48.65
Haveri 39.13
Davangere 60.13
Chitradurga 51.83
Shimoga 45.27
Udupi 53.18
Chikmaglur 44.81
Tumkur 61.23
Kolar 69.19
Hassan 32.84
Bangalore Urban 89.72
Dakshina Kannada 48.06
Mandya 56.93
Bangalore Rural 56.59
Kodagu 49.16
Mysore 53.73
Chamarajnagar 46.88

Housing, Water Supply and Sanitation

Introduction

Shelter is a basic need for human existence – for protection from the elements as well as to raise families. And, just as provision of shelter facilitates human existence, access to drinking water, sanitation and hygiene rank foremost among the basic services that affect human development. Access to safe drinking water and basic sanitation impacts not only poverty and health indicators, but also has critical gender implications in terms of women's work and women's health. This chapter deals with these three facets of human development in Karnataka.

I. HOUSING

While all human beings need shelter, for the poor, even the most basic shelter may be beyond reach because they do not own land or because the cost of building materials and construction is too high. Shelter is a basic human need. The National Housing and Habitat Policy, 1998 provides the framework for the implementation of shelter programmes in the country. The national agenda on housing envisages the creation of 2 million houses every year. The Habitat policy and the national agenda recognise housing activity as an engine for substantial employment generation in the country.

The 'Working Group on Housing' for the preparation of the 'Tenth Plan Approach Paper' has observed that 90 per cent of the housing shortage relates to the poor and that there is need to increase the supply of affordable housing to low income groups through a proper process of allocation of land, extension of funding assistance and provision of support services. All the issues identified by the Working Group relate to the sphere of activity and responsibility of state governments and local bodies, and therefore, the success of the National Housing Policy depends largely on the efforts of state governments.

Providing better living conditions for people is now a global concern. The Millennium Development Goals envisage achieving significant improvements in the lives of at least 100 million slum dwellers by the year 2020. In this context, urban planning and governance structures have to be made more effective, and incorporate an explicitly pro-poor focus on land rights and affordable low-cost housing to meet the burgeoning demand for shelter in urban areas.

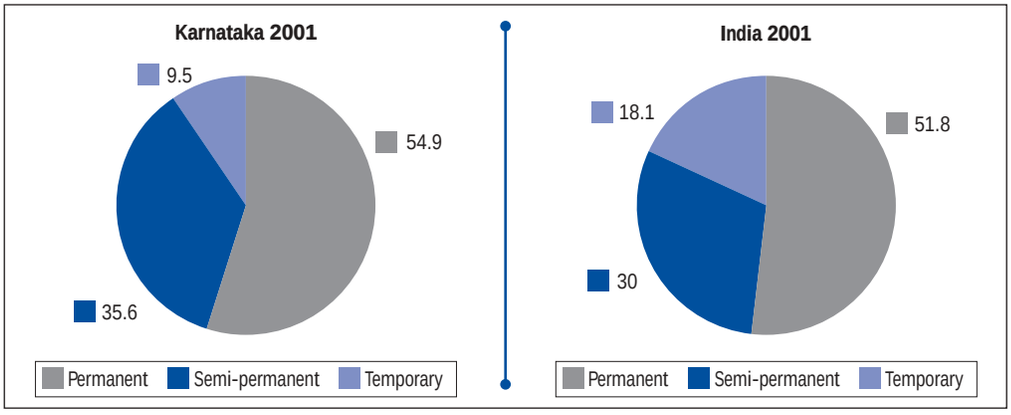
The housing scenario

In Karnataka, 54.9 per cent of households live in permanent houses, as compared with Kerala, which

While all human beings need shelter, for the poor, even the most basic shelter may be beyond reach because they do not own land or because the cost of building materials and construction is too high.

FIGURE 7.1

Number of houses by type: Karnataka and India 2001



has the highest percentage of households (68.1 per cent) living in permanent houses among the southern states. This is above the national average of 51.8 per cent. A high 35.6 per cent of households in Karnataka have semi-permanent houses, a high proportion among southern states, and above the national average of 30 per cent. Urban households perform better, with 77.9 per cent households living in permanent houses, as compared with only 42.6 per cent in rural areas. The scenario is reversed with regard to temporary houses. (Table 7.1)

Karnataka (78.5 per cent) stands fourth among the southern states with regard to the number of households living in houses that they own. This is less than the national average of 86.66 per cent. Karnataka, with 18.7 per cent households living in rented houses, ranks just after Tamil Nadu (19.9 per cent) among the southern states. However, the proportion of households owning houses in rural areas is quite high at 91.2 per cent (Table 7.1).

Across districts, only 24 per cent households in Raichur district live in permanent houses and 44.3 per cent are in semi-permanent houses, as compared with Bangalore Urban district, where 89.7 per cent households live in permanent houses. The proportion of temporary houses is the highest in Koppal district (33.8 per cent) followed by Raichur (31.7 per cent), Gadag (28.1 per cent) and Bellary (24.5 per cent), all of which are in north Karnataka (Appendix Tables: Series 9).

Bangalore Urban district tops the state in respect of households living in permanent houses in urban areas (92.1 per cent) while Bidar (a low HDI district) tops the state in respect rural households living in permanent houses (74.5 per cent). Raichur has the lowest percentage of rural households living in permanent houses (13.7 per cent) and Gadag has the lowest percentage of urban households (41.3 per cent) living in permanent houses. Data indicates that Bangalore Urban has the least percentage of semi-permanent houses (6.4) in respect of urban areas (Appendix Tables: Series 9).

Data on the tenure of households indicates that the lowest percentage of families (45.69) that own houses are to be found in Bangalore Urban, which is below the state average of 78.46 per cent. The highest percentage of households in Bangalore Urban lived in rented houses (50.73). The highest percentage (90.94) of households that own houses is in Chamarajnagar (a low HDI district) followed by Udupi (90.42) and Bidar (90.19). In Udupi, a high HDI district, we find only 7.37 per cent of households in rented houses. A low 68.3 per cent of rural households in Kodagu district own their houses, followed by Bangalore Urban (69.0 per cent) while 95.7 per cent of rural households who own houses are situated in a relatively underdeveloped district like Bidar. The urban scenario shows that in Bangalore Urban, only 43 per cent households own houses while 54 per cent live in rented houses (Appendix Tables: Series 9).

BOX 7.1

Karnataka's Habitat Policy

The state's millennium policy envisages:

1. Construction of 2,00,000 houses each year and 10,00,000 houses during the period 2000-05 through state government sponsored *Ashraya* and *Ambedkar* (the latter scheme is for Scheduled Castes and Scheduled Tribes) housing programmes as well as Centrally sponsored housing programmes for the poor;
2. Preparation of a reliable database for implementing housing programmes for the poor in rural and urban areas;
3. Ownership of the dwelling units shall be in the name of women except in the case of widowers, ex-servicemen, and the physically disabled;
4. Quotas for the Scheduled Castes/Scheduled Tribes in allocation - in 2002-03, the quotas increased to 40 per cent for SCs from 30 per cent and for STs to 10 per cent from three per cent;
5. Quotas for the physically disabled were enhanced from three per cent to five per cent in 2003 and for senior citizens without any income, it is two per cent;
6. Establishing a Special Purpose Vehicle (SPV), the Rajiv Gandhi Rural Housing Corporation as the nodal agency to implement the housing programmes;
7. Providing a subsidy at Rs.10,000 per unit to all (poor) beneficiaries and an additional subsidy of Rs.10,000 for SCs/STs for houses constructed in rural areas;
8. Procuring, preferably by direct purchase from landowners, lands required for housing in rural and urban areas;
9. Providing house sites free of cost to eligible beneficiaries in both rural and urban areas;
10. Encouraging beneficiary participation in construction;
11. Providing guarantee for funds borrowed from HUDCO and other financial institutions;
12. Facilitating housing for certain socio-economic groups such as beedi workers, porters in agricultural market yards, weavers, artisans, leather artisans, safai karmacharis, fisher people; and
13. Beneficiary selection through gram sabhas.

TABLE 7.1

Distribution of households by tenure and type: Karnataka and selected states: 2001

('000s)

State	Area	Tenure Status				Type		
		Total	Own	Rented	Any other	Permanent	Semi-permanent	Temporary
India	Total	191964	166353	20230	5380	99432	57664	34816
	%	100.0	86.66	10.53	2.80	51.8	30.0	18.1
	Rural	138272	130491	4913	2867	56829	49402	32010
	%	72.03	94.37	3.55	2.04	41.1	35.7	23.1
	Urban	53692	35862	15317	2513	42602	8262	2806
	%	27.97	66.79	28.53	4.68	79.3	15.4	5.2
Karnataka	Total	10232	8028	1909	295	5613	3645	971
	%	100.0	78.5	18.7	2.8	54.9	35.6	9.5
	Rural	6675	6085	416	174	2843	3009	821
	%	65.24	91.2	6.2	2.6	42.6	45.1	12.3
	Urban	3557	1943	1493	121	2770	636	150
	%	34.76	54.6	42.0	3.4	77.9	17.9	4.2
Kerala	Total	6595	6110	332	154	4494	1424	673
	%	100.0	92.6	5.0	2.3	68.1	21.6	10.2
	Rural	4943	4663	163	116	3191	1185	564
	%	74.95	94.3	3.3	2.4	64.6	24.0	11.4
	Urban	1653	1447	169	37	1303	239	109
	%	25.05	87.5	10.2	2.3	78.8	14.5	6.6
Tamil Nadu	Total	14174	11007	2822	345	8295	2572	3304
	%	100.0	77.7	19.9	2.4	58.5	18.1	23.3
	Rural	8275	7554	556	165	3914	1672	2688
	%	58.38	91.3	6.7	2.0	47.3	20.2	32.5
	Urban	5899	3452	2266	180	4381	900	616
	%	41.62	58.5	38.4	3.0	74.3	15.3	10.4
Andhra Pradesh	Total	16850	13795	2715	340	9221	3589	4034
	%	100.0	81.9	16.1	2.0	54.7	21.3	23.9
	Rural	12676	11457	1001	218	5962	3077	3633
	%	75.23	90.4	7.9	1.7	47.0	24.3	28.7
	Urban	4174	2337	1713	123	3259	512	401
	%	24.77	56.0	41.1	2.9	78.1	12.3	9.6
Maharashtra	Total	19063	15311	3020	732	11021	6553	1475
	%	100.0	80.3	15.8	3.8	57.8	34.4	7.7
	Rural	10994	9891	724	378	4434	5274	1281
	%	57.67	90.0	6.6	3.4	40.3	48.0	11.7
	Urban	8070	5419	2296	354	6587	1279	194
	%	42.33	67.2	28.5	4.4	81.6	15.9	2.4
Gujarat	Total	9644	8207	1181	256	6300	2849	492
	%	100.0	85.1	12.2	2.7	65.3	29.5	5.1
	Rural	5886	5458	324	104	3000	2453	431
	%	61.03	92.7	5.5	1.8	51.0	41.7	7.3
	Urban	3758	2749	857	152	3300	395	62
	%	38.97	73.2	22.8	4.1	87.8	10.5	1.6

Source: Registrar General of India, Census of India 2001, Housing Profile, Tables H-4, H-5 and H-6.

There appears to be little correlation between the economic development of a district and house ownership patterns. House ownership is high in the predominantly agrarian north Karnataka districts where land values are less likely to be affected by speculation consequent on urbanisation as in Bangalore Urban. Migration to cities is a factor that pushes up the percentage of persons living in rented houses.

House ownership is high in the predominantly agrarian north Karnataka districts where land values are less likely to be affected by speculation consequent on urbanisation as in Bangalore Urban.

Policy interventions

Given the relatively low percentage of house ownership in the state, Karnataka has long recognised the significance of housing as an important component of the Minimum Needs Programme. Indeed, Karnataka had launched a state-funded housing programme for the poor through the *Ashraya* and *Ambedkar* housing programmes in 1993-94, long before the National Habitat Policy was formulated. The state has one of the best housing programmes in the country.

Housing schemes

The *Ashraya* programme provides assistance of Rs.20,000 of which Rs.10,000 is a subsidy and the remaining Rs.10,000 is a loan. For SC/ST beneficiaries in both *Ashraya* and *Ambedkar* programmes, the entire provision of Rs.20,000 is a subsidy. In the urban *Ashraya* programme, the assistance is Rs.25,000 with a beneficiary contribution of at least Rs.5,000.

The state launched the ambitious 'One Million Housing Programme' in October 2000, which envisaged the construction of one million dwelling units in rural and urban areas during the period 2000-05, i.e. 2,00,000 houses each year. Rural housing has been given primacy with an annual target of about 1,70,000-2,20,000 houses. The annual target for the urban programme is 30,000. The cost of urban projects is usually very high.

BOX 7.2

Some innovative strategies

• Beneficiary participation

Local bodies and SPVs have traditionally constructed housing projects with little input from beneficiaries. Over the last five years, however, beneficiary construction has become the preferred mode of implementation, particularly in the districts of south Karnataka. This mode of construction is facilitated by the presence of reasonably skilled construction labour such as masons and underemployed farm labour, which doubles as semi-skilled or unskilled construction labour. At present, about 80 per cent of the construction of houses for the economically weaker sections (EWS) in rural areas is constructed by beneficiaries. This has the advantage of ensuring that dwelling units address the social, cultural and occupational needs of the beneficiaries far more effectively than agency-constructed core housing could hope to achieve. Beneficiary participation takes the form of direct participation in construction, supervision of work, attending to simple, yet significant, tasks such as curing cement blocks or masonry to provide additional funds for construction of the dwelling unit. The generation of local employment and use of locally available building materials is a crucial economic outcome of this approach. There is better accountability for the funds since these are made available to the beneficiaries only when they attain the prescribed benchmarks. 'Self-help' housing does not, however, mean that beneficiaries are deprived of technical inputs. Taluk panchayat engineering staff, Nirmithi Kendras and the Karnataka Land Army Corporation (KLAC) provide construction support to beneficiaries who are unable to construct their own houses. In urban areas, 'core' housing is provided by agencies as a matter of policy to prevent speculation in land, since land markets are poorly organised and there is heavy demand for house sites, even by the non-poor and there is every likelihood that sites may be sold to speculators, thus defeating the purpose of the programme.

• Women's empowerment

The decision of the state to select only women beneficiaries for assistance under the housing programmes (barring some exceptions) and give *hakku patras* (title deeds) for house sites and houses only in the names of the women of the household, has had a critical impact on ownership patterns in a society where land, houses and assets traditionally belong to men. It is a significant step towards promoting gender equity.

• Community participation

The selection of beneficiaries was initially entrusted to the Ashraya Committee. Now gram panchayats identify and select beneficiaries, and the very poor will hopefully now be in a position to articulate their demands. This is a significant step towards governance through community participation.

• Social equity

There is specific targeting of Scheduled Caste and Scheduled Tribe people through the *Ambedkar* (100.0 per cent) and *Ashraya* programmes (50.0 per cent).

TABLE 7.2

Houses constructed under State and Central schemes: 1999–2004

(Nos.)

Sector	Area	Scheme	Years					Total
			1999-2000	2000-01	2001-02	2002-03	2003-04	
State	Rural	Ashraya	53630	71794	136886	115267	108747	486324
		Matsya Ashraya		1598	1851	1066	264	4779
		Ambedkar	22712	17619	26489	18415	16274	101509
	Urban	Ambedkar		2999	3058	1727	1121	8905
		Ashraya	7746	28702	34274	20020	17966	108708
		KSCB (Hudco)	2000	1985	2291	2080		8356
		KSCB (SC/ST)		1000	1080	1000		3080
	Total		**86088**	**125697**	**205929**	**159575**	**144372**	**721661**
Central	Urban	KSCB (Vambay)				10312	7968	18280
	Rural	Indira Awas Yojana (I.A.Y.)	36626	27785	29096	28910	24222	146639
		PMGY			2217	3360	4112	9689
	Total		**36626**	**27785**	**31313**	**42582**	**36302**	**174608**
Grand Total			**122714**	**153482**	**237242**	**202157**	**180674**	**893189**

Source: Rajiv Gandhi Rural Housing Corporation Limited, progress reports of various years.

A village-wise demand survey was conducted by gram panchayats during May-June 2003 and it has been estimated that there are 12.26 lakh houseless people and 10.43 lakh people without house sites who have asked for assistance under the programme. Since 2001-02, a large number of new village settlements known as *Navagramas* has been created adjoining, and preferably abutting existing village settlements to decongest villages. So far 2,399 *Navagramas* have been created to provide better amenities.

Table 7.2 gives details of houses constructed under the state and Central government sponsored housing programmes during 1999-2004. State sponsored schemes constitute 80 per cent of the rural housing programmes and 87.5 per cent of the urban housing programmes implemented in Karnataka. The state had invested over Rs.18,912 million till March 2004 to create 8,96,269 dwelling units.

Recommendations

- It would be no exaggeration to state that the poor find it difficult to borrow for housing. Commercial banks are unwilling to lend to the poor, and even if they are willing to do so, lending norms, guidelines and collateral security requirements mean that the most needy get excluded. Hence, in Karnataka, institutional lending is channelled through the state government. The concerns of banks can be met by organising an institutional partnership with local bodies and microfinance structures that would ensure loan recoveries cost-effectively and also facilitate savings for home loans to meet credibility requirements. There is definitely a need for banks to have a fresh look at the lending norms for the poor to enable them to access funds for housing.
- Currently, provision of infrastructure facilities like water, electricity, sanitation, internal roads and drains is not being financed under any housing programme. This has resulted in poor occupancy and a poor quality of life for occupants in the settlements. Infrastructure provision is extremely resource intensive and should not be left to cash-starved local bodies to provide; it should be funded by the state

since the ability of the poor to contribute is meagre.

- In Karnataka the state survey reveals that 14.31 lakh families are houseless and 15.08 lakh families do not own house sites. The number of houseless families is the highest in Belgaum (1.07 lakh) followed by Gulbarga (1.02 lakh), Kolar (0.99 lakh), Mysore (0.96 lakh) and Tumkur (0.94).[1] Public policy must focus on targeting resources to districts where the problem of houselessness is most acute.
- An evaluation-cum-audit of the gender sensitive initiative that mandates that house title deeds shall be in women's names must be taken up to assess the impact of this step in changing gender relations and empowering women.
- The National Urban Renewal Mission (NURM) is expected to be the major vehicle for urban renewal in the country, providing substantial financial assistance for urban infrastructure and provision of basic services for the urban poor. Accordingly, the city development plans and strategies must focus on enabling the poor to better access civic services. Those working in the urban informal sector, especially women, must be included in the agenda for urban regeneration.

Infrastructure provision is extremely resource intensive and should not be left to cash-starved local bodies to provide; it should be funded by the state since the ability of the poor to contribute is meagre.

TABLE 7.3

Distribution of households by location of drinking water: Karnataka 2001

('000s)

Location	Total	Per cent	Rural	Per cent	Urban	Per cent
Access within the premises	3248	31.7	1236	18.5	2011	56.5
Access outside the premises	4749	46.4	3696	55.4	1054	29.6
Access away from the premises	2235	21.8	1743	26.1	492	13.8
Total no. of households	**10232**	**100.0**	**6675**	**65.2**	**3557**	**34.8**

Source: Registrar General of India, Census 2001, Housing Profile, Karnataka.

II. DRINKING WATER AND SANITATION

Among the basic services that affect human development are access to drinking water (defined in terms of availability, proximity and quality), sanitation and hygiene. Access to drinking water has implications not only for health status and human development parameters but also for opportunities depending upon the opportunity cost of time. This has special implications for women and children. The responsibility for fetching water, sometimes over long distances, for household needs is invariably assigned to women or girls, who drop out of school to attend to these chores. Hence, the ready availability of safe drinking water lays the foundation for improvement in literacy and health indicators in communities.

According to the 2001 Census estimates, 31.7 per cent of all households in Karnataka had access to drinking water within their premises, 46.4 per cent outside the premises, and a substantially lower number (21.8 per cent) had access away from the premises.[2] Disaggregated data shows that urban Karnataka is doing better in terms of facilities; in rural Karnataka, only 18.5 per cent of households had access to drinking water within the premises compared with a high 56.5 per cent for urban Karnataka. However, the statistics are reversed with regard to access to drinking water outside the premises, with 55.4 per cent rural households having access to drinking water outside the premises as against 29.6 per cent for urban areas. This unequal pattern continues with reference to the percentage of households with access to drinking water away from the premises: it is 26.1 per cent for rural Karnataka and 13.8 per cent for urban Karnataka (Table 7.3).

However, this pattern holds good for other states as well: countrywide, access to drinking water is markedly better in urban areas than in rural areas. The principal sources of drinking water are taps, hand pumps, tube wells, wells, tanks, ponds,

[1] *Samanya Mahiti*: District-wise statistics on Housing prepared by Rural Development and Panchayat Raj department based on the Census 2001 data.

[2] Away from the premises is defined in the Census as a water source that is beyond 500 metres from the dwellings in rural areas and beyond 100 metres in urban areas.

lakes, rivers, canals and springs, etc. Forty-eight per cent rural households and 78.4 per cent urban households access their drinking water from taps. In rural areas, however, 22.9 per cent of households rely on hand pumps and 15.6 per cent on wells while in urban areas; taps constitute the dominant source (Table 7.4).

Some important indicators available for sanitation relate to access to bathroom and latrine facilities. Here, too, the rural–urban difference is marked. While 79.1 per cent urban households had a bathroom in the premises, the proportion for rural areas was 48.1 per cent. While a high 82.5 per cent of rural households had no latrines in the premises, only 24.7 per cent urban households did not have latrines. As many as 44.9 per cent urban households had water closets. Both urban and rural households were relatively on a par when it came to drain connectivity for waste water (rural: 31.1 per cent; urban: 39.3 per cent), the real difference lies in the fact that 64.6 per cent rural households, by and large, did not have any kind of drainage connectivity whereas only 19 per cent urban dwellers lacked this facility (Table 7.5).

Rural drinking water

Karnataka has been giving high priority to rural drinking water over the last two decades. While the national norm stipulates provision of 40 litres per capita per day (lpcd) of safe drinking water within 500 metres of the place of residence, Karnataka has set a target of 55 lpcd.

Since the beginning of the 1980s, bore-wells have been the main basis of water supply schemes in the state. The policy of the government is to provide bore-wells with hand pumps to habitations with a population of less than 500, mini water supply schemes to habitations with a population between 500 and 1,000, and piped water supply schemes to habitations with a population of more than 1,000. In the last few years, the groundwater level is being depleted very quickly in most districts, resulting in a large number of bore-wells drying up. Strategically, drilling new bore-wells is now seen to be less efficient than deepening existing bore-wells to improve water yields. Surface water sources are also being explored as an alternative to bore-wells. There has been considerable progress in the provision of rural drinking water in the last one and a half decades. Currently, there are 1,90,716 bore-wells, 22,101 mini water supply

TABLE 7.4

Distribution of households by source of drinking water: Karnataka 2001

('000s)

Source of water	Total	Per cent	Rural	Per cent	Urban	Per cent
Tap	6025	58.9	3236	48.5	2790	78.4
Hand pump	1750	17.1	1530	22.9	220	6.2
Tube well	876	8.6	609	9.1	267	7.5
Well	1269	12.4	1038	15.6	230	6.5
Tank, pond and lake	111	1.1	101	1.5	10	0.3
River and canal	112	1.1	105	1.6	7	0.2
Spring	31	0.3	28	0.4	2	0.1
Any other	58	0.6	28	0.4	31	0.9

Source: Registrar General of India, Census 2001, Housing Profile, Karnataka.

TABLE 7.5

Number of households with bathroom, latrine and drainage facility: Karnataka 2001

('000s)

Sl. No.	Type of amenities	Total	%	Rural	%	Urban	%
1	Total number of households	10232		6675		3556	
2	No. of households having bathroom within the premises	6023	58.9	3208	48.1	2815	79.1
3	Type of latrine within the premises						
A	Pit latrine	1368	13.4	632	9.5	736	20.7
B	Water closet	1907	18.6	311	4.7	1595	44.9
C	Other latrine	561	5.5	217	3.3	343	9.7
	With latrine	3836	37.5	1160	17.5	2674	75.3
	No latrine	6395	62.5	5513	82.5	881	24.7
4	Type of drainage connectivity for waste water outlet						
A	Closed drainage	1766	17.3	285	4.3	1,481	41.6
B	Open drainage	3475	34.0	2076	31.1	1398	39.3
	With drainage	**5241**	**51.3**	**2361**	**35.4**	**2879**	**80.9**
	No drainage	**4989**	**48.7**	**4312**	**64.6**	**677**	**19.0**

Source: Registrar General of India, Census 2001; Housing Profile: Karnataka – Table H-10.

TABLE 7.6

Distribution of households by location of drinking water: Karnataka and selected states

('000s)

State	Area	Total no. of households	Within premises	Outside premises	Away
India	Total	191964	74803	85112	32048
	%		39.0	44.3	16.7
	Rural	138272	39699	71561	27012
	%		28.7	51.8	19.5
	Urban	53692	35105	13552	5036
	%		65.4	25.2	9.4
Karnataka	Total	10232	3248	4749	2235
	%		31.7	46.4	21.8
	Rural	6675	1236	3696	1743
	%		18.5	55.4	26.1
	Urban	3557	2011	1054	492
	%		56.5	29.6	13.8
Kerala	Total	6595	4720	1085	790
	%		71.6	16.5	12.0
	Rural	4943	3416	860	667
	%		69.1	17.4	13.5
	Urban	1653	1304	225	123
	%		78.9	13.6	7.4
Tamil Nadu	Total	14174	3835	8620	1718
	%		27.1	60.8	12.1
	Rural	8275	989	6183	1103
	%		12.0	74.7	13.3
	Urban	5899	2846	2437	615
	%		48.2	41.3	10.4
Andhra Pradesh	Total	16850	5272	8238	3340
	%		31.3	48.9	19.8
	Rural	12676	2883	7016	2777
	%		22.7	55.3	21.9
	Urban	4174	2388	1222	563
	%		57.2	29.3	13.5
Maharashtra	Total	19063	10182	6530	2351
	%		53.4	34.3	12.3
	Rural	10994	4272	4828	1894
	%		38.9	43.9	17.2
	Urban	8070	5911	1702	457
	%		73.2	21.1	5.7
Gujarat	Total	9644	4488	3689	1466
	%		46.5	38.3	15.2
	Rural	5886	1724	2939	1223
	%		29.3	49.9	20.8
	Urban	3758	2764	750	244
	%		73.5	20.0	6.5

Source: Registrar General of India, Census 2001, Housing Profile – Table H-10.

schemes and 17,170 piped water schemes (Annual Report 2004-05: Rural Development and Panchayat Raj Department). Accordingly, the percentage of households with access to safe drinking water has increased from 67.3 per cent in 1991 to 96.08 per cent in 2001 and to 99.0 per cent in 2004. The water supply service level in terms of litres per capita per day (lpcd) has also improved since 1991. There were 20,398 habitations with 40 lpcd and above in 1991, 38,701 habitations in 1999 and in 2004 as many as 41,115 habitations had water availability of 40 lpcd and above.

Access

Accessibility of drinking water improved to over 80 per cent in all districts in 2001. In rural Karnataka, 18.5 per cent households had access to drinking water within the premises, as compared with 12.0 per cent in Tamil Nadu, 22.7 per cent in Andhra Pradesh, 38.9 per cent in Maharashtra and 69.1 per cent in Kerala. Except Kerala, most states, including Karnataka, have been able to provide drinking water outside the premises (Table 7.6). However, a high 26.1 per cent of rural households in the state access drinking water away from their premises. Karnataka is close to Andhra Pradesh's 21.9 per cent in this respect. There are still some habitations where drought conditions lead to water being transported in tankers or by train. Continuous drought conditions from 2001-02 to 2003-04 led to water being transported to about 500 villages in the state. Almost 48.5 per cent of rural households access their drinking water from taps compared with 60.5 per cent in Tamil Nadu. Rural areas primarily rely on hand pumps and wells while taps constitute the dominant source in urban areas (Table 7.7).

Among districts, Udupi (56.0 per cent), Dakshina Kannada (54.0 per cent) and Uttara Kannada (42.0 per cent) have the highest percentage of rural households with access to drinking water within the premises. Raichur (9.0 per cent), Gulbarga and Bijapur (10.0 per cent) all in north Karnataka have the lowest percentage of rural households with access to drinking water within the premises. Districts with the highest percentage of rural households with access to

drinking water away from the premises are Raichur (43.0), Gulbarga (41.0) and Bijapur (36.0). Districts with the lowest percentage of rural households with access to drinking water away from the premises are Mandya (14.0), and Dakshina Kannada (15.0). The arid, water-starved districts of north Karnataka have problems of access and sustainability while the coastal and *malnad* districts perform better in terms of access (Appendix Tables: Series 9).

The data on the distribution of households by location of drinking water reveals that some districts are heavily dependant on wells, viz. Udupi (80.0), Dakshina Kannada (70.0) and Uttara Kannada (65.0) while Chamarajnagar (46.0), Bijapur (42.0), and, to a lesser extent, Tumkur (36.0) are primarily dependant on hand pumps. The remaining districts derive drinking water principally from taps (Appendix Tables: Series 9).

Quality

There are over 21,008 habitations with major quality issues: excess fluoride: 5838; brackishness: 4460; nitrate: 4077 and iron: 6633. The water in these villages is contaminated with fluoride (>1.5 mg/litre), total dissolved salts (>1500 mg/litre), nitrate (>100 mg/litre) and/or iron (1mg/litre). Under the Rajiv Gandhi National Drinking Water Mission, there is a sub-mission to deal with the problem of contaminated water. So far 47 projects have been implemented, covering 628 fluoride affected habitations. Defluoridisation plants have been set up in 200 villages. Individual household filters are also being supplied at a subsidised cost in fluoride affected villages. Ingestion of fluoride contaminated water causes fluorosis which causes staining and pitting of the teeth and, in more severe cases, skeletal abnormalities, leading to physical disability and weakness, a consequent fall in labour productivity and a decline in income levels.

Sustainability

The sustainability of water supply schemes is a major concern of the government. Over 95 per cent of rural water supply schemes depend on ground water sources. Over-exploitation of

TABLE 7.7

Distribution of households by source of drinking water: Karnataka and selected states - 2001

('000s)

State	Area	Total	Tap	Hand pump	Tube well	Well	Other
India	Total	191964	70449	68456	10677	34873	7510
	%		36.7	35.7	5.6	18.2	3.9
	Rural	138272	33584	59737	7930	30733	6287
	%		24.3	43.2	5.7	22.2	4.5
	Urban	53692	36865	8720	2746	4140	1221
	%		68.7	16.2	5.1	7.7	2.3
Karnataka	Total	10232	6025	1750	876	1269	312
	%		58.9	17.1	8.6	12.4	3.0
	Rural	6675	3236	1530	609	1038	263
	%		48.5	22.9	9.1	15.6	3.9
	Urban	3557	2790	220	267	231	50.0
	%		78.4	6.2	7.5	6.5	1.4
Kerala	Total	6595	1346	72.0	124	4739	313
	%		20.4	1.1	1.9	71.9	4.7
	Rural	4943	687	57.0	91.0	3814	293
	%		13.9	1.1	1.8	77.2	5.9
	Urban	1653	659	16.0	33.0	925	20.0
	%		39.9	1.0	2.0	56.0	1.2
Tamil Nadu	Total	14174	8863	2528	735	1505	543
	%		62.5	17.8	5.2	10.6	3.8
	Rural	8275	5005	1679	374	938	279
	%		60.5	20.3	4.5	11.3	3.4
	Urban	5899	3858	849	361	567	264
	%		65.4	14.4	6.1	9.6	4.5
Andhra Pradesh	Total	16850	8106	4399	1000	2779	566
	%		48.1	26.1	5.9	16.5	3.4
	Rural	12676	5105	3911	727	2478	456
	%		40.3	30.9	5.7	19.6	3.6
	Urban	4174	3001	488	273	300	111
	%		71.9	11.7	6.5	7.2	2.7
Maharashtra	Total	19063	12203	2459	554	3390	457
	%		64.0	12.9	2.9	17.8	2.4
	Rural	10994	5007	2097	418	3129	343
	%		45.5	19.1	3.8	28.5	3.1
	Urban	8070	7197	362	136	261	113
	%		89.2	4.5	1.7	3.2	1.4
Gujarat	Total	9644	6001	1606	494	1128	406
	%		62.3	16.7	5.1	11.7	4.2
	Rural	5886	2889	1340	296	1075	286
	%		49.1	22.8	5.0	18.3	4.9
	Urban	3758	3120	266	199	53.0	120
	%		83.0	7.1	5.3	1.4	3.2

Source: Registrar General of India, Census 2001, Housing Profile.

Over-exploitation of groundwater for irrigation has led to a progressive decline in the water table and drying up of aquifers.

groundwater for irrigation has led to a progressive decline in the water table and drying up of aquifers. This has rendered many water supply schemes non-functional. While efforts are being made to rejuvenate these schemes by taking recourse to deepening and hydro fracturing bore-wells, a more sustainable strategy is the recharging of groundwater through watershed development. This strategy has been adopted in the implementation of the Drought Prone Area Development Programme, Desert Development Programme, Integrated Wasteland Development Programme, Western Ghat Development Programme, etc. This has helped to recharge groundwater in these areas.

Rural sanitation

Compared to the progress in rural water supply in Karnataka, the progress in rural sanitation has not been very satisfactory. While there has been a sustained attempt to improve the provisioning of safe drinking water since the 1980s, no such parallel effort or investment was evident in rural sanitation. It was only in the 1990s that this area became the focus of policy interventions with the launch of special schemes to provide toilets and sanitary facilities in villages, viz. *Nirmala Grama* and *Swasthi Grama*. Another programme, *Swachcha Grama*, was launched in 2001 with an integrated focus aimed at providing five facilities: (i) paving internal roads and streets in the village; (ii) construction of efficient sullage and storm water drainage; (iii) providing community compost yards and removal of manure pits from the dwelling areas of the village; (iv) providing smokeless *chulahs* for all households; and (v) construction of household, community and school latrines in all villages. That these schemes still have to make an impact is clear from the data from the 2001 Census. A high 82.5 per cent of rural households had no latrine in the house but this is more or less on par with other neighbouring states except Kerala (18.7 per cent only). The percentage of rural households with bathrooms is 48.1 per cent, which is higher than Maharashtra (46.1 per cent), Tamil Nadu (21.0 per cent) and Andhra Pradesh (27.1 per cent) except Kerala (56.5 per cent). Admittedly, 64.6 per cent of rural households had no drainage connectivity for the wastewater outlet, but this was still better than Gujarat (86.3 per cent), Kerala (84.0 per cent) and Tamil Nadu (72.6 per cent) (Table 7.8). Lack of drainage facilities and toilets results in a highly unsanitary environment, which is a precursor to high morbidity rates.

District-wise data reveals that Udupi has the best coverage of latrines (49.9 per cent) followed by Kodagu (48.5 per cent), Dakshina Kannada (47.2 per cent) and Bangalore Urban (41.0 per cent). A high 96.7 per cent of rural households in Bijapur do not have latrines, followed by Gulbarga (94.9 per cent) and Bagalkot (94.6 per cent) (Appendix Tables: Series 9).

Urban water supply and sanitation

Urbanisation

The urban population in Karnataka has grown from 16,40,000 in 1901 to 1,79,10,000 in 2001. The proportion of urban population to total population of Karnataka is 33.98 per cent, higher than the average for the country, which is 27.78 per cent. The state accounts for 6.28 per cent of the country's urban population, lower than Maharashtra's 14.37 per cent and Uttar Pradesh's 12.09 per cent. Among the 27 districts of the state, Bangalore Urban district has the highest concentration of urban population, with almost 88.08 per cent of the district population residing in urban areas. The district accounts for over 32 per cent of the urban population of the state. The next highest concentration of urban population is in Dharwad district (4.92 per cent) while Kodagu district has only 0.42 per cent of urban population, the lowest among all districts in the state. Haveri district has seen the highest decadal growth rate of urban population of 46.69 per cent between 1991 and 2001.

About half of the urban households in Karnataka have access to drinking water within the premises, which is below the national average of 65.4 per cent. A third of households in Karnataka have access to drinking water outside the premises which is lower than 41.3 per cent in Tamil Nadu but higher than Kerala (13.6 per cent), Gujarat (20.0 per cent) and Maharashtra

(21.1 per cent). In Karnataka 13.8 per cent of households have access to drinking water away from the premises, which is the highest among the southern states (Table 7.6). The source-wise data reveals that taps constitute the major source of drinking water in urban Karnataka (78.4 per cent), which is higher than the national average of 68.7 per cent. Maharashtra leads with 89.2 per cent followed by Gujarat (83.0 per cent) (Table 7.7).

Across districts, in Koppal only 27.0 per cent of households have access to drinking water within the premises followed by Raichur (33.0 per cent), Gadag (34.0 per cent), Bagalkot and Bellary (36.0 per cent). Certain districts such as Mysore (91.0), Gadag (89.0), Hassan and Bellary (88.0), Bangalore Urban, Chamarajnagar and Chitradurga (87.0), Tumkur and Kolar (86.0), perform better in terms of access to tap water than Bangalore Rural (80.0). Bidar performs poorly, with only 59.0 per cent except for Udupi, Uttara Kannada and Dakshina Kannada where well water is the dominant source of drinking water. In both Bidar and Dharwad, 4.0 per cent of urban households depend on other sources like tanks, ponds, lakes, rivers, canals and springs (Appendix Tables: Series 9).

Urban local bodies in Karnataka comprise six municipal corporations, 40 City Municipal Councils (CMCs), 91 Town Municipal Councils (TMCs) and 82 Town Panchayats. These bodies are entrusted with the duty of managing water supply and sanitation in urban areas. A persistent charge levelled against urban areas is that they appropriate the lion's share of the state's resources in water supply and sanitation. Certainly, urban households across the country, have better access to drinking water and sanitation facilities than their rural counterparts (Tables 7.6, 7.7 and Appendix Tables: Series 9). However, urban water supply and sanitation has its own constraints and inequities.

Urban water supply

Water is essential to life and a vital natural resource in economic activities, but lack of access to adequate, safe drinking water at an affordable

TABLE 7.8

Distribution of households by bathroom, latrine and drainage: Karnataka and selected states

('000s)

State	Area	Bathroom within house	Latrine within house	Overall drainage connectivity
India	Total	69371	69884	89067
	%	36.1	36.4	46.4
	Rural	31569	30304	47259
	%	22.8	21.9	34.2
	Urban	37802	39580	41807
	%	70.4	73.7	77.9
Karnataka	Total	6023	3836	5241
	%	58.9	37.5	51.3
	Rural	3208	1160	2361
	%	48.1	17.4	35.4
	Urban	2815	2674	2879
	%	79.1	75.3	80.9
Andhra Pradesh	Total	6709	5559	8686
	%	39.8	32.9	51.6
	Rural	3434	2300	5252
	%	27.1	18.1	41.4
	Urban	3275	3258	3434
	%	78.5	78.1	82.3
Tamil Nadu	Total	5653	4910	6394
	%	39.9	35.1	45.1
	Rural	1735	1187	2263
	%	21.0	14.4	27.4
	Urban	3917	3794	4130
	%	66.4	64.3	70.1
Kerala	Total	4096	5540	1300
	%	62.1	84.1	19.7
	Rural	2792	4020	790
	%	56.5	81.3	16.0
	Urban	1304	1520	510
	%	78.9	92.1	30.9
Gujarat	Total	4875	4301	3745
	%	50.6	44.6	38.8
	Rural	1845	1274	803
	%	31.4	21.7	13.7
	Urban	3029	3026	2942
	%	80.6	80.6	78.3
Maharashtra	Total	11651	6688	11592
	%	61.1	35.1	60.8
	Rural	5066	2001	4522
	%	46.1	18.2	41.1
	Urban	6584	4686	7067
	%	81.6	58.1	87.6

Source: Registrar of India, Census 2001: Housing Profile.

Urban water supply is inefficiently managed with massive investments being wasted. Most of water squandering takes place because of the under-pricing of water. In addition, excessive use of water also causes severe water pollution, groundwater depletion and soil degradation.

price has been a problem for most urban local bodies (ULBs), especially its poorer residents. Urban water supply is inefficiently managed with massive investments being wasted. Most of water squandering takes place because of the under-pricing of water. In addition, excessive use of water also causes severe water pollution, groundwater depletion and soil degradation. Moreover, water is distributed very unevenly (with the southern parts of Karnataka at an advantage over the relatively drier northern counterparts)[3] in the state and many villages and towns currently face critical water shortages that undermine human health and economic development.

Most ULBs receive water only for a few hours on alternate days. The reasons include limitations in source availability, inefficient distribution networks, erratic power supply and poor management practices. Losses through retail distribution, illegal connections and public fountains contribute to a high level of 'unaccounted for water' (UFW). Though accurate data is not available on UFW, the estimates vary between 30 and 70 per cent for most ULBs.

Consumption is not metered, except in Bangalore Urban district, hence volumetric tariffs are not levied in the state. Since the rationalisation of tariffs, most ULBs charge a flat tariff of Rs.45 per household per month. The tariff structure also prescribes a separate debt-servicing levy, which is not implemented in practice. Compared to the O&M expenses of Rs.206 crore incurred in 2002-03, the revenue realisation from water tariffs (including connection charges) was Rs.4,600 lakh (about 22 per cent of O&M expenses). Additional revenue support is also available through apportionment of water cess from property tax realisations. This amount was about Rs.1,000 lakh for 2002-03, resulting in a net operating deficit of Rs.15,000 lakh. This deficit is met through other revenue (non-water related) of ULBs like property tax, SFC devolutions and other grants/loans.

Most ULBs did not/could not supply water in accordance with design norms as of year-end 2001. Lpcd in individual ULBs vary over a wide range. Thus, even though the calculated lpcd of ULBs is high, the actual water availability is low. Most ULBs have water supply on alternate days and one or two hours per day.

Piped water is also supplied through public fountains (PFs) for local communities, typically comprising the urban poor or where individual household connections cannot be provided, either for economic reasons or due to physical constraints. There are an estimated 73,000 public fountains in Karnataka (excluding Bangalore). Water supply through public fountains is erratic and is also contingent on availability of power. Typically, water is supplied two or three times a week for only a few hours. Water losses from PFs are high due to improper water management practices and faulty (leaking) taps and pipes. PFs have also become a source for unauthorised access to water for vendors, who exploit the potential for commercial gains from sale of such water.

Urban sanitation

Nearly 80 per cent of urban households in Karnataka have bathrooms within the premises, which is above the national average of 70.4 per cent. Over 75 per cent of urban households have latrines within the premises in Karnataka compared with 92.1 per cent in Kerala and 78.1 per cent in Andhra Pradesh. In Karnataka overall drainage connectivity (80.9 per cent) is better than the national average of 77.9 per cent. A high 91.1 per cent of households in Bangalore Urban district have latrines while 66.5 per cent of households in Gadag lack this facility (Appendix Tables: Series 9). Among the four mahanagara palikas in Karnataka, Bangalore city has the maximum households with latrines (91.1 per cent) followed by Mysore with 89.7 per cent and Gulbarga has the least with

[3] Compared to 84 per cent of towns in south Karnataka, 92 per cent of towns in north Karnataka suffer from inadequate water supply (Report of High Power Committee for Redressal of Regional Imbalances, 2002). The inadequacy of source of water is also more acute in north Karnataka, given weak monsoon activity in the region, especially in summer. Places like Dharwad, Gulbarga, Bidar and Raichur actually are forced to rely on containerised supply of water from other places to meet their needs in summer. Coastal Karnataka and the Cauvery region have adequate sources availability and relatively better than other parts of the state.

57.2 per cent. By and large, the towns of north Karnataka have inadequate latrine facilities.

Water supply and sanitation in urban slums

Urban slums have high concentrations of poor people living in very basic conditions in the middle of affluence. Table 7.9 gives the distribution of the main source of drinking water supply in notified and non-notified slums in Karnataka, in comparison with the all-India average.

TABLE 7.9

Distribution of main source of drinking water in urban slums

(Per cent)

	Notified slums				Non-notified slums			
	Tap	Tube well	Well	Others	Tap	Tube well	Well	Others
Karnataka	89	11	0	0	77	16	0	8
All-India	84	10	2	0	71	22	2	5

Source: NSS 58th round on 'Conditions of Urban Slums – 2002' Government of India, December 2003.

As this table indicates, Karnataka's performance is better than the national average in terms of access to water from a relatively efficient source namely taps. Further, only 28 per cent slums in Karnataka are water-logged during monsoon (in both notified and non-notified slums) as compared to the national average of 36 per cent for notified slums and 54 per cent for non-notified slums. This, again, shows that Karnataka performs better than the national average in terms of drainage facilities. However, 66 per cent of notified slums in Karnataka have no latrines as against the national average of 17 per cent. The gap for non-notified slums between Karnataka and the national average appears to be less with Karnataka recording 53 per cent against the Indian average of 51 per cent. Similarly, only 23 per cent of notified slums in Karnataka have under ground drainage (UGD) facilities as against the national average of 30 per cent. However, 24 per cent of non-notified slums in Karnataka have UGD coverage as against the national average of 15 per cent.

Financing water and sanitation

The plan and non-plan allocation by the government for water and sanitation[4] as a ratio of the state's GDP is presented in Table 7.10.

Financing patterns prescribed for category of urban local bodies (ULBs) comprise contributions from Government of Karnataka, ULBs and loans from funding agencies. Since the government guarantees the loans, loan service obligations are met out of funds released by government out of SFC grants. The low allocation to the urban sector and lack of timely availability of funds have partly contributed to the sub-optimal service delivery of water and sanitation services. The rural sector is slightly better served in terms of fund flows. The Karnataka Urban Water Supply and Drainage Board (KUWSDB) estimates that Rs.4,79,699 lakh (approximately US$ 1 billion) is required to enable ULBs to conform to minimum design standards. In sum, Karnataka has done well in the rural sector as far as drinking water supply is concerned, but there are challenges in the path to reaching accepted norms across all districts. The biggest challenges are in the urban sector, where complex issues of tariffs have to be faced.

The low allocation to the urban sector and lack of timely availability of funds have partly contributed to the sub-optimal service delivery of water and sanitation services. The rural sector is slightly better served in terms of fund flows.

TABLE 7.10

Plan and non-plan allocation of funds for water sector

(Rs. lakh)

Year	Plan allocation*	Non-plan allocation*	Net State Domestic Product (SDP) #	Percentage of total allocation to SDP
1996-97	23800	1600	4473655	0.56
1997-98	30200	1400	4751682	0.66
1998-99	26600	1600	5396093	0.52
1999-2000	34600	1500	5654327	0.63
2000-01	28200	600	6258100	0.46
2001-02	28300 (RE)	793 (RE)	6298200	0.46
2002-03	24100 (BE)	658 (BE)	6741800	0.37

Sources:
1. *: Finance Department, Karnataka.
2. # Directorate of Economics and Statistics, Karnataka.

Notes:
RE: Revised Estimate.
BE: Budget Estimate.
QE: Quick Estimate.

[4] Includes allocation towards rural sector.

Tariff setting: efficiency in governance

The State Urban Drinking Water and Sanitation Sector Policy states 'The longer term objective is to establish an appropriate cost recovery mechanism through adequate tariff to ensure that revenues cover operations and maintenance costs, debt service plus a reasonable return on capital… Tariff will be structured in a manner such as to disincentives excessive consumption and wastage of water, whilst ensuring at least a minimum "life line" supply to the poor.'

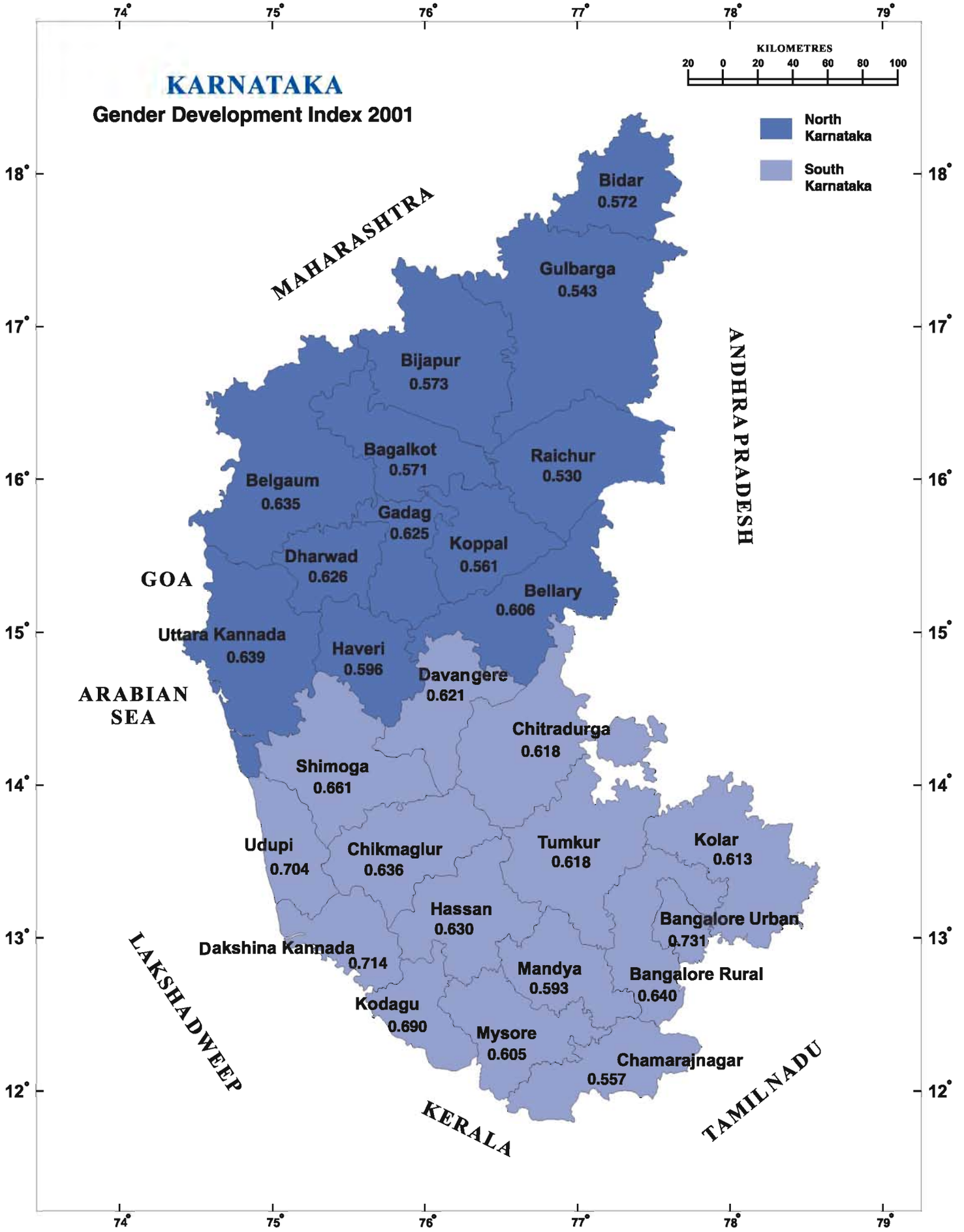
Subsidies to drinking water end up favouring the rich disproportionably, since they have more ready access to public water supplies.

There are typically two principal forms of water subsidisation — grants and low-interest loans — both found in Karnataka. With the estimated investments for the sector very likely to grow, since the unit costs of new water supplies will double, and in some cases, even triple, compared with the present systems, even before including environmental costs, there is an urgent need to efficiently manage the finances. This is particularly critical as the real cost of water may soon be out of reach for the economically weaker sections. The initiatives in this regard include savings from regularising illegal connections, savings from improved efficiencies, contributions from the users and higher charges, wherever feasible. Many believe that water subsidies are necessary for social purposes, in particular to support the poor. In fact, subsidies to drinking water end up favouring the rich disproportionably, since they have more ready access to public water supplies. The evidence reveals a vicious circle: when services are heavily subsidised, their quality is low and service expansion relatively slow because of lack of resources and their inefficient use. The consequences are that the rich benefit while the poor still have relatively high water expenses. At the same time, the health of the poor suffers because of inefficient water services. Current subsidies do not always reach the target groups and require to be restructured.

It could be inferred that low water prices generally do not benefit the poor. However, this does not necessarily imply that water subsidies are bad and should always be avoided. Instead, they must target the (financing) needs of the poor more cost-effectively. Governments may, for instance, choose to provide subsidies for micro-credit in order to ensure income access, or issue subsidised water stamps for the poor or apply 'life line' water pricing (a low rate for a basic service level and an increasing rate above). When carefully implemented and targeted, such a reform of water subsidies may very well improve the lot of the poor.

Proper water policies and action plans are needed to adequately address current and future problems of water misuse, increasing scarcity and pollution. It points to the need for demand-driven water policies to complement the traditional supply-oriented approach, to reallocate existing water supplies, to encourage a more efficient use and to ensure an equitable access. A key priority is reallocation between various users. Reforms of current pricing and incentive measures, institutional changes, technical improvements and education and information are all needed to promote most sustainable forms of water development and use.

Gender and Human Development


KARNATAKA
Gender Development Index 2001
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 0.572
Gulbarga 0.543
Bijapur 0.573
Bagalkot 0.571
Raichur 0.530
Belgaum 0.635
Gadag 0.625
Koppal 0.561
Dharwad 0.626
Bellary 0.606
Uttara Kannada 0.639
Haveri 0.596
Davangere 0.621
Chitradurga 0.618
Shimoga 0.661
Udupi 0.704
Chikmaglur 0.636
Tumkur 0.618
Kolar 0.613
Hassan 0.630
Bangalore Urban 0.731
Dakshina Kannada 0.714
Mandya 0.593
Bangalore Rural 0.640
Kodagu 0.690
Mysore 0.605
Chamarajnagar 0.557
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°

Gender and Human Development

Introduction

The 1999 Karnataka Human Development Report provided a range of data and analysis documenting widespread discrimination against girls and women in economic, political as well as social life. It pointed out that public policies to change this situation had not been completely effective because women had been viewed primarily as homemakers, rather than as full and equal citizens in a just society.

This chapter examines the extent to which there has been a change in perspective in the intervening years between the first and second Reports. Has a new and more unified vision emerged, that acknowledges women as empowered and autonomous agents of social and human progress? To what extent have the government's policies and programmes drawn from such a vision? How effective have they been in empowering women and transforming gender relations? How has women's position in the economy and in politics changed? What insights does our analysis provide for the steps to be taken from here on?

In looking at human development from a gendered perspective, three questions will be addressed initially: (i) In what ways is human development linked to gender discrimination in particular? (ii) Is poverty congruent with poor human development for women? (iii) How do we understand the concept of 'empowerment'?

Gender as a lens for human development

The place of gender analysis in policies and programmes that are intended to balance the pressures for economic growth with the needs of human development has been recognised, almost from the inception of the U.N. Human Development Reports. The development of specific indices such as the gender development index (GDI) and the gender empowerment measure (GEM) mark this recognition. It is well known that a high HDI ranking may not always be matched by a correspondingly high GDI ranking. However, low performance on gender indicators almost always goes hand-in-hand with poor human development indicators overall. Unequal gender relations, exacerbated by disparities of income and caste, can contribute significantly to a lowering of the overall HDI, simply because women constitute almost half the population. Systemic gender biases mean that, where human development is poor, the burdens fall disproportionately on women. When government and other programmes for improving schooling, nutrition, health or a range of other services such as safe drinking water, sanitation, housing, do not reach people effectively, this lack of reach affects women and girls most adversely. Latent gender biases within families, communities and service providers themselves mean that women, who are most in need of public services, are often excluded from their purview. In Karnataka, as in many states, gender disparities are also linked to regional disparities in human development.

BOX 8.1

What is gender analysis?

'Sex' identifies the biological differences between women and men. 'Gender' is the culturally specific set of characteristics that identifies the social behaviour of women and men and the relationship between them. Gender, therefore, refers not simply to women or men, but to the relationship between them, and the way it is socially constructed. Because it is a relational term, gender must include women and men. Like the concepts of class, race and ethnicity, gender is an analytical tool for understanding social processes.

Gender analysis is a process that assesses the differential impact of proposed and/or existing policies, programmes and legislation on women and men. It makes it possible for policy to be undertaken with an appreciation of gender differences, of the nature of relationships between women and men and of their different social realities, life expectations and economic circumstances. It is a tool for understanding social processes and for responding with informed and equitable options.

It compares how and why women and men are affected by policy issues. Gender analysis challenges the assumption that everyone is affected by policies, programmes and legislation in the same way regardless of gender, a notion often referred to as 'gender-neutral policy'.

Source: Status of Women, Canada.

Table 8.1 reveals the sharp distinctions among the districts and the regions of the state overall. While the districts of south Karnataka are generally at the top of the composite index (with the exception of Davangere), followed by the districts of Bombay Karnataka, the districts of Hyderabad Karnataka are near the bottom of the composite index. These district-and region-wise indicators are forerunners of a scenario that is played out along a range of other dimensions having to do with work and income as well.[1]

Despite the strong correlation between poor human development indicators and gender disparity, there are other kinds of gender discrimination, which, perversely, are worse in places where traditional human development indicators are good. Nowhere is this more apparent than in the aversion to daughters, known otherwise as 'son preference'.

Is gender congruent with poverty?

Despite the strong correlation between poor human development indicators and gender disparity, there are other kinds of gender discrimination, which, perversely, are worse in places where traditional human development indicators are good. Nowhere is this more apparent than in the aversion to daughters, known otherwise as 'son preference'. The intensity of such forms of gender discrimination, as evidenced by worsening sex ratios, oddly enough, is not correlated with poor human development indicators. Violence against women is not always associated with regions of low economic growth and poor human development indicators. These phenomena suggest that gender violence is assuming new forms as the economy grows. An improvement in human development, which does not always mean a commensurate improvement in all forms of gender equity, can scarcely be regarded as a process that truly enlarges people's choices.

Empowerment

'Empowerment' has emerged as a key concept in policy discussions on gender over the last decade and a half. The concept, in recent times, has become so elastic that it has lost the dimensions, which originally gave it strength and shape. Empowerment, conceptually, has certain key components: (i) it radically shifted from the old top–down 'welfare' approach of treating women as a disadvantaged group in need of handouts, towards a recognition of the structural roots of gender bias; (ii) it addressed the issue of power and powerlessness that goes with gender and other forms of inequality; (iii) most significant is the recognition that a change in power relations requires not only a change in control over external resources such as land and income but also a change in the person's sense of self-worth and confidence; (iv) it emphasised the importance of group processes and solidarity as a way of breaking the cycle of hopelessness and helplessness that unequal gender relations perpetuate.

As has happened with many other concepts, 'empowerment' has been so overused and misused that it has lost its core meaning. One often finds a programme being described as a programme for women's empowerment without any clarity as to how it will actually change existing power relations. Rescuing the concept of empowerment so that it can have more analytical content for policies requires us to examine whether there has, in actual fact, been a change in mindsets, i.e. a paradigm shift away from the old 'welfare' approach and whether there has been a corresponding change in policies and institutions supported by a key ingredient of systemic change, namely investment or is it 'business as usual', with some tinkering? Some of these issues (financing and gender audit) are addressed in chapter 3, Part III.

Human development: Gender dimensions and differentials

For any patriarchal society to move towards greater gender equality, as part of a process of human development, requires change at many levels – in values and norms, in structures and institutions, and in behaviour and practices. This can happen if women are empowered in economic, political and socio-cultural terms. They need more access to resources, greater political voice and social transformations that lead to their exercising greater agency and autonomy in the decisions

[1] An important caveat at the start of this discussion is the major changes in the delineation of district boundaries. In 1989, Bangalore Rural district was split from Bangalore. In 1997, Bagalkot district was split from Bijapur, Chamarajnagar district from Mysore, Gadag district from Dharwad, Haveri district from Dharwad, Koppal district from Raichur, Udupi district from Dakshina Kannada; and Davangere district was created from parts of Bellary, Chitradurga and Shimoga. This carving out of new districts has meant that our analysis of changes over time has been limited to using those sources that provide comparable district-wise figures.

TABLE 8.1

District-wise selected key indicators of Karnataka

(Per cent)

Sl. No.	Districts	Female literacy	Girls married < 18 yrs.	Current users of FP method	Birth order 3 & above	Safe delivery	Complete immunisa-tion	Decadal growth rate of population	Composite index	Regions
I	**Districts with good performance**									
1	Hassan	59.0	15.20	75.10	19.70	69.70	92.80	9.66	81.55	*Malnad* (SK)
2	Shimoga	66.9	16.50	69.30	22.80	83.00	92.90	12.90	80.37	*Malnad* (SK)
3	Kodagu	72.3	22.00	70.60	18.80	79.40	94.80	11.64	80.06	*Malnad* (SK)
4	Dakshina Kannada	77.2	4.50	63.70	32.00	91.50	86.00	14.51	78.77	Coastal (SK)
5	Uttara Kannada	68.5	15.00	66.00	27.20	86.10	89.90	10.90	76.11	Coastal (BK)
6	Udupi	75.2	4.50	63.70	32.00	91.50	86.00	6.88	75.97	Coastal (SK)
II	**Districts with average performance**									
7	Mandya	51.5	37.00	71.70	26.10	61.90	88.00	7.14	75.86	SK
8	Mysore	55.8	47.90	65.40	23.90	69.70	92.70	15.04	75.70	SK
9	Bangalore Rural	55.0	21.05	63.00	16.40	79.10	83.70	34.80	75.34	SK
10	Bangalore Urban	77.5	37.00	60.10	26.10	90.60	77.00	34.80	75.19	SK
11	Chitradurga	53.8	30.05	59.90	34.40	53.80	88.40	15.05	73.98	SK
12	Tumkur	56.9	27.10	61.30	27.30	63.50	88.00	11.87	73.97	SK
13	Dharwad	61.9	36.50	61.20	37.40	65.30	74.80	16.65	73.03	BK
14	Chamarajnagar	42.5	47.90	65.40	23.90	69.70	92.70	9.16	72.18	SK
15	Chikmaglur	64.0	37.00	71.40	26.10	78.00	83.50	11.98	72.13	*Malnad* (SK)
16	Kolar	52.2	33.50	57.10	29.70	59.20	90.60	13.83	71.92	SK
17	Gadag	52.5	36.50	61.20	37.40	65.30	74.80	13.14	69.72	BK
18	Belgaum	52.3	55.80	61.80	36.70	68.60	64.80	17.40	68.75	BK
19	Haveri	57.4	36.50	61.20	37.40	65.30	74.80	13.29	65.66	BK
III	**Districts with poor performance**									
20	Bellary	45.3	44.20	50.40	48.60	54.00	52.60	22.30	65.54	HK
21	Davangere	58.0	35.50	59.90	34.40	53.80	53.80	14.78	65.43	SK
22	Bijapur	43.5	64.80	47.10	43.00	50.10	53.20	17.63	62.86	BK
23	Bidar	48.8	67.60	50.60	52.90	52.50	50.30	19.56	60.55	HK
24	Raichur	35.9	57.10	45.40	52.80	48.00	37.20	21.93	58.34	HK
25	Gulbarga	37.9	47.70	39.20	53.70	47.70	25.30	21.02	58.31	HK
26	Bagalkot	43.6	64.80	47.10	43.00	50.10	53.20	18.84	54.71	BK
27	Koppal	39.6	57.10	45.40	52.80	48.00	37.20	24.57	53.09	HK

Note: BK: Bombay Karnataka; HK: Hyderabad Karnataka; and SK: South Karnataka.

Sources:

1. Karnataka State Integrated Health Policy, page 10.
2. Registrar General of India, Census 2001.
3. National Commission on Population: District-wise indicators, Table 12 (b).

BOX 8.2

What is empowerment?

The question is both complex and complicated. Women members of self-help groups financed under two government programmes gave a variety of answers to this question. They offer several definitions all of which may justifiably be described as facets of a process of empowerment. In the context of the SHG programme, and in the larger context of poverty, women put the ability to improve their economic status on top followed by an improvement in their status in their families in terms of both greater respect and, more concretely, enhanced participation in family decision-making. If gender justice comes low on the priority list then clearly the programme must do more by way of conscientisation.

Issues	Percentage
Ability to borrow and repay	86.5
Increase in income	83.0
Enhanced status in family	74.9
Greater role in family decisions	63.0
Equality with men	58.4
Larger role in village/community matters	44.0

Source: SHG Survey, Directorate of Economics and Statistics, Karnataka, 2004B.

that affect their own lives and society in general. However, focusing on women alone cannot make such changes happen. Such transformations in consciousness take time and require open public debate and discussion, and efforts through the educational system, and through communications and the media. Men must change their entrenched patriarchal discourse in favour of one that is inclusive and gender-friendly.

The role of the state lies in preventing harm and protecting girls and women on the one hand, and promoting women's empowerment, gender equality and male transformation on the other.

The role of the state lies in preventing harm and protecting girls and women on the one hand, and promoting women's empowerment, gender equality and male transformation on the other. In order to play this role effectively, the state must do at least four things: support changes in social norms and practices; promote key legal/political changes; create strong institutions at multiple levels from the village to the highest levels; and provide resources and make investments. How the state brings about changes in gender relations, and with what strategic vision during a period of significant socio-economic change brought on by economic liberalisation, will provide the touchstone for whether any real movement towards gender equality will occur in the coming decade.

The following sections analyse some of the macro-trends in the available data on key elements of gender dimensions and differentials in order to explicate critical changes in the environment for state action. Of the three elements that constitute the Human Development Index, education and healthcare and the ways they impact gender are explored in chapters 5 and 6 respectively, hence, this chapter will analyse the third component, work and income. To this, two additional sets of indicators have been added – the sex ratio, and women's autonomy. The focus is on highlighting differentials wherever possible, in order to point to the varying life experiences of women and men, and the skewed life chances that young girls face.

Work participation and worker distribution: Feminisation of poverty

Work participation provides key insights into the core issues of women's economic dependence and their ability to control incomes and expenditures, exercise some degree of personal autonomy and share in decision-making.

While examining the work participation data from 1991 to 2001 it must be borne in mind that the 1990s were a period of significant growth in new industries in Karnataka, fuelled by, but not limited to, the boom in the information technology sector. The assumption is that work participation, the share of workers who are main workers, and the number, which is not dependent on agriculture, would increase during the period.

Table 8.2 shows that except Kerala, the work participation rates (WPR) for both men and women in Karnataka were similar to the other southern states in 2001. There was only a small increase (2.5 percentage points) over 1991 in WPR for women and men.

Table 8.3 reveals that WPR for men increased by 4.7 per cent while for women it went up by 8.8 per cent. This increase in WPR was not evenly distributed. Barring Davangere and Chikmaglur that showed negative rates of change for women, the remaining districts of south Karnataka saw significant increases in female WPR.

TABLE 8.2

Work participation rates: Southern states and India

(Per cent)

Year	State	Working population rates		Main workers		Marginal workers	
		Male	Female	Male	Female	Male	Female
2001	India	51.68	25.63	87.32	57.27	12.68	42.73
	Karnataka	56.09	31.09	91.21	65.88	8.79	34.12
	Tamil Nadu	57.64	31.54	90.07	76.24	9.93	23.76
	Kerala	50.20	15.38	83.20	70.54	16.80	29.46
	Andhra Pradesh	56.23	35.11	89.81	72.44	10.19	27.56
1991	Karnataka	54.01	29.04	98.96	77.35	1.04	22.65
Percentage point difference between 2001 and 1991 for Karnataka		2.55	2.59	-7.75	-11.47	7.75	11.47

Source: Registrar General of India, Census 2001, Primary Census Abstract: T 00-007: Distribution of Population: workers and non-workers by sex and T 00-008: number of total workers, main and marginal workers by sex.

Male-female differences in WPR continued with only a marginal change in the differential. What is interesting is that the male WPRs are less widely dispersed across the districts than the corresponding female rates. For example, Bombay Karnataka, with an average increase for women of 6.4 per cent, included both -10.7 per cent for Bijapur and +14.4 per cent for Dharwad. It is clear that the rates of change in WPR for women are much more widely dispersed across the districts and regions. This probably points to greater volatility in both the demand and supply of female labour, as also their marginal character. If women's work participation is more marginal, then the rates are likely to be more variable over time and across space as well.

Turning to the distribution between main and marginal workers, Table 8.4 shows that Karnataka in 2001 had the highest percentage of marginal workers among women (34.12 per cent), and the lowest percentage of marginal workers among men (8.79 per cent) in the four southern states. Between 1991 and 2001, the share of main workers has declined for both men and women and while the share of marginal workers has gone up for men (by 7.75 percentage points); the increase is even more significant for women (11.47 percentage points).

However, while the percentage for men is still under 10 per cent of the total, the percentage for women has increased from less than one-fourth to over one-third. The percentage point increases are also much higher for women. Most striking is the fact that in the districts of Hyderabad Karnataka, the share of marginal workers among women went from 14 per cent to an astonishing 39 per cent. Bombay Karnataka districts also saw a significant increase in the proportion of marginal workers among women.

Analysing the data on work participation along with the findings on main versus marginal workers presents a disturbing picture of the geographical context of female poverty. Work participation rates either fell or were stagnant in the Hyderabad Karnataka region and saw modest increases in the Bombay Karnataka region. The share of marginal workers (male and female) has also shown the most dramatic increase in Hyderabad Karnataka, followed by Bombay Karnataka. And the outcomes of this development are much worse for women. An examination of the data on the distribution of workers by category further substantiates this downward trend for women and work.

Table 8.5 shows that the distribution of workers among cultivators, agricultural labourers,

Between 1991 and 2001, the share of main workers has declined for both men and women and while the share of marginal workers has gone up for men (by 7.75 percentage points); the increase is even more significant for women (11.47 percentage points).

TABLE 8.3

Working population: Districts

(Per cent)

Region	District	1991 Male	1991 Female	2001 Male	2001 Female	Percentage change Male	Percentage change Female
South Karnataka	Bangalore Rural	56.1	29.2	59.6	34.7	6.2	18.8
	Bangalore Urban	53.3	13.2	58	18.7	8.8	41.7
	Chitradurga	54.4	34.6	57	37.7	4.8	9.0
	Davangere	54.0	30.2	56.7	30.1	5.0	-0.3
	Kolar	55.0	31.4	58.1	39.0	5.6	24.2
	Shimoga	55.1	24.4	58.7	28.0	6.5	14.8
	Tumkur	56.9	38.1	60.2	41.3	5.8	8.4
	Chamarajnagar	59.7	27.3	61.4	31.1	2.8	13.9
	Chikmaglur	57.5	32.1	59.4	30.9	3.3	-3.7
	Dakshina Kannada	53.1	37.6	58.2	41.7	9.6	10.9
	Hassan	56.1	32.4	60.8	39.7	8.4	22.5
	Kodagu	58.7	35.3	60.9	36.2	3.7	2.5
	Mandya	57.5	31.0	61.2	33.9	6.4	9.4
	Mysore	55.9	20.8	58.2	25.3	4.1	21.6
	Udupi	49.4	31.3	55.1	33.9	11.5	8.3
South Karnataka		**55.1**	**27.6**	**58.7**	**31.4**	**6.5**	**13.8**
Bombay Karnataka	Bagalkot	52.0	32.2	53.7	33.3	3.3	3.4
	Belgaum	54.4	29.7	55.9	32.7	2.8	10.1
	Bijapur	49.9	31.9	50.5	28.5	1.2	-10.7
	Dharwad	52.2	25.0	56.0	28.6	7.3	14.4
	Gadag	53.1	36.3	56.2	37.7	5.8	3.9
	Haveri	55.0	31.6	58.2	33.7	5.8	6.6
	Uttara Kannada	53.3	23.7	57.6	27.8	8.1	17.3
Bombay Karnataka		**53.1**	**29.8**	**55.3**	**31.7**	**4.1**	**6.4**
Hyderabad Karnataka	Bellary	53.6	35.5	54.6	35.9	1.9	1.1
	Bidar	48.8	30.5	47.5	26.2	-2.7	-14.1
	Gulbarga	51.2	34.6	51.1	34.9	-0.2	0.9
	Koppal	54.1	38.5	53.7	38.9	-0.7	1.0
	Raichur	53.3	32.6	52.9	34.7	-0.8	6.4
Hyderabad Karnataka		**52.1**	**34.5**	**51.9**	**34.2**	**-0.4**	**-0.9**
Karnataka		**54.01**	**29.04**	**56.09**	**31.09**	**4.7**	**8.8**

Source: Registrar General of India, Census 1991 and 2001.

household industry and other workers in Karnataka is nearer the all-India average than the other southern states. However, a closer analysis of the data on the distribution of workers by category reveals even more disturbing trends for women's work. Between 1991 and 2001, while male dependence on agricultural work, either as cultivators or as labourers, declined sharply from 58 to 49 per cent, their share of the category 'other workers' which includes work in industry and the service sectors went up from 40 to 48 per cent. The scenario has been reversed for women. True, their presence in the agriculture sector is much more visible: the percentage of women cultivators went up by 4.82 per cent but, unfortunately, the percentage of women agricultural labourers also showed an upward trend by 5.02 per cent. Women's share in the category 'other workers' fell precipitously by 14.9 per cent. However, their share in household industry registered an increase.

The district and region-wise picture for the distribution of workers across categories is presented in Table 8.6. Female dependence on agriculture is higher than male, across all districts and it is particularly high in north Karnataka. The maximum number of female household industry workers is found in two districts, Dakshina Kannada (46.15 per cent) and Udupi (26.12 per cent) primarily due to *beedi* and *agarbathi* that are home-based activities. Although the percentage of female 'other workers' is only half of the male work force, Bangalore Urban district has a fairly equitable distribution of male and female workers followed by Kodagu. The percentage of female 'other workers' is the highest in Haveri (46.16 per cent) in north Karnataka.

Overall, the decade has not been favourable to poor women. The trends point, instead, to a feminisation of poverty which is an all-India phenomenon and not unique to Karnataka. The increasing casualisation of female labour represented by the increase in the number of women marginal workers suggests that the economy is unable to generate full time employment for women. Their increasing dependence on agriculture and, more specifically, on agricultural labour, coupled with

TABLE 8.4

Distribution of main and marginal workers by region for Karnataka

(Per cent)

Year	Region	Main workers		Marginal workers	
		Male	Female	Male	Female
2001	Bombay Karnataka	91.39	61.67	8.61	38.33
	Hyderabad Karnataka	88.76	60.73	11.24	39.27
	South Karnataka	91.82	69.48	8.18	30.52
	Total Karnataka	**91.21**	**65.88**	**8.79**	**34.12**
1991	Bombay Karnataka	98.93	74.10	1.07	25.90
	Hyderabad Karnataka	99.39	85.93	0.61	14.07
	South Karnataka	98.86	75.52	1.14	24.48
	Total Karnataka	**98.96**	**77.35**	**1.04**	**22.65**
Percentage point difference	Bombay Karnataka	-7.54	-12.43	7.54	12.43
	Hyderabad Karnataka	-10.63	-25.2	10.63	25.2
	South Karnataka	-7.04	-6.04	7.04	6.04
	Total Karnataka	**-7.75**	**-11.47**	**7.75**	**11.47**

Source: Registrar General of India, Census 1991 and 2001.

TABLE 8.5

Workers by category in southern states

(Per cent)

Year	Area	Cultivators		Agricultural labourers		Household industry workers		Other workers	
	State	Male	Female	Male	Female	Male	Female	Male	Female
2001	India	31.06	32.93	20.85	38.87	3.18	6.46	44.92	21.75
	Karnataka	31.72	24.71	17.20	43.45	2.66	6.68	48.42	25.16
	Tamil Nadu	18.02	18.96	23.52	44.81	3.58	8.71	54.88	27.53
	Kerala	7.75	4.85	13.89	21.54	2.47	7.07	75.89	66.54
	Andhra Pradesh	24.01	20.09	29.79	55.76	3.28	7.04	42.92	17.11
1991	Karnataka	37.57	19.89	20.24	38.43	1.75	1.62	40.44	40.06
Percentage point difference	Karnataka	-5.85	4.82	-3.04	5.02	0.91	5.06	7.98	-14.9

Source: Registrar General of India, Census 2001, Primary Census Abstract: T 00-009: Distribution of workers by category 2001.

a declining presence in the category of 'other workers' is directly related to a reverse trend in the male work force. It could mean that men are migrating from the rural sector due to various factors or that the informal sector has grown faster than the agricultural sector. It could have been an opportunity for women, but the sad reality is that women get jobs traditionally held by men only when men leave those jobs, because they have ceased to be remunerative. And once jobs held by women become remunerative, then men take over. Overall, the fruits of the state's economic boom of the 1990s do not appear to have trickled down to the northern districts and it has not benefited women workers, especially those from the poorer regions. The last piece of

TABLE 8.6

Category-wise workers in districts: 2001

(Per cent)

Region	District	Cultivators		Agricultural labourers		Household industry workers		Other workers (per cent)	
		Male	Female	Male	Female	Male	Female	Male	Female
South Karnataka	Bangalore Rural	43.82	37.52	13.56	33.03	3.96	6.22	38.66	23.23
	Bangalore Urban	3.20	3.53	1.63	5.38	1.65	5.16	93.52	85.92
	Chitradurga	44.31	29.83	21.24	52.71	2.79	3.95	31.66	13.51
	Davangere	36.90	19.51	23.31	57.10	2.48	6.19	37.31	17.19
	Kolar	38.45	34.83	18.67	40.45	2.52	4.18	40.37	20.55
	Shimoga	33.83	24.13	21.54	52.60	2.07	3.29	42.55	19.98
	Tumkur	49.40	40.67	14.62	37.73	2.99	7.04	32.99	14.56
	Chamarajnagar	34.43	15.64	34.63	59.94	2.93	7.02	28.01	17.39
	Chikmaglur	34.96	17.07	14.51	33.90	1.91	2.53	48.62	46.50
	Dakshina Kannada	6.52	3.48	5.11	3.51	2.80	46.15	85.58	46.87
	Hassan	55.76	53.98	8.45	24.46	1.53	1.66	34.27	19.90
	Kodagu	8.73	5.58	3.48	5.35	0.76	1.24	87.02	87.33
	Mandya	53.91	40.79	16.71	38.70	1.40	3.03	27.98	17.48
	Mysore	37.27	33.71	16.11	38.26	1.04	3.84	45.58	24.19
	Udupi	18.46	21.95	12.88	25.19	3.26	26.12	65.40	26.74
Bombay Karnataka	Bagalkot	33.56	17.46	23.28	61.70	7.48	7.59	35.69	13.25
	Belgaum	40.28	33.53	20.19	50.89	3.41	3.53	36.12	12.05
	Bijapur	37.21	18.46	25.95	66.51	2.69	2.23	34.15	12.80
	Dharwad	26.78	25.14	16.18	49.79	2.51	3.47	54.53	21.60
	Gadag	35.76	23.06	24.35	61.85	3.52	3.69	36.37	11.41
	Haveri	37.88	17.86	30.73	67.37	3.23	5.72	28.16	9.05
Hyderabad Karnataka	Uttara Kannada	23.95	26.44	9.46	25.31	2.27	2.09	64.32	46.16
	Bellary	32.28	20.60	25.30	60.90	2.25	3.44	40.17	15.07
	Bidar	27.90	19.84	25.96	59.33	2.10	2.82	44.04	18.01
	Gulbarga	34.88	15.91	23.35	65.19	2.22	2.76	39.55	16.14
	Koppal	39.21	19.09	26.55	63.96	3.33	3.36	30.91	13.59
	Raichur	37.49	14.17	28.07	71.31	1.94	1.86	32.51	12.66
Karnataka		**31.72**	**24.71**	**17.20**	**43.45**	**2.66**	**6.68**	**48.42**	**25.16**
India		**31.06**	**32.93**	**20.85**	**38.87**	**3.18**	**6.46**	**44.92**	**21.75**

Source: Registrar General of India, Census 2001.

TABLE 8.7

Agricultural wages of rural labourers in Karnataka by districts

(Rupees)

Region	District	Agricultural wages of rural labourers							
		1991				2001			
		Male	Female	M-F difference	Percentage difference	Male	Female	M-F difference	Percentage difference
South Karnataka	Bangalore Rural	19.32	16.26	3.06	18.82	62.85	37.25	25.6	68.72
	Bangalore Urban	21.80	18.00	3.80	21.11	57.45	44.31	13.14	29.65
	Chitradurga	17.22	12.56	4.66	37.10	39.26	27.47	11.79	42.92
	Davangere	17.22	12.56	4.66	37.10	42.84	29.88	12.96	43.37
	Kolar	24.32	18.25	6.07	33.26	53.75	35.83	17.92	50.01
	Shimoga	15.01	14.05	0.96	6.83	54.06	42.90	11.16	26.01
	Tumkur	15.27	13.12	2.15	16.39	51.48	30.74	20.74	67.47
	Chamarajnagar	19.40	13.45	5.95	44.24	54.28	29.83	24.45	81.96
	Chikmaglur	21.88	16.97	4.91	28.93	55.69	42.31	13.38	31.62
	Dakshina Kannada	26.77	16.72	10.05	60.11	80.00	55.00	25.00	45.45
	Hassan	14.82	13.04	1.78	13.65	37.35	26.64	10.71	40.20
	Kodagu	27.27	25.25	2.02	8.00	60.00	46.67	13.33	28.56
	Mandya	25.92	16.97	8.95	52.74	61.07	35.48	25.59	72.13
	Mysore	19.40	13.45	5.95	44.24	56.75	30.87	25.88	83.84
	Udupi	26.77	16.72	10.05	60.11	70.00	44.33	25.67	57.91
Bombay Karnataka	Bagalkot	16.99	11.01	5.98	54.31	48.27	26.57	21.70	81.67
	Belgaum	16.93	11.92	5.01	42.03	46.74	31.59	15.15	47.96
	Bijapur	16.99	11.01	5.98	54.31	68.05	44.20	23.85	53.96
	Dharwad	10.25	7.68	2.57	33.46	52.96	35.49	17.47	49.23
	Gadag	10.25	7.68	2.57	33.46	39.95	31.93	8.02	25.12
	Haveri	10.25	7.68	2.57	33.46	42.98	37.35	5.63	15.07
	Uttara Kannada	21.37	16.15	5.22	32.32	63.61	47.92	15.69	32.74
Hyderabad Karnataka	Bellary	12.91	10.65	2.26	21.22	41.82	28.56	13.26	46.43
	Bidar	17.30	14.83	2.47	16.66	61.68	27.05	34.63	128.02
	Gulbarga	19.51	12.96	6.55	50.54	57.62	26.15	31.47	120.34
	Koppal	11.95	8.32	3.63	43.63	52.57	23.81	28.76	120.79
	Raichur	11.95	8.32	3.63	43.63	46.79	28.93	17.86	61.74
Karnataka		**18.11**	**13.54**	**4.57**	**33.75**	**54.07**	**35.15**	**18.92**	**53.83**

Note: The percentage difference column refers to the difference between male and female wages as a percentage of the female wage for that district.

Source: Department of Economics and Statistics, Karnataka.

corroborating evidence regarding the feminisation of poverty is from the data on differentials and trends in agricultural wages.

In both absolute and relative terms, the female-male wage gap went up sharply, providing one more reason to conclude that female workers have fared worse than their male counterparts during the decade.

As in the rest of the country, male wages are higher than female wages. This is one manifestation of gender discrimination that refuses to disappear, arising as it does, from an inequitable gender division of labour. Agricultural wages also show the same range – a fact that has significant implications, considering that agricultural labourers are, typically, among the poorest and have high proportions of Dalit and tribal population. Table 8.7 shows that the absolute difference between male and female wages increased from Rs.4.57 in 1991 to Rs.18.92 in 2001. As a percentage of the female agricultural wage rate, the gap went up from 33.75 per cent to 53.83 per cent. In both absolute and relative terms, the female–male wage gap went up sharply, providing one more reason to conclude that female workers have fared worse than their male counterparts during the decade. The difference was particularly stark in Bidar, Gulbarga and Koppal districts with male agricultural wages being more than double the female wage. Districts with the least differences in male-female wages are Haveri, Gadag and Shimoga.

Sex ratio

The sex ratio in Karnataka started in 1901 as the lowest among the southern states, and the gap has increased by 2001, in relation to both Kerala and Andhra Pradesh, although not Tamil Nadu (Table 8.8). Between 1991 and 2001, the ratio improved marginally in all four states. However, the southern states have performed well overall. Haryana has the lowest sex ratio (861) in the country and Kerala the highest (1,058). There were only four districts in the state in which the sex ratio improved over the course of the century (Table 8.9). Ten districts are below the state norm and of these, Bangalore Urban district, which ranks first in the district HDI, has the dubious distinction of coming last with a female sex ratio of 906, comparable to Nagaland (909). Udupi (1,127), Dakshina Kannada (1,023) and Hassan (1,005) compare favourably with Kerala, although Udupi, unfortunately, has regressed from 1,134 in 1991. In the four districts (Shimoga, Uttara Kannada, Chikmaglur and Kodagu) where the sex ratio improved over the course of the century, the ratio was still significantly below average at the start of the century. The bulk of the decline for most districts occurred in the period between 1901 and 1981, i.e. prior to the period when sex selection began to be practised in a significant way.

As public healthcare for women and girls improved, the female sex ratio also registered a modest improvement. Unfortunately, a new and ugly form of sex discrimination has now become visible – one that is strongly correlated with prosperity and daughter aversion.

These declines in the female sex ratio undoubtedly were caused by poor reproductive healthcare and gender biases, which ensured that women and girls did not have access to adequate nutrition and healthcare. Hence, as public healthcare for women and girls improved, the female sex ratio also registered a modest improvement. Unfortunately, a new and ugly form of sex discrimination has now become visible – one that is strongly correlated with prosperity and daughter aversion.

Child sex ratio

The child sex ratio (CSR) signals the onset of a scary scenario where women could vanish and society would have just one gender. At the all-India level, the CSR in 1991 was 945 and regressed to 927 in 2001. The sharpest decline was noticed in the economically developed states of Himachal Pradesh, Haryana, Gujarat, Uttaranchal, Punjab, Maharashtra and the Union Territory of Chandigarh. All three southern states other than Kerala also experienced a significant decline (Table 8.10), although lower than the all-India figure. This alarming trend has its roots in the Indian aversion to daughters and preference for sons, a notion that has strong economic and cultural roots. A son is viewed as an economic asset whereas a daughter is insensitively perceived as a drain on the family's resources. When this perception interconnects with the low status that society and culture traditionally accord women, then some sections of society conclude that modern technology, through pre-birth sex selection and female foeticide, offers the 'perfect' solution to reducing the female population. An overview of region-wise and district-wise differences is presented in Table 8.11. The Hyderabad Karnataka and Bombay Karnataka regions, to a lesser extent, experienced smaller improvements

TABLE 8.8

Sex ratios for southern states: 1901–2001

State	Sex ratio (number of females per 1000 males)											Rate of change		
	1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001	1901-2001	1981-2001	1991-2001
India	972	964	955	950	945	946	841	930	933	927	933	-4.01	0.00	0.65
Karnataka	983	981	969	965	960	966	959	957	963	960	965	-1.93	0.10	0.42
Tamil Nadu	1044	1042	1029	1027	1012	1007	992	978	977	974	986	-5.56	0.92	1.23
Kerala	1004	1008	1011	1022	1027	1028	1022	1016	1032	1036	1058	5.38	2.52	2.12
Andhra Pradesh	985	992	993	987	980	986	981	977	975	972	978	-0.71	0.31	0.62

Source: Registrar General of India, Census 2001.

TABLE 8.9

Sex ratio by districts in Karnataka with rates of change over the century

Districts	Sex ratio (number of females per 1000 males)												Rate of change		
	1901	1911	1921	1931	1941	1951	1961	1971	1981	1991	2001	(2001-1991)/1901	(1991-1981)/1901	(1981-1901)/1901	(2001-1901)/1901
India	972	964	955	950	945	946	841	930	933	927	933	0.62	-0.62	-4.01	-4.01
Karnataka	983	981	969	965	960	966	959	957	963	960	965	0.51	-0.31	-2.03	-1.83
Bangalore Rural	996	990	972	970	964	970	960	954	955	945	953	0.80	-1.00	-4.12	-4.32
Bangalore Urban	982	958	931	928	922	895	890	886	900	903	906	0.31	0.31	-8.35	-7.74
Chitradurga	967	968	947	952	937	942	942	946	952	951	955	0.41	-0.10	-1.55	-1.24
Davangere	971	977	957	949	952	956	948	947	944	942	951	0.93	-0.21	-2.78	-2.06
Kolar	968	968	957	955	949	973	968	961	971	965	970	0.52	-0.62	0.31	0.21
Shimoga	894	897	892	860	869	878	879	919	944	964	977	1.45	2.24	5.59	9.28
Tumkur	985	977	958	962	951	958	956	957	961	959	966	0.71	-0.20	-2.44	-1.93
Bagalkot	999	995	974	984	977	997	987	987	997	982	977	-0.50	-1.50	-0.20	-2.2
Belgaum	980	967	957	952	947	956	952	947	957	954	959	0.51	-0.31	-2.35	-2.14
Bijapur	996	986	957	962	951	963	967	963	970	948	948	0.00	-2.21	-2.61	-4.82
Dharwad	983	970	956	939	936	858	941	928	938	935	948	1.32	-0.31	-4.58	-3.56
Gadag	995	976	993	981	973	987	981	983	981	969	968	-0.10	-1.21	-1.41	-2.71
Haveri	973	973	942	945	944	938	939	938	937	936	942	0.62	-0.10	-3.70	-3.19
Uttara Kannada	925	956	968	952	965	967	946	957	958	966	970	0.43	0.86	3.57	4.86
Bellary	968	975	967	970	970	956	960	966	975	966	969	0.31	-0.93	0.72	0.1
Bidar	990	979	968	959	949	980	971	963	968	952	948	-0.40	-1.62	-2.22	-4.24
Gulbarga	974	975	973	970	960	993	989	981	981	962	964	0.21	-1.95	0.72	-1.03
Koppal	NA	NA	NA	NA	NA	968	973	979	989	981	982	NA	NA	NA	NA
Raichur	NA	NA	NA	NA	NA	1004	994	982	988	978	980	NA	NA	NA	NA
Chamarajnagar	1024	1015	1007	998	975	978	968	955	956	953	968	1.46	-0.29	-6.64	-5.47
Chikmaglur	907	911	910	886	892	896	903	937	953	977	984	0.77	2.65	5.07	8.49
Dakshina Kannada	1029	1041	1030	1042	1049	1048	1027	1006	1015	1020	1023	0.29	0.49	-1.36	-0.58
Hassan	1010	1019	998	985	977	970	969	974	987	999	1005	0.59	1.19	-2.28	-0.5
Kodagu	801	799	931	803	827	830	862	910	933	979	996	2.12	5.74	16.48	24.34
Mandya	1032	1028	999	995	982	990	967	960	960	963	985	2.13	0.29	-6.98	-4.55
Mysore	1009	1007	989	976	961	966	942	936	948	953	965	1.19	0.50	-6.05	-4.36
Udupi	1125	1112	1099	1120	1123	1150	1165	1140	1130	1134	1127	-0.62	0.36	0.44	0.18

Source: Directorate of Census Operations, Karnataka, Table 3, Sex ratio for state and districts.

Note: NA - Not Available.

TABLE 8.10

Sex ratio and child sex ratio: A comparison with southern states

State	Overall		Age group 0-6		Rate of change 1991-2001	
	1991	2001	1991	2001	Overall	Age group 0-6
India	927	933	945	927	0.65	-1.90
Karnataka	960	965	960	946	0.42	-1.15
Tamil Nadu	974	986	948	939	1.23	-0.95
Kerala	1036	1058	958	963	2.12	0.52
Andhra Pradesh	972	978	975	964	0.62	-1.13

Source: Registrar General of India, Census 2001.

High education levels do not necessarily translate into gender sensitivity.

in the overall sex ratio between 1991 and 2001 than south Karnataka. However, the extent of the decline in the child sex ratio (with the exception of Belgaum and Gulbarga districts) is also lower in the two poorer regions than in south Karnataka. The district with the highest decline in CSR is Mandya, which is a relatively high-income district. Here, unwillingness to fragment property through either inheritance or dowry has led to a desire for one or two children, preferably only sons. It is unfortunate that Dakshina Kannada has also registered a decline in CSR. Some districts show an improvement and, except Kodagu, these districts do not have high levels of literacy or economic development. Hence, high education levels do not necessarily translate into gender sensitivity. High incomes mean that people have access to, and can afford to pay for, the technology for sex selection. The skewed child sex ratio is a manifestation of a covert form of gender violence with enormous social implications. As regions experience economic growth and poverty reduction, as long as gender bias persists and is reflected in the spread and increase of dowry and other practices, the possibility of more people undertaking sex selection also increases. Without systematic efforts to address this problem, increases in economic growth, consumerism, and improvements in health and education may well translate into stronger daughter aversion. The stakeholders are many: parents, husbands, doctors, nurses, and the manufacturers of equipment used for sex selection who aggressively market the latest technology. Women also opt for sex selection for a variety of reasons such as domestic violence, harassment and lack of awareness. Enforcement of laws prohibiting the use of technology for sex selection and awareness building by government, NGOs and activist groups can reduce the growth of this heinous practice.

With the exception of only 8 out of 27 districts, the child sex ratio is worse in urban than in rural areas (Table 8.12).

Women's autonomy

Along three dimensions, household decisions, freedom of movement, and access to money, the picture for women in Karnataka relative to the rest of India is mixed. Women in Karnataka have greater physical mobility and access to money, but less say in decisions about their own healthcare and other household decisions (Table 8.13).

Violence against women

The UN *Declaration on the Elimination of Violence against Women* (1993) defines 'violence against women' as any act of gender-based violence that results in, or is likely to result in physical, sexual or mental harm and suffering to women whether occurring in public or private life. This definition encapsulates a wide range of offences ranging from dowry deaths, spousal abuse, rape, trafficking in women, sexual harassment, sex selection etc. Bringing 'domestic' violence within the domain of violence against women means that what was traditionally hidden as a 'family' or 'personal' matter such as wife battering or dowry-related harassment is

TABLE 8.11

Sex ratio and child sex ratio by districts in Karnataka

State/Region	Districts	Sex ratio		Age group 0-6		1991-2001 (Percentage change)	
		1991	2001	1991	2001	Overall	0 to 6
India		927	933	945	927	0.65	-1.90
Karnataka		960	965	960	946	0.42	-1.15
South Karnataka	Bangalore Rural	945	953	950	940	0.85	-1.05
	Bangalore Urban	903	906	957	941	0.33	-1.67
	Chitradurga	951	955	960	946	0.42	-1.46
	Davangere	942	951	NA	949	0.96	NA
	Kolar	965	970	971	976	0.52	0.51
	Shimoga	964	977	961	959	1.35	-0.21
	Tumkur	959	966	970	952	0.73	-1.86
	Chamarajnagar	953	968	NA	957	1.57	NA
	Chikmaglur	977	984	978	964	0.72	-1.43
	Dakshina Kannada	1020	1023	966	952	0.29	-1.45
	Hassan	999	1005	967	964	0.60	-0.31
	Kodagu	979	996	957	977	1.74	2.09
	Mandya	963	985	959	937	2.28	-2.29
	Mysore	953	965	966	970	1.26	0.41
	Udupi	1134	1127	NA	955	-0.62	NA
Bombay Karnataka	Bagalkot	982	977	NA	939	-0.51	NA
	Belgaum	954	959	955	924	0.52	-3.25
	Bijapur	948	948	956	971	0.00	1.57
	Dharwad	935	948	952	944	1.39	-0.84
	Gadag	969	968	NA	951	-0.10	NA
	Haveri	936	942	NA	961	0.64	NA
	Uttara Kannada	966	970	949	946	0.41	-0.32
Hyderabad Karnataka	Bellary	966	969	957	949	0.31	-0.84
	Bidar	952	948	962	967	-0.42	0.52
	Gulbarga	962	964	959	937	0.21	-2.29
	Koppal	981	982	NA	938	0.10	NA
	Raichur	978	980	965	962	0.20	-0.31
Count of negatives (districts)						**4**	**15**

Note: NA - Not Available.

Sources:

1. Registrar General of India, Census 2001,Table 2: Sex ratio and population density in 1991 and 2001.
2. Child Sex Ratio from Dept. of Health and Family Welfare, Karnataka 'Integrated Health, Nutrition and Family Welfare Services Development Project' proposal document.

TABLE 8.12

District-wise child sex ratio 2001: Rural and urban

Regions	Districts	Total	Rural	Urban
Karnataka		946	954	939
South Karnataka	Bangalore Rural	940	945	928
	Bangalore Urban	941	957	937
	Chitradurga	946	945	949
	Davangere	949	953	940
	Kolar	976	983	953
	Shimoga	959	958	961
	Tumkur	952	953	949
	Chamarajnagar	957	958	952
	Chikmaglur	964	966	956
	Dakshina Kannada	952	949	958
	Hassan	964	969	937
	Kodagu	977	976	986
	Mandya	937	931	968
	Mysore	970	976	958
	Udupi	955	953	964
Bombay Karnataka	Bagalkot	939	949	910
	Belgaum	924	924	921
	Bijapur	971	986	914
	Dharwad	944	945	943
	Gadag	951	948	957
	Haveri	961	966	942
	Uttara Kannada	946	947	943
Hyderabad Karnataka	Bellary	949	954	937
	Bidar	967	980	923
	Gulbarga	937	943	920
	Koppal	938	934	963
	Raichur	962	967	946

Source: Registrar General of India, Census 2001.

Human development cannot occur in an environment that is vitiated by violence. Women, who are caught up in an environment of violence, or even the threat of violence, find it constrains their mobility, their autonomy and sense of self.

now an offence on par with violence perpetrated against women in the public domain. Violence against women has its roots in men's economic and social domination and their control of female sexuality and reproduction. It is also an instrument in the domination and control of the poor by upper castes. Human development cannot occur in an environment that is vitiated by violence. Women, who are caught up in an environment of violence, or even the threat of violence, find it constrains their mobility, their autonomy and sense of self.

The incidence of physical abuse of women in Karnataka is 21.5 per cent, which is slightly higher than the all-India average. Women in the southern states, except Kerala, receive the same degree of mistreatment as their sisters in the rest of the country. However, women in Karnataka receive less physical mistreatment than their counterparts

TABLE 8.13

Percentage of ever married women involved in household decision-making, freedom of movement and access to money: Southern states

State	Not involved in any decision-making	Involved in decision-making on:				Who do not need permission for		Access to money
		What to cook	Own health care	Purchasing jewellery etc.	Staying with her parents/ siblings	Going to the market	Visiting friends/ relatives	
India	9.4	85.1	51.6	52.6	48.1	31.6	24.4	59.6
Andhra Pradesh	7.4	86.2	56.1	61.4	57.7	20.1	14.6	57.7
Karnataka	8.1	88.4	49.3	47.3	44.5	43.0	34.3	67.0
Kerala	7.2	80.9	72.6	63.4	59.7	47.7	37.9	66.2
Tamil Nadu	2.4	92.1	61.1	67.4	62.4	78.5	55.9	79.0

Source: NFHS-2 India (1998-99): Table 3.12, page 70.

TABLE 8.14

Percentage of ever married women who have been physically abused: Southern states

State	Beaten or physically mistreated since age 15	Percentage beaten or physically mistreated since age 15 by			Beaten or physically mistreated in the past 12 months
		Husbands	In-laws	Other persons	
India	21	18.8	1.8	3.1	11
Andhra Pradesh	23.2	21.2	2.8	2	12.8
Karnataka	21.5	19.7	1.1	2.2	9.9
Kerala	10.2	7.5	0.2	3.2	3.5
Tamil Nadu	40.4	36	0.5	9	16.1

Source: NFHS-2 India (1998-99): Table 3.16, page 79.

in Tamil Nadu and Andhra Pradesh – if this can count as a positive trend (Table 8.14).

Data on crimes against women (Table 8.15) indicates there is little correlation between the number of registered crimes in police records and the widespread nature of violence against women across social institutions. The fact that crimes against women are under-represented in official records points to the difficulties women experience in reporting crimes and the resistance of public authorities to taking legal cognisance of offences against women. However, one category of crimes i.e. a category of deaths exclusively of women – mainly young, newly married women – has emerged in the public consciousness due to the efforts of women's groups and NGOs. In police records, they are classified under three specific categories, which invoke different sections of the law. These are 'dowry murders' (committed by the woman's husband or members of his family for additional dowry or non-payment of promised dowry); 'suicides' (forced or voluntary, but in most cases related to dowry demands); and 'accidents' (a majority classified under 'stove burst' or 'kitchen accident'). Deaths under these three categories add up to an alarming figure (Vimochana, 1999). Also, in the early phase of the study, as it collated police statistics, Vimochana, an NGO, noted a major anomaly between its figures and those of the police.

The fact that crimes against women are under-represented in official records points to the difficulties women experience in reporting crimes and the resistance of public authorities to taking legal cognisance of offences against women.

TABLE 8.15

Crimes against women: Karnataka

(Nos.)

Sl. No.	Heads of crime	1999	2000	2001	2002	2003
1	Rape (sec. 376 IPC)					
	1.1 Custodial rape	10	6	12	8	9
	1.2 Gang rape	291	275	281	284	312
	Total (1.1 + 1.2)	**301**	**281**	**293**	**292**	**321**
2	Outraging modesty (molestation)	1501	1568	1665	1648	1585
3	Kidnapping and abduction of women					
	3.1 For prostitution	10	2	3	3	2
	3.2 For other purposes	386	334	272	362	256
	Total (3.1 + 3.2)	**396**	**336**	**275**	**365**	**258**
4	Insulting modesty (eve-teasing)	147	76	81	100	84
5	Murder for dowry-by burning	10	15	13	18	10
6	Murder for dowry-by other means	31	34	16	27	26
7	Murder for other reasons	334	395	387	376	349
8	Attempt to commit murder for dowry by burning	10	5	11	13	5
9	Attempt to commit murder for dowry by other means	9	13	8	19	25
10	Attempt to commit murder for other reasons	16	38	40	30	44
11	Dowry death by burning	61	46	35	36	32
12	Dowry death by other means	156	167	185	197	162
13	Attempt to commit suicide for dowry by burning	0	4	9	11	0
14	Attempt to commit suicide by other means	3	3	4	2	0
15	Cruelty by husband or relative of husband	1560	1688	1755	1826	1704
16	Abetment to suicide	198	234	207	198	232
17	Importing of girls (upto 21 years)	0	0	0	0	0
18	Sati Prevention Act	0	0	0	0	0
19	Immoral Traffic (Prevention) Act	1226	1337	1356	1388	1361
20	Indecent Representation of Women (Prohibition) Act 1986	0	0	0	0	0
21	Other crimes against women	494	601	406	443	360
	Total	**6453**	**6841**	**6746**	**6989**	**6558**

Source: State Crime Record Bureau, Karnataka.

It found that a large number of deaths were being classified in police records as 'accidents' under 'UDR' (Unnatural Death Register). The category of 'dowry deaths' in a technical sense only included those cases that had been booked by the police under the relevant sections of the law. The 'accident' cases that were closed for want of evidence, however, were largely due to 'stove bursts' or 'kitchen accidents'. Investigations revealed that a large number of murders and suicides, punishable under law, were being made to look like 'accidents' by the husband and/or members of his family. These cases were closed by the investigating police officers for want of hard evidence of a crime. In Bangalore city alone, 1,133 women died in murders, suicides and accidents in 1997, 1,248 in 1998, and 618 till mid-July 1999 (Menon, 1999).

If official figures on dowry-related crimes, including murder and attempt to murder (under Sections 302, 307 and 304-B IPC) are added to figures on cruelty by husband and relatives of husband (Section 498-A IPC), (Table 8.15), it is more than evident that for large numbers of married women, the right to live in safety, even within their own homes (ironically, the one place an individual expects to feel secure), and in a climate free from intimidation and violence, is not available. Thirty per cent of all crimes against women in 2003 were registered under these sections. Another 29 per cent constitute rape and molestation cases an indicator of the threat women face to their bodily integrity within and outside the home.

State strategies and policies

The stagnation in women's work participation in the poorer districts, the narrowing of their work and income opportunities, growing wage differentials between men and women and the huge and apparently increasing disparities among the higher and lower income regions of the state, when combined with rising aspirations as reflected in women's growing educational involvement, pose a major challenge to the policies, strategies and programmes of the government.

During the last decade, state actions to support women have occurred, both through and outside the Department of Women and Child

Development (DWCD). Major strategies outside DWCD include the allotment and provision of housing title deeds (*hakku patras*) for women only under government sponsored, low income-housing programmes and a 30 per cent job reservation for women in all direct recruitments by the government and PSUs after 1996. Over 8,00,000 women are now sole home-owners under the government financed *Ashraya* and *Ambedkar* housing programmes. In a patriarchal society, few women own or inherit assets such as land and houses, hence the government's policy, which has enabled a large class of poor women to become homeowners, is truly remarkable. About 50 per cent are Scheduled Caste and Scheduled Tribe women. With reference to recruitment, out of the 45,018 sanctioned posts in 85 departments and 72 Boards and Corporations, 13,204 posts have been reserved for women and the quota has been slightly over-fulfilled, which is commendable.

In the next section, we will look at policy approaches to strengthening women's economic capabilities and political participation, as well as addressing violence against women.

Enabling economic development

Four broad features distinguish the approach taken by the state government during the last decade or so to strengthen women's access to income and economic resources. These include (i) a strong emphasis on the self-help group (SHG) model; (ii) a clear focus on poor, Dalit and tribal women as those most in need, along with women with disabilities or victims of violence; (iii) a recognition that women in the districts of Hyderabad Karnataka and Bombay Karnataka need special attention; and (iv) the use of the language of empowerment.

The Women and Child Development department's (DWCD) flagship scheme, *Stree Shakti*, was launched during 2000-01. Under this scheme, 1,00,000 self-help groups based on thrift and credit principles were formed at the village level through a network of 40,300 *anganwadi* workers. Group members are: (i) women living below the poverty line; (ii) women landless agricultural labourers; (iii) women from the Scheduled Castes and Tribes;

TABLE 8.16

Total crimes committed against women in Karnataka: 1999–2003

(Nos.)

Divisions	Area	1999	2000	2001	2002	2003
	State	**6453**	**6841**	**6746**	**6989**	**6558**
	Bangalore city	1075	1142	1125	1231	1135
	Mysore city	280	305	523	586	446
	Hubli	217	152	138	172	147
	Kolar Gold Fields	51	63	58	44	58
	Karnataka Railways	8	7	4	8	15
	Districts					
Bangalore	Bangalore	234	232	289	335	321
	Chitradurga	141	164	133	131	146
	Davangere	182	179	250	233	192
	Kolar	250	251	167	168	158
	Shimoga	210	240	264	294	267
	Tumkur	201	235	172	166	184
Belgaum	Bagalkot	210	202	180	177	206
	Belgaum	383	408	346	305	309
	Bijapur	291	206	222	232	228
	Dharwad	63	78	37	67	37
	Gadag	36	49	40	38	39
	Haveri	82	85	122	75	83
	Uttara Kannada	71	81	83	95	84
Gulbarga	Bellary	194	225	262	264	203
	Bidar	142	194	196	220	160
	Gulbarga	404	370	408	352	378
	Koppal	91	116	95	121	78
	Raichur	143	136	162	192	189
Mysore	Chamarajnagar	68	68	81	70	85
	Chikmaglur	139	142	215	213	213
	Dakshina Kannada	210	344	37	139	178
	Hassan	262	354	269	222	205
	Kodagu	80	80	77	96	100
	Mandya	387	450	421	449	450
	Mysore	285	221	214	220	173
	Udupi	63	62	48	74	91

Source: State Crime Record Bureau, Karnataka.

It is undeniable that schemes that attack poverty, through credit to women, augment the income of the household, impacting household consumption directly. But how far do these interventions go in altering intra-household power dynamics – roles, dependencies, and authority?

and (iv) women from families with alcoholics, drug addicts or physically disabled persons. As of March 2004, DWCD has formed 1,00,000 groups with a total of 14,79,794 members, of whom 3,10,358 are Scheduled Castes, 1,18,359 are Scheduled Tribes, and 99,779 are from the minority communities. The DWCD is also responsible for *Swayam Sidha*, a centrally sponsored scheme (formerly *Indira Mahila Yojana*) to form SHGs through the facilitation of the anganwadi workers. The Karnataka State Women's Development Corporation (KSWDC) promotes income generation, giving priority to single women and households eligible for *Swarna Jayanthi Shahari Rozgar Yojana* loans. KSWDC provides support by identifying entrepreneurs, providing technical help to identify viable projects, facilitating credit, promoting marketing, training, and strengthening women's cooperatives. The KSWDC is responsible for different state sponsored schemes such as *Udyogini* (for credit to women entrepreneurs), the urban *Stree Shakti* scheme, and a devadasi rehabilitation programme (economic and social programmes in nine northern districts). In addition, KSWDC has also run the World Bank-IFAD sponsored *Swashakti* scheme to form SHGs through NGOs in 7 districts – Kolar, Tumkur, Chitradurga, Bellary, Koppal, Raichur and Gulbarga. Thirty-six NGOs have been contracted to work in 979 project villages, and have formed 2,100 SHGs with 38,508 members. Almost 50 per cent of these women are illiterate, 60 per cent are landless or have less than one acre, and about 59 per cent are SC/STs.

It is clear that the current approaches seek to link gender with poverty, using development delivery as a platform for targeting women as beneficiaries and mobilising them for social empowerment. *Swashakti,* for instance, conceives of the self-help group strategy as a means to build women's 'self reliance and self confidence, to provide greater access to and control over resources, sensitise and strengthen the institutional capacity of support agencies to proactively address women's needs, increase incomes of poor women through involvement in income-generating activities, develop linkages between SHGs and lending institutions to ensure access to credit financing, and improve access to better healthcare, education and drudgery reduction facilities. 'This is also true for micro-enterprise-oriented schemes like *Mane Belaku* and *Udyogini*. Similarly, a regional emphasis is discernible in programmes like *Swashakti* that unequivocally target backward districts. An explicit strategy underlying programme delivery is the promotion of linkages. *Stree Shakti* has established convergence with the SGSY of the Rural Development and Panchayat Raj department, the National Backward Class Development Corporation, the department of Animal Husbandry, and the *Ashraya* and *Ambedkar* housing schemes. (For an analysis of *Stree Shakti* and *Swashakti* groups, see Box 8.5).

It is undeniable that schemes that attack poverty, through credit to women, augment the income of the household, impacting household consumption directly. But how far do these interventions go in altering intra-household power dynamics – roles, dependencies, and authority? The evaluation of *Udyogini* and *Mane Belaku* throws up interesting insights. The income from the activity pursued from the *Mane Belaku* loan has been spent on food expenses of the household in 70 per cent of cases, implying the direct relevance of these to household consumption. But the loan and subsidy have not always contributed to supporting or building the entrepreneurial potential of women. In many cases, the money is channelled to an existing enterprise run by the men of the household. While this may bode well for the woman's value to the household, it falls short of the goal of women's economic empowerment. The survey (DES: 2004B) of *Stree Shakti* and *Swashakti* groups however reveals that about 45 per cent of the loans were taken for economic activities and the remaining for house construction, festivals/functions, healthcare and children's education.

In other instances, the mobilisation of women into SHGs for micro-credit has also led to their social empowerment. *Stree Shakti* groups as also other SHGs have demonstrated their capacities to use women's agency in tackling gender issues by protesting against arrack, *gutka*, child marriage and other social issues. The domain of the home however, remains an impregnable bastion and poor women who may acquire an ability to contest gender issues in the public

domain may still be unable to take up issues of domestic violence. Studies have documented how *sangha* women from *Mahila Samakhya* (a GoI programme) sometimes endure violence because they participate in *sangha* activities (Krishnamurthy and Dave 2000). However, this in itself must not be construed as a measure of failure of an empowerment approach; rather, it connotes the ways in which relations of power are sought to be renegotiated, and the tradeoffs involved in doing so. In another context, the majority of the women surveyed in the DES 2004 survey said they did not meet with resistance from either the spouse or family when they participated in group meetings, visited the bank or attended training. About one-fourth actually saw a significant reduction in family-based violence after they joined the SHG.

Additionally, building the capacities of poor women to understand markets, mobilising them into groups, federating these groups so women can more effectively deal with other actors in the market, creation of new innovative financial instruments, and provision of marketing infrastructure are the most important components needed to facilitate access to markets of the poor and of women (Purushothaman, M.S. Subhas and Nagrecha, 2004).

Addressing violence against women

Studies by the National Law School of India (Centre for Women and Law, National Law School of India University, 1999) and *Hengasara Hakkina Sangha* (HHS), an NGO in Karnataka, (Rao et al., 1999) point to the weakness of the formal justice system in redressing violence against women. NGOs like Vimochana have held public hearings to bring to light the severity of the problem of 'dowry deaths'. The low conviction rate of perpetrators of crimes against women reveals the need to improve various aspects of the criminal justice system.

Women, who are victims of various atrocities such as dowry, rape, sexual harassment, domestic violence, etc. are subjected to physical and mental torture besides having to face social and financial problems. DWCD's *Santhwana* (2001-02) scheme provides legal assistance, financial relief, temporary shelter, and protection to such victims, and helps them to become self-reliant by providing training. The *Santhwana* centres are run through NGOs, with preference given to NGOs that are running short-stay homes. Family Counselling Centres are actively working in the field of women's welfare. *Santhwana* is being implemented in all the 27 district headquarters and 18 selected taluks. There are 46 *Santhwana* centres in the state. The assistance provided to these women ranges from immediate relief, to rehabilitation. Services include toll-free women's help line, short-stay homes, counselling services, legal assistance; as well as space in working women's hostels, financial assistance, and training for income generation. A review of the 19 *Santhwana* centres run through *Mahila Samakhya* Karnataka (Mathrani 2004) points out that the scheme has failed to make real choices available to women in need. Opting out of violent situations translates into various needs – referral services, legal help, medical help, livelihood/vocational help, temporary stay, and child care to name a few. The *Santhwana* centres are so under-funded as to be only partially effective.

However, poor funding is not the only concern. While government initiatives including *Santhwana*, all women police stations (AWPS), and family counselling cells have attempted to address gender-based crimes including domestic violence, rape, sexual abuse, and dowry harassment, efforts are severely constrained by several factors in addition to the fact that funds are short and real choices are seldom made available to women. A research study undertaken to study responses to domestic violence in Gujarat and Karnataka (SNDT Women's University 1999) covered case studies of AWPS. The findings reveal poor quality services and low rates of utilisation. Reasons include the long distances that women have to travel to reach the stations, and an emphasis on family reconciliation, regardless of the severity of the case. Sometimes even female officers often perceive domestic violence as a 'private' matter and ignore prescribed investigative procedures. The research by HHS found that counsellors in

Opting out of violent situations translates into various needs – referral services, legal help, medical help, livelihood/ vocational help, temporary stay, and child care to name a few.

family counselling cells typically do not get the required capacity building to offer meaningful support and solutions to victims; instead, many continue to emphasise the primacy of the family over the survival needs of the woman. The fundamental problem is that of lack of real options to marriage, hence, the emphasis is often on 'saving the family', even though that may not be in the interest of the woman victim since the family is the source of the problem.

The reservation for women in local bodies and the increased presence of women in public life and in leadership roles has reshaped gender roles.

There is a need for interventions that can offer more meaningful options to women who seek help. Vocational training options need to be increased, especially since most of the traditional ones – embroidery, tailoring, doll making, etc. – do not provide the economic independence required to meet women's livelihood needs. For women victims of violence, shelters and short-stay homes that can provide child care assistance, training, comprehensive counselling and assistance for housing and employment are vital.

Political participation at the grassroots

The representation of elected women representatives (EWRs) in the panchayat tiers is the highest in Karnataka as compared to the rest of the country (Table 8.17). Women occupy one-third of the decision-making positions in all three tiers (Table 8.18).

The presence of a critical mass of women in the political sphere changes the way society perceives women (from homemaker to leader). Second, as women in Panchayat Raj Institutions (PRIs) reduce their political dependence on male patrons and are backed by women's groups at the grassroots, a gradual shift towards a politics based on women's constituency emerges. The reservation for women in local bodies and the increased presence of women in public life and in leadership roles has reshaped gender roles. Shifts in gender roles within the households of EWRs, as well as the interactions of EWRs with government and other agencies are important components in this transformation. A study of women in local self-governance in Karnataka (Stephen and Raja Sekaran 2001), notes that 35.6 per cent of women EWRs achieved a moderate level of economic empowerment after becoming gram panchayat members while there was a distinct increase in the level of self confidence in almost 97 per cent. According to them, being gram panchayat (GP) members had a positive impact on their personal abilities such as communication skills and the capacity to get things done. Their fear of contacting officials and interacting with other villagers diminished. At the community level, 31.5 per cent showed a high degree of transformation. These women gained the confidence to participate in public functions, take up social issues like alcoholism and work for improvement of their villages. Their level of political awareness and knowledge about programmes also increased. Research studies also indicate that at least some EWRs do grow into assuming leadership roles within the community that challenge traditional patriarchal leadership constructs. Changing role definitions even triggers a process of 'a redefinition and engendering of leadership notions', which is 'radically different from the traditional view of leaders being charismatic public speakers and being overtly strong' (Purushothaman, Anil Kumar, and Purohit, 1999). Changes in gender role perceptions also seem to be gradually getting institutionalised. While field level government officials with whom the EWRs interact often resent having to deal with women, it has been observed that over time, such interactions gender sensitise government machinery at the field level (Jain, 2001).

Several first-term women are either proxies for male relatives and/or entrenched political powers. Under these circumstances, it is natural that most EWRs only represent the existing dominant power structures, and not the interests of women as a political constituency. In fact, most first term EWRs are so apologetic about their newly acquired position that they go out of the way to insist that they owe their positions to their male relatives, or some powerful groups in the community. Such 'humility' can be understood as a typical response when women assume a public role not sanctioned by prevailing gender and caste norms. Additionally, EWRs, like their sisters

TABLE 8.17

Elected women members in Panchayat Raj institutions: Selected states

Sl. No.	State	PRI	Total elected representatives	Elected women representatives
1	Andhra Pradesh	GP	230529	78000(33.8)
		PS	14644	5420(37.0)
		ZP		363(33.2)
2	Arunachal Pradesh	GP	5733	86(1.5)
		PS	1205	39(3.2)
		ZP	77 *	NA
3	Assam	GP	30360	5469(18.0)
		PS	2584	669(25.8)
		ZP	845	NA
4	Goa	GP	1281	468(36.5)
		PS	-	-
		ZP	35	NA
5	Gujarat	GP	123470	41180(33.3)
		PS	3814	1274(33.4)
		ZP	761	254(33.3)
6	Haryana**	GP	54159	17928(33.1)
		PS	2718	807(33.3)
		ZP	303	101(33.3)
7	Himachal Pradesh	GP	18258	6013(32.9)
		PS	1661	558(33.5)
		ZP	252	84(33.3)
8	Karnataka	GP	80627	35305(43.7)
		PS	3340	1.343(40.2)
		ZP	919	335(36.4)
9	Kerala	GP	10270	3883(37.8)
		PS	1547	563(36.3)
		ZP	300	104(34.6)
10	Madhya Pradesh #	GP	314847	106410(33.8)
		PS	6456	2159(33.4)
		ZP	734	248(33.8)
11	Maharashtra	GP	303545	100182(33.0)
		PS	3524	1174(33.3)
		ZP	1762	587(33.3)
12	Manipur	GP	1556	576(37.0)
		PS	-	-
		ZP	61	22(36.0)
13	Orissa	GP	81077	28595(35.2)
		PS	5260	1870(35.5)
		ZP	854	294(34.4)

(Table 8.17 Contd...)

(Table 8.17 Contd...)

Sl. No.	State	PRI	Total elected representatives	Elected women representatives
14	Punjab	GP	87842	31053(35.3)
		PS	2441	326(13.3)
		ZP	274	89(32.4)
15	Rajasthan	GP	119419	38791(32.4)
		PS	5257	1740(33.1)
		ZP	997	331(33.2)
16	Tamil Nadu	GP	97398	32795(33.6)
		PS	6499	2295(35.3)
		ZP	648	225(34.7)
17	Tripura	GP	5685	1895(33.3)
		PS	299	105(35.1)
		ZP	82	28(34.1)
18	Uttar Pradesh	GP	682670	174410(25.5)
		PS	58165	14002(24.0)
		ZP	2551	648(25.4)
19	West Bengal	GP	50345	17907(35.5)
		PS	8579	3015(35.1)
		ZP	723	246(34.0)

Notes:
GP: Gram Panchayat; PS: Panchayat Samiti; ZP: Zilla Panchayat.
*: Scheduled Tribes (ST);
**: Revised Figures; NA: Not Available;
#: Figures are for the new Madhya Pradesh as of 1st November 2000 and figures in parenthesis are the percentages to the totals.

Sources:
1. G. Mathew, ed., 2000. Status of Panchayat Raj in the States and Union Territories of India, 2000, New Delhi: Institute of Social Sciences, Concept Publication.
2. R.C. Choudhury, and S.P. Jain, 1998, India: Rural Development Report. Hyderabad: NIRD, cited in Vasanthi Raman, 2002, 'The Implementation of Quotas for Women: The Indian Experience.'

TABLE 8.18

Women in decision-making positions in PRIs

(Per cent)

State	Women as GP chairpersons	Women as PS chairpersons	Women as ZP chairpersons
Andhra Pradesh	-	33.76	30.00
Himachal Pradesh	36.62	31.94	33.33
Karnataka	33.33	33.71	35.00
Madhya Pradesh	38.66	26.80	37.78
Manipur	33.13	-	50.00
Uttar Pradesh	33.81	41.29	30.26
West Bengal	4.62	3.00	0.00
India	40.10	33.75	32.28

Note: GP: Gram Panchayat; PS: Panchayat Samiti; and ZP: Zilla Panchayat.

Source: Government of India, cited in Vasanthi Raman, 2002, 'The Implementation of Quotas for Women: The Indian Experience' in the Implementation of Quotas: Asian Experiences, Quota Workshop Report Series.

elsewhere, often have to face harassment, verbal and physical. Women activists are often concerned about a lack of gender sensitivity among EWRs who represent known dominant concerns of the caste/community and do not seem to show any extra ordinary concern in this phase for specific gender-related issues.

The fact that initially new EWRs strongly identify and align with and represent dominant concerns, and adopt postures that do not challenge entrenched power structures can be attributed in part to an attempt to negotiate their transition into new situations and roles. Interviews with EWRs also highlight women's growing enchantment with newly acquired positions of power: 'True

we came through our men the first time and are often proxies for them, but we now know what it is about and will come on our own the next time' (Singamma Sreenivasan Foundation, 2003).

A different scenario awaited second-term EWRs. This time the government and NGOs were geared and ready for them with training in the functioning of the PRIs, education, health, environment, greater gender sensitisation and legal literacy. Capacity building initiatives have strengthened EWRs' ability to come into their own, as political persons. Training has been an important aid in enabling women to build confidence and move towards greater independence. The government has taken a lead in providing training and communication support to elected women members of Panchayat Raj institutions through a range of methods – satellite-based training programme, district level training programme through departmental functionaries and NGOs, and the distribution of hand books and video cassettes on the Panchayat Raj Act.

The greatest opportunity in the emergence of EWRs in such large numbers, however, lies in the development of women as a political constituency, and in the EWRs orienting themselves to this constituency. However, even at its best, this political axis based on gender, will only work in relation to the dominant axes of caste and political groupings.

Women's activism, therefore, has developed new forms in the new institutional space of PRIs. Networking among EWRs and the formation of federations has enabled greater effectiveness, and provided a platform for sharing information, strategies and experiences. Known as '*okkutta*' these panchayat women's associations in Karnataka are becoming pressure groups for joint action for women's empowerment where earlier individual EWRs had found themselves unable to make a dent. This phenomenon has been accompanied by the growing spread of women's self-help groups and *sanghas* supported by government/donor programmes. These community based organisations (CBOs) are emerging as key nodes of women's empowerment in rural Karnataka. SHGs or *sanghas* are important breeding grounds for effective EWRs. Many *sanghas* are supporting and even putting up candidates for PRIs, as is borne out in the experience of *Mahila Samakhya*, Karnataka. Surely, these candidates, unlike those propped up by male relatives, will have their political constituency specifically among women. Supported through training, and federated for strength and reach, these EWRs oriented to the women's constituency could lead to real political empowerment of women in rural Karnataka. Conversely, active EWRs have also been setting up women's *sanghas* in their villages, taking further the process of social, economic and political empowerment of women.

Women's activism has developed new forms in the new institutional space of PRIs.

BOX 8.3

The Karnataka Women's Information and Resource Centre Project

The Karnataka Women's Information and Resource Centre – an NGO project- has set up federations of EWRs in 6 districts of Karnataka – Bellary, Bidar, Bijapur, Gulbarga, Koppal and Raichur. The purpose is to use the federations as:

- A support system for EWRs that would facilitate learning through mutual sharing;
- A space for EWRs to share women's issues which are common across party and other lines;
- A platform for local women politicians to make their collective voice heard right up to the state and national levels; and
- A medium for associations of EWRs to eventually become a part of the larger women's movement and get linked to other coalitions such as the National Alliance for People's Movements.

Sources:
1. Badari, Bhat, Kolhar and Sharma, 2003.
2. Singamma Sreenivasan Foundation.

Assessment

This chapter has examined the recent trends in Karnataka and its major regions in areas that are key to the question of gender equality in human development – work and wages, the sex ratio, women's autonomy (including violence against women) and political participation.

Overall, the scene reads:

- Two significant successful policy interventions comprise giving women housing title deeds and providing reservation in recruitment for government jobs.
- While there has been some improvement in girls' access to education, progress is still slow and large differentials remain.
- The economic position of women in terms of work participation, the proportion of marginal workers, the dependence on agricultural work, the share of agricultural wage labour, and the differential in agricultural wages, all point to a significant worsening in women's position in the Hyderabad Karnataka region and to a somewhat lesser extent in the Bombay Karnataka region. The fruits of Karnataka's economic IT-led boom have definitely not reached women in these regions and their positions are worse than before.
- Health indicators point to some improvements but there is a serious situation developing with respect to HIV incidence among women in poor, rural areas where the public health system is already weak.
- The child sex ratio has worsened especially in the better-off districts, pointing to the dissonance between overall economic improvement and human development and lack of reduction in the aversion to daughters.
- Violence against women due to the spread and intensity of dowry demands among other reasons threatens the lives of women in all socio-economic groups and regions.
- Elected women's representatives oriented to the women's constituency could lead to real political empowerment of women in rural Karnataka. Active EWRs have also been setting up women's *sanghas* in their villages, taking further the process of social, economic and political empowerment of women.

The assessment also points to some gaps and limitations. The analytical framework identified four sets of actions that the government must undertake in order to protect girls and women from harm, and promote gender equality as a core element of human development. The government should support changes in social norms and practices; promote key legal/political changes;

TABLE 8.19

Percentage of women GP members by issues they took up in the panchayat: Selected districts

Issues	Raichur	Tumkur	Dharwad	Hassan	Total
Taking up of women's issues	6.28	5.72	18.46	3.48	8.49
Importance to health and education	26.17	13.02	28.20	15.65	20.76
Providing street lights and water supply	52.87	23.43	40.51	27.83	27.44
Implementation of programmes	53.40	31.25	37.94	49.56	43.03
Drainage construction	27.22	20.83	10.76	2.61	15.35
Others, if any	10.99	2.60	20.00	5.22	9.70

Note: Percentages are based on a total sample size of 804 women GP members.

Source: Sheep and Lambs – An Empirical Study of Women in Local Self Governance in Karnataka by F. Stephen and N. Rajasekaran, 2001.

TABLE 8.20

Percentage of women GP members by their performance across caste groups

Caste groups	Contacted officials	Attended meetings	Participation level	Level of awareness	Total
Trained					
Scheduled Caste	60.4	88.3	54.0	31.6	137
Scheduled Tribe	74.3	88.9	54.5	23.8	99
Backward Castes	58.8	83.1	57.3	26.6	178
General Category	74.5	94.9	62.2	51.7	255
Total	**259 (38.7)**	**255 (38.1)**	**259 (38.7)**	**259 (38.7)**	**669**
Untrained					
Scheduled Caste	33.3	61.5	37.0	3.7	26
Scheduled Tribe	33.3	75.0	29.2	8.3	24
Backward Castes	30.2	76.7	37.2	4.7	43
General Category	43.3	82.1	40.0	16.7	28
Total	**30 (24.8)**	**28 (23.1)**	**30 (24.8)**	**30 (24.8)**	**121**

Note: Totals are in absolute numbers and cover women GP members who were part of the sample.

Source: Sheep and Lambs – An Empirical Study of Women in Local Self Governance in Karnataka' by F. Stephen and N. Rajasekaran, 2001.

create strong institutions at multiple levels from the village to the highest levels; and provide resources and make investments.

The conclusions are that significant changes have happened in the political sphere, largely due to the growing involvement of women as EWRs. Here, Karnataka is a pioneer in devolving powers to PRIs and introducing reservation for women. Another major area in which change appears to have occurred is in the proliferation of self-help groups as the prime vehicle for women's economic empowerment. The picture here is more mixed as many groups exist only on paper, and others are weak in terms of resources, capacity building, or other support. The conclusion here is that the potential certainly exists and there are surprisingly good outcomes, as the survey shows. This has to be set-off against the results of the analysis of the trends in the area of work and wages that point to growing impoverishment of women and inequality between the regions, and therefore, greater economic need.

The score card on most other areas of potential government action shows the need for improvement. Much more needs to be done to change social norms and values, or strengthen the gender sensitivity of the criminal justice system. Where institutions are concerned, the key department for the development of women, children and the disabled is poorly funded, and weak in terms of staffing and capacity. It also tends to be viewed as marginal and reflects the overall perspective of the government, which is still 'welfarist' in its view of women. There is need for a strategic vision towards gender equality in which different elements of governmental action can fit.

When introduced, the *Karnataka Mahila Abhivrudhi Yojane* or KMAY (for an analysis, see chapter 3 Part III) held out the potential for a truly pioneering effort. But its effects have been reduced, over time, to a mechanical counting exercise rather than any real attempt to mainstream gender into the functioning of key departments. Perhaps most significant of all for the theme of this report, the gender audit of budgets and financing points to insufficiency in the availability of resources for women.

BOX 8.4

Some recommendations of the Karnataka Task Force on Women's Empowerment

In March 2000, on International Women's Day, a task force was established to study programmes and policies for the overall development of women in Karnataka. The Task Force on Women Empowerment submitted its report in September 2002. Some of the important recommendations made by this task force are:

- A centre for women's empowerment, which will evaluate the impact of policy and programme interventions to be established;
- An appropriate mechanism for tracking expenditure of funds earmarked for women to be set up;
- Reservation for women in all commissions and boards/councils that the government sets up;
- 50 per cent reservation for the development of women and girl children in the area development fund of legislators;
- A Women's Protection Cell to be set up at every village;
- A women's university to be established in Karnataka;
- Special centres that provide training for competitive exams for the IAS and KAS need to be set up for girls;
- The government should sanction additional funds for girls' education for the next three years;
- All committees constituted at the local level for development programmes and schemes must have 50 per cent reservation for women;
- Part-time employment for women should be encouraged through policy intervention, especially in the private sector;
- The *Stree Shakti* scheme must be expanded, and *Stree Shakti* groups need to be linked with creches, with food preparation for anganwadis, stitching uniforms and bags for school students, running PDS shops, and with NABARD; and
- Information about laws and legal redressal must be compiled in a comprehensive publication and made available to all government agencies.

Recommendations

- First, it is critical to ensure there is an effective and well-resourced lead institution to spearhead action. Experience the world over indicates that women's departments, ministries and bureaus remain weak, poorly resourced and marginal in their impact unless they are effectively placed within the government. Currently, the triple responsibility of DWCD for women, children and disabled people means there is inadequate focus on gender. Women number almost half of the people of the state and a separate focus is essential if their current marginalisation is to change. This department

needs to be adequately resourced, which is very far from being the case at present.

- Second, the department should be renamed the department for Women's Empowerment and Gender Equality. Karnataka would be the first to do this.
- The department must develop a strategic plan with clear timelines, achievable short and long-term goals, and clear actions to meet those goals. In developing the strategy (including a vision and mission), the department should interact closely with people's representatives, civil society, academics and NGOs.
- The effort at mainstreaming through KMAY must be given greater direction and focus so that the departments involved can have their capacity for doing work for gender equality significantly improved.
- Top priority should be given to improving women's economic situation in the Hyderabad and Bombay Karnataka regions.
- There is urgent need to increase girls' enrolment in secondary education throughout the state and especially in the northern districts.
- Improvements in the healthcare system especially in the Hyderabad Karnataka region, and with special attention to the feminisation of HIV/AIDS are of critical importance to preventing a major health disaster.
- The department should develop a major public education campaign against sex selection, dowry, and violence against women. This needs to be coordinated with the police and legal system where gender sensitisation and accountability need strengthening.
- Improvements are required in the data and information systems that will allow the effective monitoring and review of programmes for gender equality.

These changes can provide the strategic focus and direction that is missing at present.They constitute the next step towards fulfilling the promise of full and equal citizenship that the Constitution of India makes towards the women of the state and the country.

BOX 8.5

Stree Shakti and *Swashakti* women's self-help groups: A Survey

Introduction

There are over 1,95,585 self-help groups (SHGs) in Karnataka under various departmental programmes, the majority of which are WSHGs or women's self-help groups, a strategy which has emerged world wide as the single most significant economic development programme for women. An SHG is a small (12-20) group of poor people who voluntarily come together to address their poverty and other social issues. The core activity is mobilisation of small savings from group members and group lending from accumulated savings as well as bank loans. It is for this reason that SHGs are also known as microfinance or micro-credit institutions. Poor people who are viewed as security risks by the formal banking system are, thus, enabled to access small loans for both income generation and consumption purposes. The SHG also offers its members a much-needed space for dealing with economic, social and family problems in a group environment. This process, can contribute considerably to the 'empowerment' of SHG members though the actual effects of such empowerment may often be transitory or insubstantial if the programme design fails to support empowerment enhancing in a concrete manner.

As some writers[2] have observed, both governments and donor agencies are promoting microfinance programmes as a blueprint for simultaneously dealing with both poverty alleviation and women's empowerment. Identified improvements include not merely an increase in women's income levels but also control over their income; greater appreciation of women's contribution to the family income leading to a perceptibly stronger role in household decision-making about expenditure, children's education, marriage of daughters and overall family welfare, and an enhancement of women's participation in community decision-making resulting in more political space for women.

In Karnataka, conveying services to poor women through self-help groups has emerged as the dominant strategy for combating female poverty. The state has several programmes running SHGs and two of the most significant schemes in terms of funding and outreach are *Stree Shakti* and *Swashakti,* both of which are implemented by the Department of Women and Child Development. In terms of magnitude, *Stree Shakti* is amazing: on July 1, 2005, the programme had 1,00,000 groups with an accumulated savings of Rs.2,88,55,99,002; 62,281 groups have taken loans of Rs.2,69,30,68,612 from lending institutions and disbursed loans of Rs.7,30,40,29,967; Rs.5,11,30,55,592 has been repaid to SHGs and a sum of Rs.1,94,81,32,653 has been repaid to banks. *Swashakti* was a smaller programme, co-financed by IFAD-IDA and it closed in June 2005. The Karnataka State Women's Development Corporation (KSWDC) managed the *Swashakti* scheme to form SHGs through NGOs in 7 districts – Kolar, Tumkur, Chitradurga, Bellary, Koppal, Raichur and Gulbarga. Thirty-six NGOs had been contracted to work in 979 project villages, and they formed 2,100 SHGs with 38,508 members.

In Karnataka, conveying services to poor women through self-help groups has emerged as the dominant strategy for combating female poverty.

Objectives of the study

The single largest government sponsored economic development programme for women employs the SHG strategy but, with self-help groups having their origins in NGO-driven projects, there is some scepticism about the government's capacity to manage such programmes, more specifically when they have been upscaled very rapidly as with *Stree Shakti*. The objectives of the study were to assess the performance and measure the impact of the SHGs formed under two government sponsored programmes,

[2] Linda Mayoux,1997.

Stree Shakti and *Swashakti,* with reference to:

- The functioning of SHGs as micro-credit institutions;
- Their effectiveness in reducing poverty;
- Their effectiveness as gender empowerment catalysts;
- Their role in effecting changes, if any, in women's status in the family and the community;
- Their effectiveness as agents of socio-economic change; and
- The adequacy of inputs provided to SHGs by government.

Methodology

The survey was conducted along with a sample survey of the Scheduled Castes and Tribes (SCs and STs) by the Department of Economics and Statistics (DES 2004B) although the two studies are separate and distinct. However, SHGs formed from 2000-01 onwards, under *Stree Shakti* and *Swashakti*, have been selected primarily from the very same villages sampled for the SC/ST survey. One distinct advantage of conducting this study along with the study on SCs and STs is that the sample gives fair representation to SC and ST women who are among the most socio-economically underprivileged people in their villages. Out of the 411 selected SHGs, 373 are *Stree Shakti* SHGs and 38 are *Swashakti* groups. After the selection of an SHG, a maximum number of 10 group members was selected randomly and schedules canvassed.

Profile of SHGs

Of the 2,753 self-help groups in the selected (for the Sample Survey) villages and SC/ST habitations with a gross membership of 38,330, a high 91 per cent (2,513) were functional on the date of survey (November 2004). The non-functioning of some groups was attributed to great poverty (87 per cent of the membership was below the poverty line) and low literacy levels of the members (37 per cent) as well as lack of motivation and capacity. The average membership per SHG was about 14. The formation of 77 per cent (315) of the surveyed groups (411) was facilitated by anganwadi workers (AWs), 8 per cent (32) by NGOs, 7 per cent (31) by government agencies/officials, 2 per cent (8) by banks, 3 per cent (12) by gram panchayats and 3 per cent (13) by others.

As Table 8.5.1 reveals, Scheduled Caste women form more than half of the membership of the SHGs surveyed, with Scheduled Tribes, minorities and backward classes constituting another sizable 26 per cent of the members. The composition of the groups therefore is well weighted in favour of the more vulnerable socio-economic sub-groups. There is also homogeneity among members in

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TABLE 8.5.1

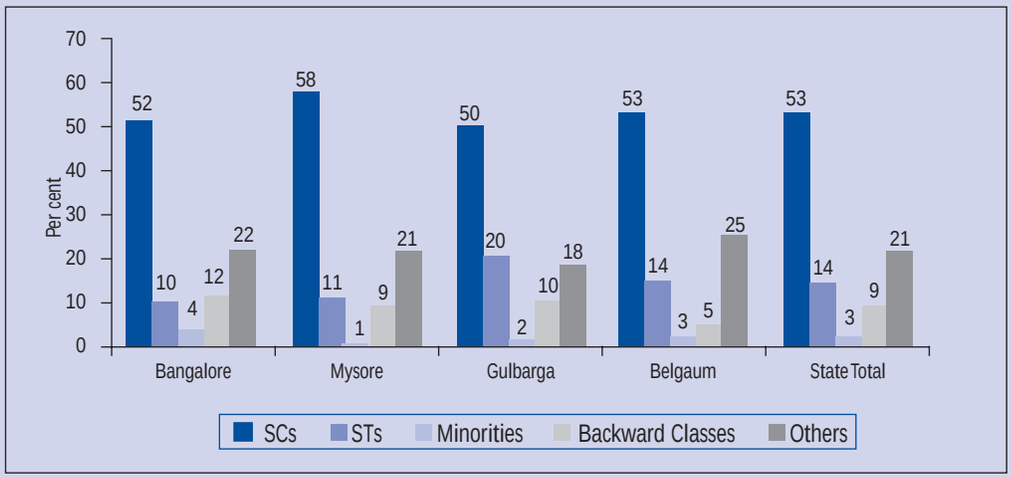
Distribution of SHG members by social groups

Division[3]	No. of SHGs	Number of members					
		SCs	STs	Minorities	Backward classes	Others	Total
Bangalore	137	1221 (52)	241 (10)	90 (4)	279 (12)	525 (22)	2356
Mysore	97	1030 (58)	199 (11)	19 (1)	158 (9)	380 (21)	1786
Gulbarga	95	1033 (50)	418 (20)	50 (2)	206 (10)	372 (18)	2079
Belgaum	82	684 (53)	177 (14)	43 (3)	70 (5)	327 (25)	1301
State total	**411**	**3968 (53)**	**1035 (14)**	**202 (3)**	**713 (9)**	**1604 (21)**	**7522**

Note: Figures in parenthesis are the percentages to total number of SHGs.

[3] The erstwhile revenue divisions are: Bangalore (comprising Bangalore Urban and Rural, Tumkur, Kolar, Shimoga, Chitradurga and Davangere districts), Mysore (Mysore, Chamarajnagar, Mandya, Kodagu,, Hassan, Chikmaglur, Udupi and Dakshina Kannada districts), Belgaum (Belgaum, Dharwad, Gadag, Haveri, Bijapur, Bagalkot and Uttara Kannada districts) and Gulbarga (Gulbarga, Bidar, Bellary, Koppal and Raichur districts).

FIGURE 8.5.1
Distribution of SHG members by social groups



terms of geographic location (88 per cent) and a shared socio-economic background (75 per cent). This is a critical element in facilitating harmonious and cooperative group dynamics since disparities of caste, class or even location can be formidable barriers to ensuring the formation of a cohesive WSHG.

Chairpersons

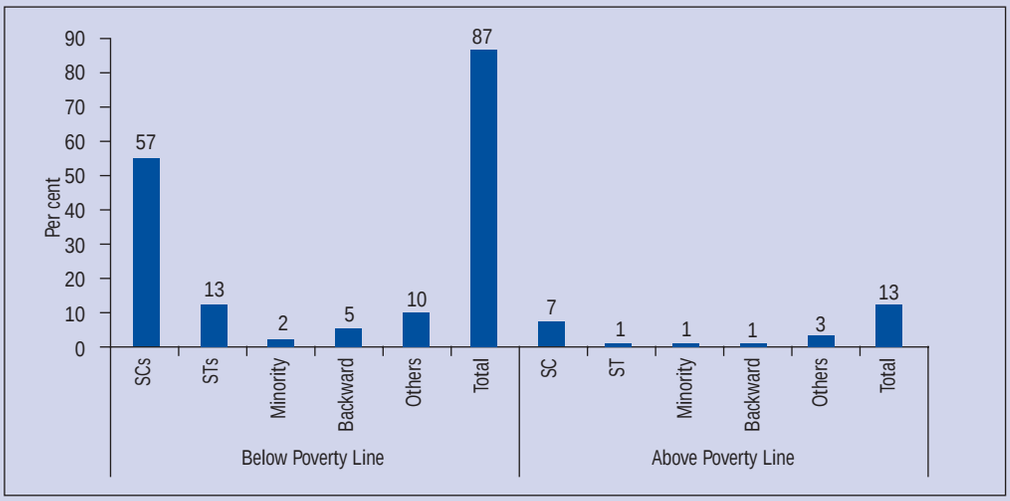
The literacy rate among the chairpersons (60 per cent) of the groups is higher than the state female literacy rate (57 per cent). Of the literate women, 25 per cent had studied up to class VII 16 per cent had studied from classes VIII to X (but failed the SSLC), 14 per cent (59) had passed the SSLC, and 6 per cent (23) had studied up to PUC (class XII). The majority of chairpersons (46 per cent) are between 21 and 34 years of age, and 37 per cent are in the age group 35–54 years and a sizable number, 14 per cent are very young women, below 21 years. The relative youthfulness of the chairpersons is an interesting trend. The economic profile of the chairpersons shows that 87 per cent are below the poverty line (BPL). Half of them are either casual workers or daily wage earners, 15 per cent are from the farming community, 16 per cent work at home, 9 per cent are from the salaried class, and 4 per cent operate micro businesses. Nearly two-third of the chairpersons are SCs, 14 per cent are STs, 5 per cent are from the minorities, 7 per cent from the backward classes and 13 per cent are from other communities.

Office bearers

The educational qualifications of the office bearers of the SHGs also indicate a relatively high level of literacy (54 per cent). Overall, chairpersons have better educational attainments than office bearers. Close to one-third had studied up to class VII, 12 per cent between class VIII and X, 7 per cent had passed the SSLC, and 2 per cent had passed PUC and 1 per cent were graduates. Age-wise, office bearers are a youthful lot, with over half in the age group 21-34 years, 32 per cent in the age group 35-54 years, and 12 per cent of the office bearers were very young, less than 21 years. A high 88 per cent of the office bearers are BPL. Nearly two out of three of the office bearers are either daily wage or casual workers, 8 per cent are from the salaried class and a mere 2 per cent are from petty/small trade, 10 per cent work at home performing house work.

The data clearly indicates that (i) there is homogeneity in the composition of the SHG in terms of age and socio-economic characteristics while educational attainments show considerable variation and (ii) the chairpersons and office bearers share the main characteristics of group members and, in that sense, are eminently suitable representatives. Neighbourhood based groups with a homogeneity of interests and a decentralised style of functioning ideally perform better as platforms for women's participation than heterogeneous groups with disparities between members.

FIGURE 8.5.2
Category-wise distribution of SHG members by economic status



If success were to be measured by attendance then the SHGs show a high degree of performance with regular member participation touching 84 per cent and only 13 per cent attending meetings occasionally. As many as 92.4 per cent reported participating in discussions and 81.4 per cent in decision-making.

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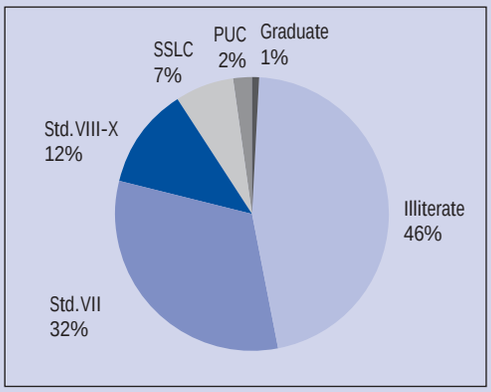
Programme inputs

Training

A short training in book keeping, some capacity building and vocational training is offered under *Stree Shakti*. There is a consensus among members that training is both necessary and useful but less than half (49 per cent) expressed satisfaction with the training on offer and 27 per cent observed it was not conducted in time. Under *Swashakti*, group members received training in programme objectives (banking, group dynamics, and accounts) as well as gender, health and legal literacy. This was followed, in the second year of the project, by training to improve their vocational base in farm and non-farm activities.

FIGURE 8.5.3
Educational status among office bearers of SHGs



Revolving funds

Each *Stree Shakti* group is eligible for revolving funds of Rs.5,000 sanctioned by Government to jump start savings/lending. Of the 291 *Stree Shakti* SHGs that were eligible for revolving funds, as many as 93 per cent had received the grants.

Incentives

Under *Stree Shakti*, if an SHG saves between Rs.75,000 and Rs. 1,00,000, the government gives an incentive of Rs.15,000 and Rs.20,000 if savings are more than Rs.1 lakh. None of the SHGs surveyed had savings above Rs.25,000.

Microfinance

Savings accounts

In 361 SHGs or 87 per cent, every member had opened a savings account in a bank.

Linkages with lending institutions

SHGs have several sources of working capital, i.e. members' savings, revolving funds from

the government and credit from financial institutions that lend to SHGs in the ratio of 1:10. *Grameen* banks contributed a third of the credit leveraged by groups from financial institutions with Scheduled banks coming second with 26.8 per cent, cooperative banks contributed 17.3 per cent and 5.4 per cent came from NABARD. Seventy three per cent of the SHGs repaid loan instalments regularly. In the remaining cases, a high 66 per cent said that they had defaulted on repayments because their members were not repaying loans in time and 21 per cent admitted to not having control over their members so they could not enforce repayment.

SHGs received loans at fairly stiff rates of interest: in 47.2 per cent of SHGs, the interest was 10 per cent, in 28 per cent of the SHGs, the interest charged was over 15 per cent and in 10 per cent of the cases, interest ranged between 10 and 12 per cent. This in turn, led to SHGs charging their members a fairly high rate of interest: 54.7 per cent of the groups charged 15 per cent on loans to members and 42.1 per cent charged less than 10 per cent. Micro-credit does not come cheaply.

Lending profile

A sum of Rs. 114.25 lakh has been disbursed as loans to 63 per cent of SHG members. Of the members who received credit, about 47 per cent are BPL. About 5 per cent found it difficult to get loans for various reasons such as not having repaid an earlier loan and because they sought frequent loans. A very high 73.4 per cent had taken one loan, 21.2 per cent had taken two loans, 3.7 per cent had taken three loans and 1.8 per cent had taken four loans. Loan amounts were for small sums, ranging from less than Rs.1,000 to over Rs.10,000. The largest number of loans was for amounts in the range of Rs.1,000-2,500 (44.4 per cent) and Rs.2,500-5,000 (18.5 per cent).

The region-wise break up of BPL members who accessed credit is as follows: Bombay Karnataka: 65 per cent, Hyderabad Karnataka: 30.8 per cent and south Karnataka: 53.19 per cent.

This raises a very crucial issue from the perspective of the effectiveness of these programmes as a poverty reduction strategy. These SHGs have a BPL membership of 87 per cent, yet only 47 per cent of the loans were disbursed to BPL women, indicating that the most economically vulnerable women are not accessing credit. Since loans are given based on individual member's savings, it would seem BPL members could not leverage loans because they did not save enough. The absorption with repayment also means that SHGs may exclude those likely to have difficulties in repaying loans, i.e. the poorest.

Purpose for which loans were taken

About 45 per cent of the loans were taken for economic activities: income generation activities (24.70), on-farm activities (13.3), and business (7.2). The remaining could be classified as consumption loans: house construction (11.1 per cent), festivals/functions (10.7), healthcare (9.2) and children's education (8).

Loan repayment by members

Repayment of loans shows 86.6 per cent compliance. Apparently, in countries as diverse as Bangladesh, Benin, the Philippines and Dominica, IFAD reports that repayment is as high as 96-97 per cent. The main reasons members cited for non-payment of loan instalments were financial constraints and pressure from the spouse or the family to defer repayment.

How important is the micro-credit function of the SHG to its members? Very important, since other sources of credit were insignificant: friends and relatives helped 12.2 per cent of the members while another six per cent turned to moneylenders. Sixteen per cent of the members still owed money on loans ranging from less than Rs.1,000 (19 per cent) and over Rs.10,000 (17 per cent).

Impact

The impact of microfinance goes beyond income generation, as discussed earlier. The impact on women's social, community and gender roles has also been studied in the survey. Impacts can vary within schemes and between women. There are differences between women engaged in different productive activities. Sometimes those who are better-off are able to access credit to the detriment of the poorer members. Then there are individual

***Grameen* banks contributed a third of the credit leveraged by groups from financial institutions.**

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differences between women engaged in similar activities. One may be a good entrepreneur and another may lack initiative (Mayoux, 1997).[4] Hence, it is difficult to expect identical outcomes from all microfinancing SHGs.

Economic benefits

Often, a microfinance scheme is judged purely in terms of mobilisation of savings, lending and repayment. The larger issue of reducing women's economic exploitation by either the market or her family is not factored when preparing report cards even while organisers loudly proclaim the scheme is emancipating. Emancipation, however, does not just happen as a by-product of microfinance.

Members reported an improvement in incomes and the percentage of BPL members went down from 87 per cent to 77.2 per cent while the percentage of members above the poverty line (APL) increased from 13 per cent to 22.8 per cent. As Table 8.22 reveals, the number of women with a monthly income below Rs.1,000 declined by 18 per cent while the numbers in all other income categories increased, i.e. by 12 per cent in categories two and three, and by as much as 26 per cent in category four.

After such improvements, husbands' contributions to family income have sometimes come down but here an overwhelming 90 per cent said it did not happen.

Linkages with other government programmes

SHGs are encouraged to avail of benefits under various government programmes, the assumption being that they are now more articulate and aware of what they can access under government schemes and have the ability to get resources from departments. This is not always the case. Only a quarter had participated in mass literacy campaigns, health campaigns, and the midday meal scheme (*Akshara Dasoha*) respectively, 15 per cent were involved with the public distribution system (PDS), and less than 10 per cent in watershed development, desilting tanks, SGSY and other employment-generation activities. Overall, the level of linkages and interface with existing programmes is low.

Control over money

For concrete economic empowerment to take place, women should ideally have autonomy over their own incomes. The survey looked at economic autonomy from two perspectives: freedom to spend and control over savings. In each category, the number of women reporting full autonomy went up considerably (Table 8.5.3).

Members' autonomy in family decision-making increased most remarkably with reference to construction/repair of their houses where the percentage of members making the decision on their own shot up from 3.3 to 80.2 per cent. Consultation with family before buying household articles decreased only marginally from 71.3 to 68.2 per cent and actually increased, from 72.5 to 83.7 per cent when buying durable goods. Overall, members' dependence on 'others' came down thereby pushing up the percentage of members who made decisions on their own from 14.5 to 25.7 per cent regarding buying household

TABLE 8.5.2

SHG members reporting an improvement in monthly income after joining the group

No. of SHG Members	Category 1: < Rs.1,000		Category 2: Rs.1,000-1,500		Category 3: Rs.1,500-2,500		Category 4: Rs.2,500 and above	
	Before	After	Before	After	Before	After	Before	After
Numbers	1846	1505	894	1004	896	1009	448	566
Percentage	45.20	36.90	21.90	24.60	22.00	24.70	11.00	13.90

[4] Linda Mayoux, 1997, 'The Magic Ingredient? Microfinance and Women's Empowerment' http://www.gdrc.org/icm/wind/magic.html.

TABLE 8.5.3

Autonomy levels of SHG members

Extent of freedom	Freedom to spend		Control over savings	
	Before	After	Before	After
Full	35.0	54.4	36.5	58.3
Partly	36.4	34.5	36.4	32.0
None	28.5	11.1	27.2	9.8

goods and buying durable goods (from 10.8 to 14.3 per cent). Disappointingly, the spillover into other critical areas such as sending children to school and medical expenditure was minimal. There has been little significant improvement in women's autonomy here.

Decision to take loans

Before joining the SHG, 66.8 per cent of the women reported consulting the family before taking a loan and 19.4 per cent decided on their own. After joining the SHG, dependence on the family declined to about 61 per cent while the percentage of members making decisions on their own increased to 33.5 per cent.

Problems encountered

A significant majority did not encounter resistance from spouses or older family members while they dealt with the process of group membership. The majority faced no objections regarding the training programme (89 per cent), dealing with banks and offices (62.2), and spending time on committee work (56.6) and dealing with other members' family problems (53.0).

Women's definition of programme objectives

Over 96 per cent agreed that encouraging savings was the principal objective, followed by improving access to credit (86.6), and income generation (86.1). Improving women's status in the family (82.0) and in the community (75.4) was also perceived as an important objective of the programme. Developing group action (74.4), improving vocational skills (71.4) and enabling access to markets (63.4) which are the core objectives of SHGs, have obviously not made a strong impact on women's consciousness.

Why did they become members?

A high percentage (65.9) joined SHGs because they encouraged savings, 17.3 per cent saw it as a way of enhancing their social status and only 14.9 per cent had wanted to avail of credit.

What did they gain?

Clearly, members perceive that belonging to a *sangha* enhances their social status and leads to a sense of self-worth. An impressive 79.3 per cent saw their status in the family improving significantly and 71.2 per cent saw this translating into an improvement in their status in the community. There was an increase in social networking (66.3) and greater participation in social, cultural and political activities.

Changes in family relations

A third of the women noted that their spouses and/or other family members had altered habits such as smoking, drinking and using tobacco/*pan masala* but another third had seen no changes. Did women see any changes in their lives in the context of violence meted out to them by spouses and other family members? Of the 4,084 women canvassed only a quarter chose to respond. This, itself is significant since domestic violence is not a subject many women like to acknowledge. Those who responded saw a more than 50 per cent reduction in physical violence arising out of issues such as dowry, childlessness, no son, quarrels over property with the spouse and in-laws.

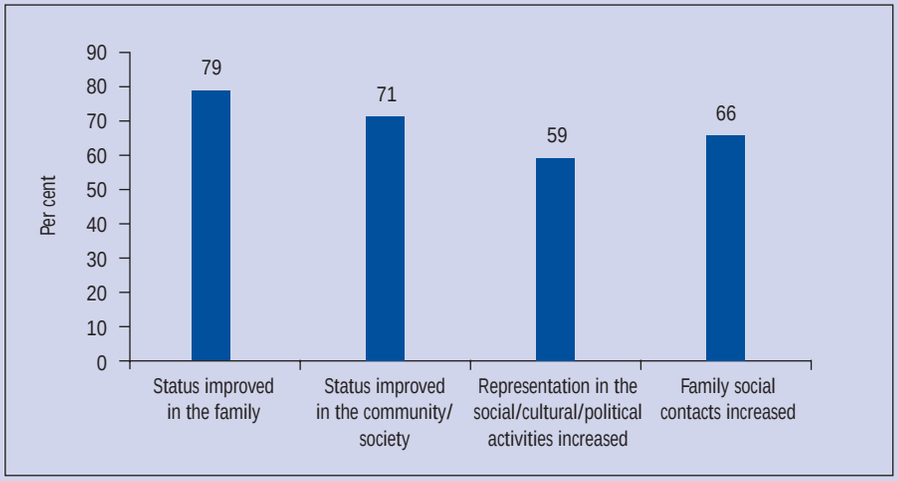
Improvement in knowledge/skills/awareness

Programme goals in both *Stree Shakti* and *Swashakti* include increasing women's knowledge and awareness on a number of levels ranging from managing an SHG, soft skills such as leadership and communication skills, to sensitisation about gender, health, education etc. Ideally, participation in SHGs, by providing women with access to markets and enabling an interface with institutions such as banks and government agencies, promotes the accumulation of skills and knowledge in participants. More than half the women surveyed said they were aware of issues relating to children's education, health and sanitation and family planning. The role of

Programme goals in both *Stree Shakti* and *Swashakti* include increasing women's knowledge and awareness on a number of levels ranging from managing an SHG, soft skills such as leadership and communication skills, to sensitisation about gender, health and education.

FIGURE 8.5.4

Women reporting changes in status after becoming SHG members



SHGs had satisfactorily mediated property issues, ill treatment by spouses, family quarrels about money, marital problems and advising members about addictive habits like smoking, using pan and tobacco.

the *anganwadi* worker in imparting information about healthcare, nutrition and pre-school education is an important aspect of the ICDS or Integrated Child Development Scheme. Since the *anganwadi* worker is also the facilitator for the *Stree Shakti* groups, it is clear that she uses the group as a forum for imparting information about health and education quite successfully. Over 40 per cent claim to have derived improved levels of knowledge, skills and awareness in many other areas including gender equality (Table 8.5.4).

Community participation

Participation in *gram sabhas* or village assemblies, which are statutory bodies constituted under the Karnataka Panchayat Raj Act 1993 where many decisions are made regarding selection of works or beneficiaries under various schemes, is a crucial first step into both community and political space for women and other marginal sub-populations. As many as 83 per cent had attended *gram sabhas*, with 38.4 per cent attending 6–10 *gram sabhas* and 24.8 per cent attending two to five meetings. This level of participation in a scenario where many villagers do not attend *gram sabhas* regularly is very good. A small number (11.4 per cent) had been elected to local bodies and 18.0 per cent were members of political parties.

Community and social activism

The performance of SHGs in dealing with community and social issues is disappointing. About 30 per cent of the members had dealt with anti-child marriage issues. Anti-dowry (8), domestic violence (4.9), girls' education (3.6), village sanitation (5.3), interacting with local officials for improved services (3.6) barely figure.

SHGs did better when it came to helping members sort out personal problems. SHGs had satisfactorily mediated property issues (78 per cent), ill treatment by spouses (76), family quarrels about money (53), marital problems (33) and advising members about addictive habits like smoking, using *pan* and tobacco (21). This indicates that women's collectivism can and does provide counselling services followed by interventions where necessary.

How can the programme improve?

Women responded that must-haves are capacity building in gender issues (62 per cent), legal literacy classes (62.2 per cent) and training in health issues (54.6 per cent). Some of the core inputs were found wanting either because they were insubstantial or because they were not provided in time or both. Over 54 per cent found the government subsidy inadequate and 27 per cent said they did not get it in time. Over 51 per cent were not satisfied with the training in book keeping imparted to them and 21.9 per cent said it was not conducted in a timely manner. Bank lending was described as inadequate by 50.8 per cent and 23 per cent said it was not given in time. Training in vocational skills needed improvements according to 41.8 per cent while 24.3 per cent noted it was not available at all. Only 9.8 per cent said it was available. Marketing support was another area which needed improvement (47.4) and only 9.6 per cent said it was available. A high 52.6 per cent wanted improvements in literacy classes and 19 per cent said this facility was not available.

Clearly, SHG members are in a position to identify areas where programme inputs must improve as well as the knowledge and/or skills they need to upscale incomes and enhance their capacity as gender-class. Moreover, the household and their status therein are critically important for

these women and constitute the first critical step towards enlarging their choices.

Critical issues

At state level, only 62 per cent of the one lakh SHGs formed under *Stree Shakti* have taken loans from banks. The average saving per group is Rs.28,856. Repayment to SHGs by members is about 70 per cent which clearly needs to improve. The *Swashakti* model was implemented in 5 states including Karnataka. A baseline survey was undertaken at the start of the project and the World Bank claims that all-India data indicates: (i) incomes of women increased from Rs.4,300 to Rs.8,766; (ii) illiteracy among SCs and STs declined from 74.3 to 30.9 per cent and 78 to 55.7 per cent respectively; (iii) about 90 per cent of the women claimed access to and control over their resources and 96 per cent had a say in sending their daughter to school compared with 21 per cent at baseline.

The difference between the two projects is that *Stree Shakti*, which is bigger and has greater coverage, has a more limited objective but attempts to do a great many things on a tight budget.

The survey points to the risks associated with rapidly upscaling a project, as has happened with *Stree Shakti,* without providing matching budgetary support for programme inputs such as training and revolving funds. It is also a matter of concern that the poorest are unable to get credit for various reasons. The poorest women are the constituency the programme is supposed to address. Since the main objective is to give credit to the very poor and enhance their incomes, the programme falls short here and more analysis is needed so that this shortcoming is redressed.

The groups surveyed comprise primarily SC, ST and backward class women, 87 per cent of whom are below the poverty line. While group savings and lending is small scale, group lending reached the majority of the members. Repayment is higher than the state average. Since some members reported a decline in poverty from 87 to 77.2 per cent, the programme could be said to have impacted rural poverty in a limited way. While gender equity and empowerment in a larger sense were not part of the *Stree Shakti* game plan, the results in terms of an improvement in women's sense of self and self-worth are evident. Enhancement of women's status in the family and the community was a spin-off that women rated highly. If the groups have not been successful in working as gender empowerment catalysts then it is because the programme does not provide for it by way of capacity building of either groups or the facilitators. As agents of socio-economic change, the groups were able to bring about changes within families especially with regard to domestic

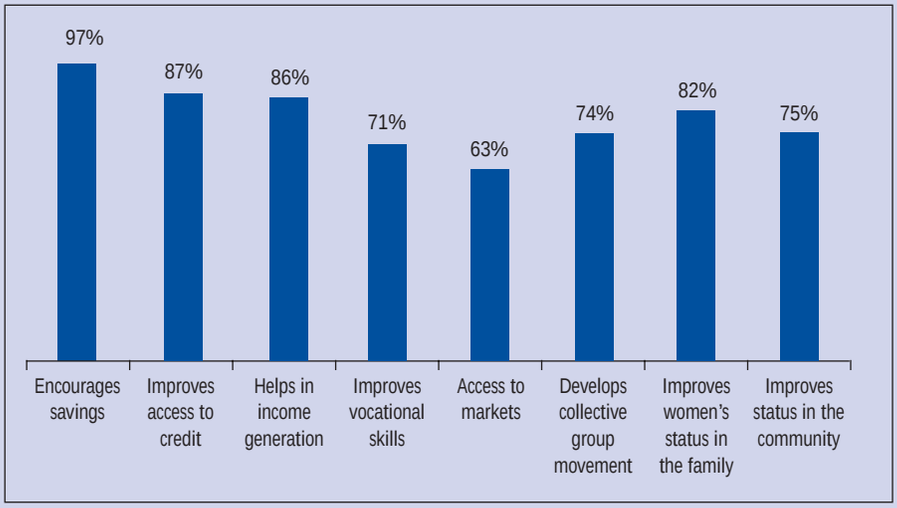
TABLE 8.5.4

Improvement in members' levels of awareness and knowledge

Level of awareness and knowledge	Yes	Partly	No
Communication skills	49.7	37.3	13.0
Banking knowledge	44.3	34.8	20.9
Leadership qualities	41.9	36.5	21.6
Income generating programmes	47.7	35.1	17.1
Records maintenance	27.0	33.2	39.8
Gender equality	43.1	34.3	22.6
Health and sanitation	52.4	35.1	12.6
Children's education	67.2	25.3	7.4
Family planning	65.4	24.4	10.1
Common property management	28.4	36.0	35.7
Government programmes	30.6	41.0	28.4

FIGURE 8.5.5

Women's perceptions of programme objectives

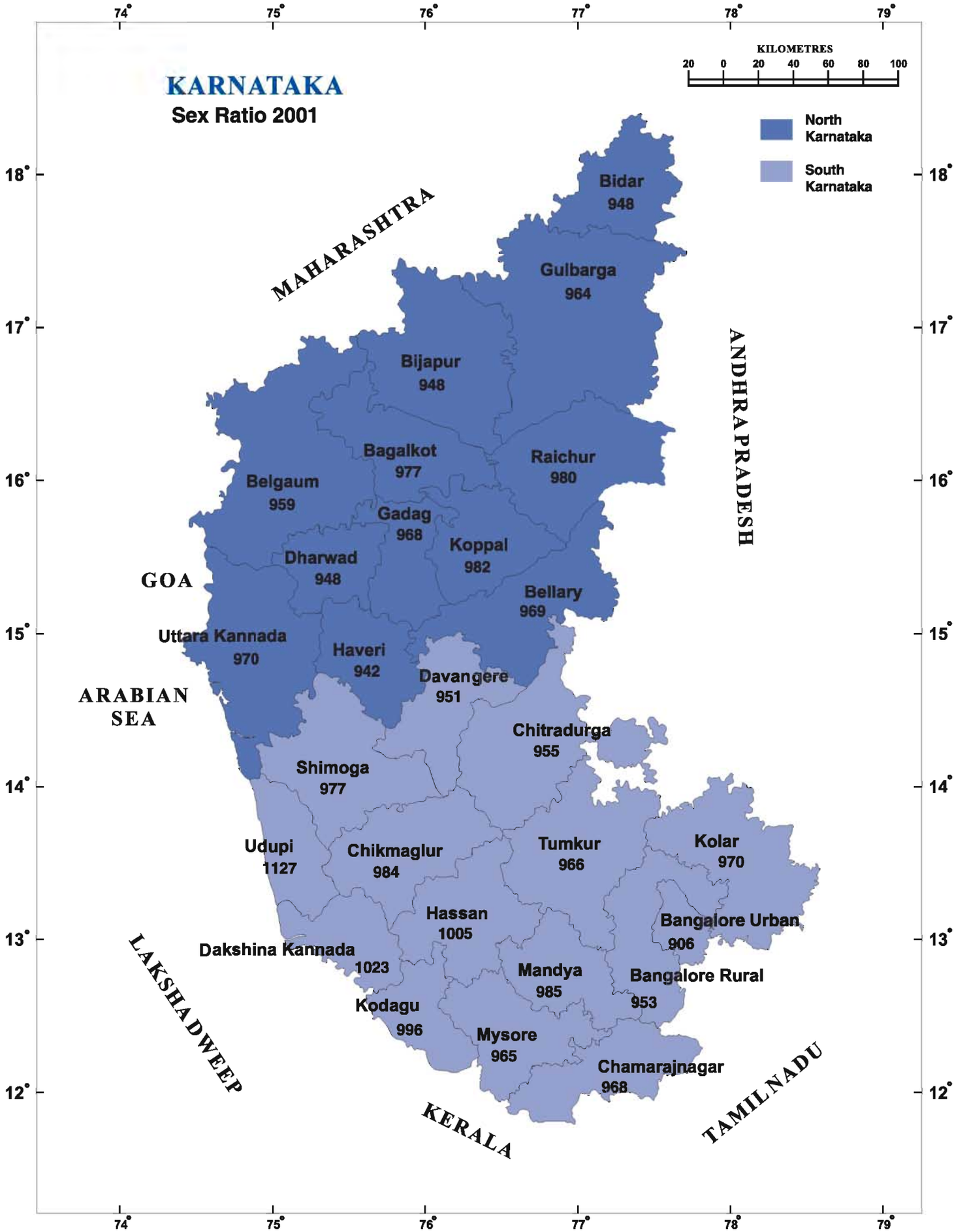


violence, which came down by 50 per cent. At community and societal levels, the groups were less visible. Participation in *gram sabhas* improved and this is a significant step towards enlarging women's community participation.

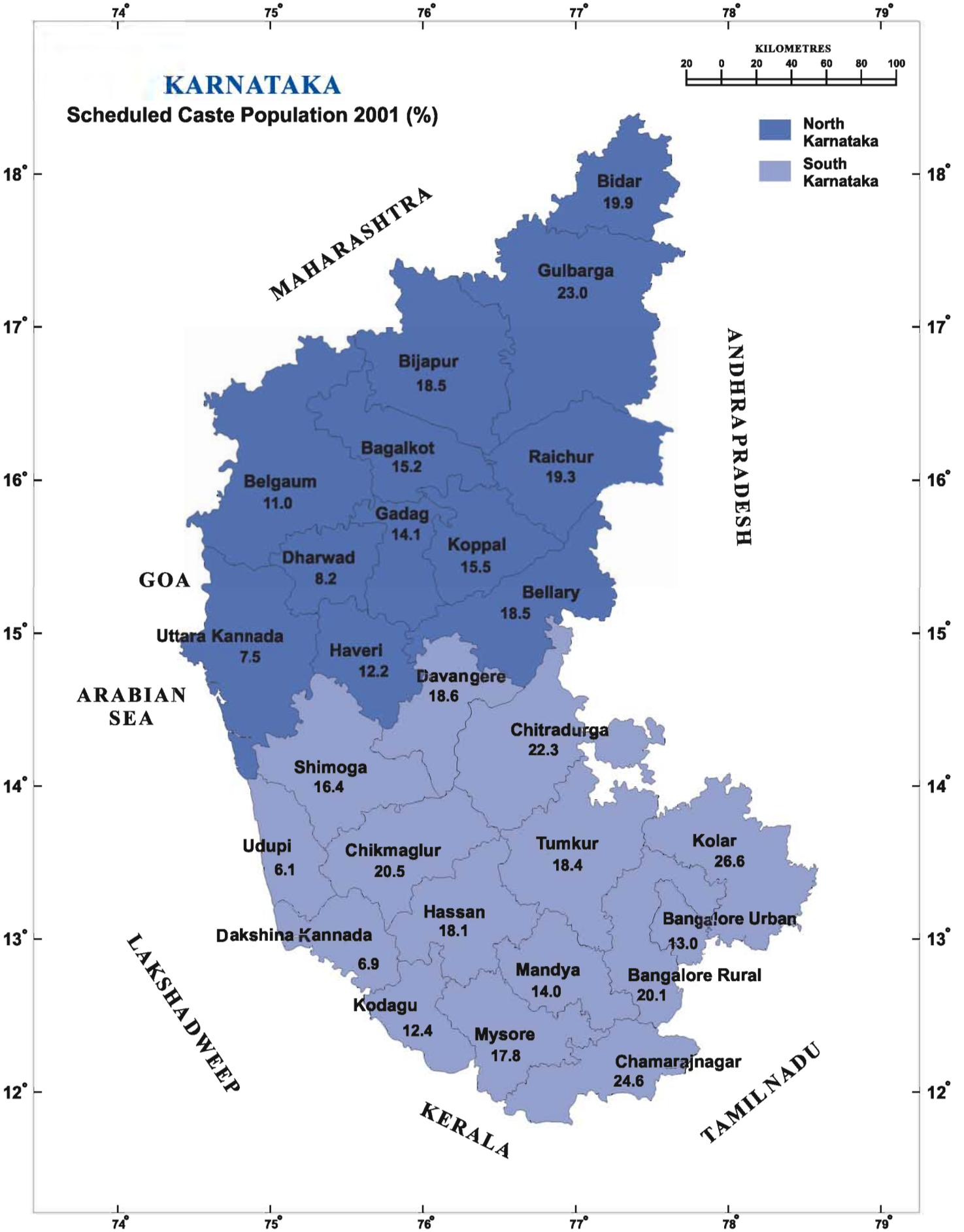
The majority of the members wanted more loans, more revolving funds and more capacity building in book keeping, vocational skills, marketing, health education and gender issues. The importance of providing inputs in time was repeatedly emphasised by groups. The best way of ensuring that the programme shapes up to their expectations is to build a strong participatory element. The department must use these inputs to improve the programme's services.

Recommendations

Given the fact that SHGs are the preferred anti-poverty strategy for women, it can be concluded that the strategy has met with some success since groups have reduced poverty, reached out to very poor women and raised their awareness levels quite significantly. An important caveat is that the programmes have not reached the poorest women who are not in a position to save and who are poor credit risks. What *Stree Shakti* must now do is to focus on the poorest women (BPL) who are not getting credit for various reasons and ensure their needs are met by linking them with local rural wage employment programmes to build a sustainable base for micro-credit. A second set of actions must focus on strengthening/diversifying the vocational base and developing marketing linkages. Ensuring that services are provided in time and efficiently speaks of the need for better governance. Gender sensitisation, literacy, health and nutrition awareness would be the third set of actions. All actions must be complementary, not sequential.


KARNATAKA
Sex Ratio 2001
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 948
Gulbarga 964
Bijapur 948
Bagalkot 977
Raichur 980
Belgaum 959
Gadag 968
Koppal 982
Dharwad 948
Bellary 969
Uttara Kannada 970
Haveri 942
Davangere 951
Chitradurga 955
Shimoga 977
Udupi 1127
Chikmaglur 984
Tumkur 966
Kolar 970
Hassan 1005
Bangalore Urban 906
Dakshina Kannada 1023
Mandya 985
Bangalore Rural 953
Kodagu 996
Mysore 965
Chamarajnagar 968
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°

Status of Scheduled Castes in Karnataka


KARNATAKA
Scheduled Caste Population 2001 (%)
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 19.9
Gulbarga 23.0
Bijapur 18.5
Bagalkot 15.2
Raichur 19.3
Belgaum 11.0
Gadag 14.1
Koppal 15.5
Dharwad 8.2
Bellary 18.5
Uttara Kannada 7.5
Haveri 12.2
Davangere 18.6
Chitradurga 22.3
Shimoga 16.4
Udupi 6.1
Chikmaglur 20.5
Tumkur 18.4
Kolar 26.6
Hassan 18.1
Bangalore Urban 13.0
Dakshina Kannada 6.9
Mandya 14.0
Bangalore Rural 20.1
Kodagu 12.4
Mysore 17.8
Chamarajnagar 24.6

Status of Scheduled Castes in Karnataka

Introduction

The history of categorising some castes as Scheduled Castes commenced with the Government of India Act, 1935. This step, on the part of the then British Government, was meant to treat the most oppressed and exploited castes with a degree of special political dispensation. Most of these castes were known as 'untouchable' in the context of the Hindu social structure. Thus, the 'Scheduled Caste' category initially comprised castes that were isolated and disadvantaged by their 'untouchability', i.e. their low status in the traditional Hindu caste hierarchy, which exposed them to an oppressive life, characterised by a blatant deprivation of opportunities.

In Karnataka the Scheduled Castes (SCs) form a sizeable part of the state's population. Not all SCs are former untouchables. Some of the castes and sub-castes, classified as 'Scheduled Castes' during the 1970s and 1980s, were non-untouchables who did, however, have a history of deprivation. Scheduled Castes are known by different names in different parts of the state and comprise many sub-castes and communities. At present, there are about 101 sub-castes that have been recognised as Scheduled Castes in Karnataka. The majority of these castes are small in number. While the Scheduled Castes are the largest single group in Karnataka, they are also the weakest in terms of political, economic, social and cultural resources.

Human development, as a concept, will have little value or significance until the human development levels of disadvantaged people, particularly of the Scheduled Castes and Scheduled Tribes, are raised to the levels of those of the dominant classes. Both the Central and the state governments have implemented policies directed at the socio-economic empowerment of the Scheduled Castes and Scheduled Tribes (STs). This chapter will assess the status of the Scheduled Castes in Karnataka with a special focus on livelihoods, education and health; examine whether government policies have been effective in improving the human development indicators of the Scheduled Castes; and suggest future interventions to ensure that they enjoy equal rights and equal access to goods and services in society.

Demographic features

Overview

The population of SCs in Karnataka has increased from 3.12 million in 1961 to 8.56 million in 2001, registering an increase of 174.3 per cent as compared to an increase of 158.5 per cent in the SC population at the national level. The share of the SC population in the total population, which was 13.22 per cent in 1961, declined to 13.14 in 1971, then increased to 15.07 per cent in 1981, and to 16.38 per cent in 1991, and thereafter, fell to 16.21 per cent in 2001. The share of the SC population to the total population of India in 2001 is about 16.26 per cent, which is almost equal to that of Karnataka. In terms of decadal growth, there was a quantum jump (45.33 per cent) in the SC population during 1971–81, followed by a 31.70 per cent increase in the next decade (1981–91). It fell to 16.21 per cent in the following decade, 1991–2001. The high growth recorded during 1971–81 and 1981–91 was not only due to increased fertility rates, but also because of the addition of new castes to the SC category (Figures 9.1 and 9.2).

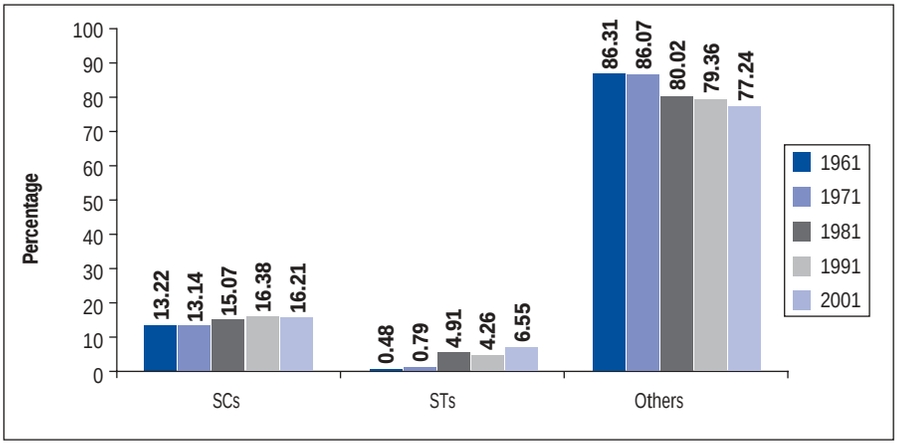
District-wise distribution

According to the 2001 Census, Bangalore Urban district has the highest SC population in the state (8,51,047) followed by Gulbarga (7,17,595) and Kolar (6,71,692). Districts with the lowest SC population are Kodagu (67,422), Udupi (67,689) and Uttara Kannada (1,01,896). In terms of the percentage of the SC population to the total population of a district however, Kolar (26.6

Human development, as a concept, will have little value or significance until the human development levels of disadvantaged people, particularly of the Scheduled Castes and Scheduled Tribes, are raised to the levels of those of the dominant classes.

FIGURE 9.1

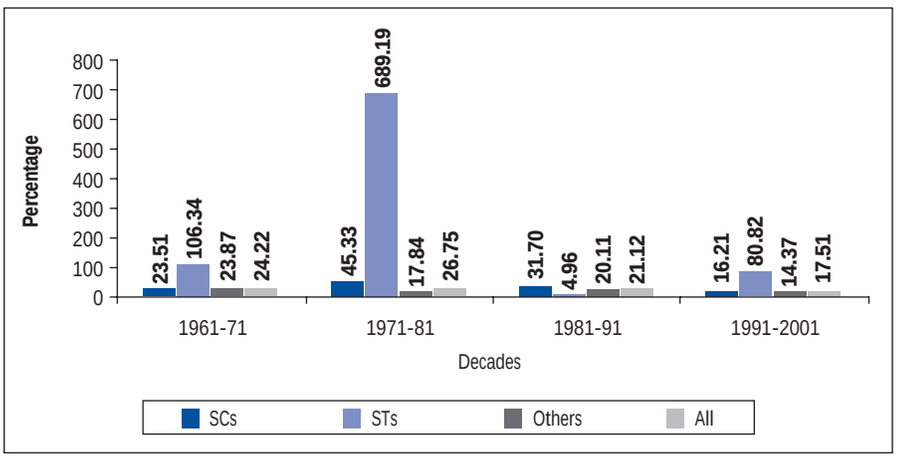
Percentage share of SCs/STs and Others to total population in Karnataka



Source: Registrar General of India, Census 1961-2001.

FIGURE 9.2

Decadal growth rate for SCs, STs, Others, and all population in Karnataka



Source: Registrar General of India, Census 1961-2001.

TABLE 9.1

Distribution of SC/ST population in Karnataka: Rural and urban

(Per cent)

Area	Scheduled Castes		Scheduled Tribes		Others		Total	
	1991	2001	1991	2001	1991	2001	1991	2001
Rural	76.60	74.93	85.06	84.72	66.67	62.56	69.08	66.01
Urban	23.40	25.07	14.94	15.28	33.33	37.44	30.92	33.99
State	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

Source: Registrar General of India, Census 1991 and 2001.

per cent) takes first place, followed by Chamarajnagar (24.6 per cent) and Gulbarga (23.01 per cent). The lowest percentage is in Udupi, (6.1), followed by Dakshina Kannada (6.9) and Uttara Kannada (7.5) (Appendix Tables: Series 10).

Rural and urban distribution

The majority of the SC population resides in rural areas, but its share of the rural population has been declining from census to census. Out of an 8.56 million SC population (in 2001), about 75 per cent live in rural areas. The proportion of the rural SC population is lower than that of STs, but it is higher than the total population. The trends in rural and urban population for SCs from 1991 to 2001 are shown in Table 9.1.

Population by castes and sub-castes

The Scheduled Castes comprise 101 castes and sub-castes, the majority of whom were formerly classified as 'untouchables' and generally lived in a segregated area or separate colony on the outskirts of villages, a practice that is outlawed in the present day. The predominant castes among the SCs are Adi Karnataka, Holeya, Chalavadi, Mahar, Mala, Madiga, Mang, Mochi, Adi Dravida, Samagara, Dhor, Banjara and Bhovi. The Adi Karnatakas form the largest segment, (34.13 per cent) followed by Banjaras (11.85 per cent), Bhovis (10.04 per cent) and Adi Dravidas (6.98 per cent).

The spread of the SC population by caste/sub-caste is not uniform throughout the state. Some castes are clustered only in a few districts and are sparse in other districts. The Adi Dravidas are clustered in only three districts, namely, Bangalore Urban (37 per cent), Kolar (20 per cent) and Tumkur (10 per cent), accounting for two-thirds of the Adi Dravida population in the state. Again, about 90 per cent of the Holaya, Holer and Holeya population in the state is concentrated in four districts of north Karnataka, i.e. Gulbarga (37 per cent), Bijapur (20 per cent), Belgaum (20 per cent) and Bidar (17 per cent). District-wise distribution of population according to the major Scheduled Castes based on the 1991 Census for 20 districts is shown in Table 9.2 (2001 Census data was not

Table 9.2

District-wise percentage of SC sub-caste population to total SC population in Karnataka: 1991

Sl. No.	Districts	Adi Dravida	Adi Karnataka	Banjara, Lambani	Bhambi, Bhambhi, Asadaru, Asodi, Chamadia	Bhovi	Chalavadi, Chalvadi, Channayya	Holaya, Holer, Holeya	Korama	Madiga	Others	Total
1	Bangalore Urban	37.01	12.83	0.57	0.39	9.25	0.20	0.39	8.48	0.98	5.66	9.66
2	Bangalore Rural	6.04	8.28	2.06	0.05	5.04	0.02	0.27	4.38	0.76	1.34	4.43
3	Belgaum	0.03	0.12	2.32	19.93	2.95	6.95	19.91	9.77	5.66	12.34	5.52
4	Bellary	1.69	5.50	9.18	0.78	6.13	13.04	0.07	3.23	2.15	5.97	4.96
5	Bidar	0.01	0.00	4.48	1.09	1.22	0.01	16.67	1.01	13.23	7.07	3.53
6	Bijapur	0.02	0.06	15.42	27.46	4.58	9.44	20.04	14.23	1.90	7.54	6.92
7	Chikmaglur	1.93	3.91	3.70	0.35	2.92	1.22	0.18	4.12	0.13	2.27	2.66
8	Chitradurga	3.92	8.76	7.95	0.34	10.70	1.62	0.00	4.59	0.07	2.82	5.87
9	Dakshina Kannada	5.91	0.08	0.05	0.12	0.33	0.04	4.96	0.10	0.08	10.71	2.38
10	Dharwad	0.42	0.06	9.25	26.91	7.60	28.48	0.26	11.74	4.41	7.70	5.57
11	Gulbarga	0.25	0.02	20.22	5.25	4.34	0.91	35.75	4.94	32.26	6.79	8.29
12	Hassan	3.14	7.76	1.90	0.10	2.71	0.18	0.10	2.82	0.20	1.61	3.71
13	Kodagu	0.42	1.17	0.02	0.06	0.16	0.01	0.34	0.24	0.15	2.30	0.80
14	Kolar	20.38	11.79	0.86	0.04	12.95	0.05	0.07	1.33	0.33	2.96	7.74
15	Mandya	2.01	6.48	0.12	0.18	2.18	0.01	0.09	3.84	2.06	2.00	3.08
16	Mysore	3.55	19.36	0.93	0.42	3.63	0.04	0.05	5.88	4.55	2.73	8.11
17	Raichur	0.29	0.02	6.72	13.18	5.30	25.09	0.15	6.54	30.12	8.67	5.40
18	Shimoga	2.76	4.28	10.07	1.06	9.82	5.04	0.09	6.52	0.39	3.12	4.59
19	Tumkur	10.13	9.49	3.47	0.18	6.81	0.29	0.30	5.62	0.30	1.21	5.54
20	Uttara Kannada	0.09	0.02	0.71	2.11	1.40	7.37	0.29	0.62	0.26	5.20	1.25
Karnataka		**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

Source: Registrar General of India, Census 1991.

available at the time of writing this Report). The caste-wise population distribution provides useful inputs for strategies aimed at reducing intra-caste disparities.

Sex ratio

The sex ratio of the SC population (973) is better than that of the STs (972) and much better than that of the total population (965). It is also higher than the sex ratio of SCs at the all-India level (936).

In the last decade, the sex ratio of the SCs in the state has shown a marked improvement, increasing from 962 in 1991 to 973 in 2001, as compared to a lower increase in the sex ratio of the total population from 960 to 965 in the same period. This trend assumes considerable significance, especially when it is juxtaposed with the fact that the literacy level of SCs, particularly women, is much lower than the general population. It suggests that son preference is less vigorously pursued as a desirable objective among the SCs and that they are less constrained by patriarchal impulses. An unfortunate trend is the low urban sex ratio (961) while the rural sex ratio is a high 977.

Across districts, Udupi, Bagalkot, Kodagu and Hassan have high female sex ratios and as many as 14 districts, Belgaum, Bellary, Chikmaglur, Dakshina Kannada, Kolar, Koppal, Mandya, Raichur, Shimoga and Uttara Kannada, have female sex ratios that are higher than the state average (973) (Appendix Tables: Series 10).

In 2004, the Department of Economics and Statistics (DES), Karnataka conducted a

The sex ratio of the Scheduled Castes has shown a marked improvement, increasing from 962 in 1991 to 973 in 2001.

sample survey of 5000 SC and ST households across 374 villages with a high population concentration of SCs and 127 villages with a high population concentration of STs. The objective of the survey was an assessment of the human development status of SCs and STs in the state. The key demographic indicators are presented in Table 9.3.

The Sample Survey (DES: 2004A) found that the birth rate and death rates of the SC population are marginally higher than those of the general population. The infant mortality rate (IMR) of SCs is almost equal to that of STs and higher than the general population. Life expectancy at birth for SCs is almost equal to that of the STs but lower than that of the general population.

Land, employment and income

In most parts of India, there is a correlation between economic status and the structural position of castes. The reason is that, historically, higher castes had better access to occupations, income and assets than lower castes. In Hindu society, occupation was one of the defining features of the caste hierarchy, with socially valued occupations bestowing high socio-economic status on caste members. In the modern context, there has been a loosening of the caste – occupation linkage. A dynamic occupational shift has not occurred however and high-end jobs continue to be the preserve of the 'upper' castes and, now, increasingly, high-income classes. Government policies have ensured that there has been a significant degree of occupational diversity among the SCs but a large percentage of the SC population, especially the ex-untouchable castes among the Scheduled Castes, still constitutes a sizable chunk of the low income population with poor human development indicators.

In Karnataka, as in other parts of the country, the Scheduled Castes are largely concentrated in the rural parts of the state. Almost 75 per cent live in villages and depend upon agricultural labour or agriculture-related activities for subsistence. Those who have migrated to cities have taken up occupations such as construction work, street sweeping and other manual labour, which again are not very remunerative. Only a few are engaged in trade and commerce.

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Land ownership patterns

Scheduled Caste ownership of agricultural land is minimal and the majority of landholders have small and unviable holdings. Progressive policies such as the Karnataka Land Reforms Act 1961 and various administrative measures of the government under this Act and Rules, have made it possible for many SC tenant cultivators to become owners of land. Under the land distribution scheme, out of the surplus land identified by the government, only 18,361 SC agricultural labourers and marginal landholders were allotted about 69,893 acres of agricultural land in the 1990s.

The 2001 Census reveals that out of a total 70.79 lakh operational holdings, 8.23 lakh (11.65 per cent) are owned by SCs. The total area cultivated by SCs is 10.71 lakh hectare out of a total operated area of 123.07 lakh hectare, accounting for 8.7 per cent. Since SCs comprise 16.21 per cent of the total population of the state, it is clear that their ownership of agricultural land holdings is not commensurate with their share of the population.

The 2001 Agricultural Census, reported that 52 per cent of marginal (less than one hectare) and 30 per cent of small (1–2 hectare) operational holdings were held by SCs while non-SCs held about 45 per cent and 26 per cent of marginal

TABLE 9.3

Key demographic indicators

Sl. No.	Indicators	Scheduled Castes	Scheduled Tribes
1	Birth rate	21.82	22.79
2	Death rate	9.12	8.50
3	Infant mortality rate	64.74	64.37
4	Life expectancy at birth	62.00	61.80

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

and small holdings respectively. It is evident that the share of operational holdings decreases as the size of holdings increases for SCs as well as for all groups. An important feature is that the marginal and small operational holdings of the SCs which form about 82 per cent of total SC holdings account for a little more than half (53 per cent) of the total operated area belonging to SCs. As against this, 72 per cent of the marginal and small holdings of non-SCs and non-STs, account for about 32.4 per cent of the total operated area (Table 9.4). The majority of SC cultivators own marginal and small holdings, which are not viable and drive them towards indebtedness and poverty. It could be argued that, for a majority of SC cultivators owning agricultural land has become a symbol of security rather than a major source of income.

TABLE 9.4

Distribution of operational holdings and operated areas by major size class for different social groups in Karnataka: 2001

(Per cent)

Size Class	Scheduled Castes		Scheduled Tribes		Others		Total	
	No. of holdings	Area	No. of holdings	Area	No. of holdings	Area	No. of holdings	Area
Marginal	52.13	19.70	40.84	12.00	45.41	11.40	45.94	12.20
Small	30.13	33.10	30.89	25.30	26.28	21.10	26.98	22.40
Semi medium	13.73	27.70	19.37	29.60	18.26	27.90	17.79	28.00
Medium	3.65	16.00	7.85	25.30	8.65	28.30	8.03	27.00
Large	0.36	3.50	1.05	7.70	1.40	11.40	1.26	10.50
All sizes	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

Source: Agricultural Census 2001, Directorate of Economics and Statistics, Karnataka, 2003.

Land ownership does not necessarily mean an increase in income for two reasons: SC holdings are small and unviable and the land they own is not irrigated (Table 9.5).

TABLE 9.5

Ownership of agricultural land

Type of agricultural land	Percentage
Rural SC households owning land	48.40
Irrigated	11.34
Un-irrigated	83.25
Partly irrigated	5.41

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

Employment

Since data on employment in the primary, secondary and tertiary sectors for the 2001 census is not yet available, the following analysis is based on the 1991 Census data. Scheduled Caste workers are heavily concentrated in low paying agricultural activities and other occupational positions. They are yet to create space for themselves in high-end occupations. This situation is applicable not only to the SCs in Karnataka but also to the SCs of other states with only a difference of degree. Among the three major sectors — primary, secondary and tertiary — representing agriculture, manufacturing and services, the distribution of SC main workers in Karnataka was 78.83 per cent, 10.43 per cent and 10.74 per cent for each sector respectively. The distribution of non-SC main workers in the state, in these respective sectors, during the same year, was 64.91 per cent, 13.77 per cent and 21.32 per cent. The SCs are under represented in the manufacturing and service sectors. The sample survey (DES: 2004A) provides fresh insights (Table 9.6).

TABLE 9.6

Occupational distribution

Type of occupation	Percentage
Cultivator	5.74
Agricultural labour	19.59
Other labour	10.50
Private enterprises	1.52
Government service	1.31
Private service	1.18
Artisans	0.56
Household work	10.84
Students	30.31
Others	18.45

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

Among the three major sectors – primary, secondary and tertiary – representing agriculture, manufacturing and services, the distribution of SC main workers in Karnataka was 78.83 per cent, 10.43 per cent and 10.74 per cent for each sector respectively.

The proportion of cultivators and landless agricultural labourers among SCs was 23.48 per

cent and 49.87 per cent, whereas among non-SCs it was 36.69 per cent and 24.43 per cent in 1991. In 2001 about 20.54 per cent and 43.41 per cent of Scheduled Caste workers are reported to be cultivators and agricultural labourers respectively. Only 2.53 per cent are accounted as household workers while 33.12 per cent are 'other workers'. It is evident that there has been a decline in the proportion of cultivators by about 3 per cent and a decline in agricultural labourers by about 6.5 per cent over the decade 1991-2001.

Income and expenditure

Although poverty is linked to the income and asset position of people, many other social and cultural factors shape the state of poverty in a particular society. All poor people cannot be viewed as a homogeneous class since the forms of deprivation they encounter are influenced by differentiated forms of inequity arising from caste, gender or even geography. Not only do the Scheduled Castes suffer from a lack of social resources, they have also been denied access to both material and cultural resources. They have experienced, in addition to material deprivation, social exclusion, which is manifested in their poor access to human development.

Not only do the Scheduled Castes suffer from a lack of social resources, they have also been denied access to both material and cultural resources. They have experienced, in addition to material deprivation, social exclusion, which is manifested in their poor access to human development.

Household and per capita income determines the standards of life. Income levels determine the individual's capacity to access goods and services and they are decisive factors in determining the living standards of households. The income status of the Scheduled Castes in Karnataka is very weak compared to the rest of the population. In Karnataka the majority of the Scheduled Castes earn their livelihood from less remunerative sources. Their proportionate share of income from each source is also very low and unequal.

Source of income

Scheduled Caste households are only 15.4 per cent of the total number of households reporting income from cultivation in rural Karnataka (NSS 55th round, 1999-2000). This is less than the proportion of the other backward classes or OBCs (40.6 per cent) and other households (36.3 per cent). Scheduled Caste households that earned their income from fishing and other agricultural enterprises in rural areas constituted 14 per cent, which is also less than half of OBCs (40 per cent) and other households (38.6 per cent). Among the households engaged in non-agricultural enterprises, SC households constituted a mere 10.9 per cent which is not a happy situation, compared to the proportion of OBCs (47.5 per cent) and other households (38.8 per cent) engaged in non-agricultural work. Good sources of income for rural SC households are wages and salaried employment (26.8 per cent) and pensions (27 per cent) with the latter comprising the single largest source of income for SCs who are also the single largest group of beneficiaries. The term 'pension' includes many social security measures such as old age pensions, widow's pension, and pension for the disabled and so on. Disparities also exist in urban Karnataka between SC households and others. While SC households in urban areas constitute only 7.4 per cent of households earning income from cultivation, OBCs and other households constitute 31 and 55.5 per cent respectively. The general population has more diversified sources of income than SCs.

Across other southern states, the income of SCs in Kerala has more diverse sources. In Tamil Nadu (38.2 per cent) and Andhra Pradesh (33.3 per cent) the dependence on agriculture is higher than in Karnataka (29.4 per cent). In both states, however, wages/salaried employment, were bigger sources of income than in Karnataka. In Tamil Nadu it was a high 35.7 per cent compared with 26.8 per cent in Karnataka. The analysis makes it clear that the SCs in Karnataka do not have equal access to sources that yield high income and are clustered in low-paying professions.

The NCAER Report (1999) notes that rural Scheduled Caste households get 53.6 per cent of their income from agriculture and allied activities, 24 per cent from agricultural wages and 8.5 per cent from non-agricultural wages. At the national level, the pattern is different: SC households derive 37.7 per cent of their income from agriculture and allied activities and 19.7 per cent (13.1 per cent) from agricultural wages (non-agricultural wages). Hindu and Muslim households derive more income from agriculture

and allied activities and less from agricultural wages and non-agricultural wages.

The percentage of income (8.10 per cent) that SCs derive from salaried income is more or less equal to that of Hindus (8.60 per cent) though slightly less than that of Muslims (13.30 per cent). At the all-India level, 15.20 per cent of income is derived by SCs from salaried employment, which is slightly less than Hindus (16.40 per cent) and more than Muslims (14.70 per cent). Income from professional occupations is non-existent for SCs in Karnataka but the income of SC households (0.50 per cent) at the national level from this source is equal to that of Hindus (0.50 per cent) and Muslims (0.50 per cent). At the national level SC households derive 15.70 per cent of their income from the category 'artisan and industrial work' but the corresponding figure for Karnataka is a low 3.10 per cent. A comparison with other southern states shows that the percentage of households dependent on salaried employment is a high 20.30 per cent in Tamil Nadu and 10.70 per cent in Andhra Pradesh, as compared to 8.10 per cent in Karnataka. However, a higher percentage of households in the other southern states depends on agricultural (and non-agricultural) wage for income: Tamil Nadu: 39.70 (16.30) per cent, Andhra Pradesh: 39.70 (10.70) per cent, Kerala: 37.30 (32.90) per cent. From the perspective of income from all wages, the SCs in Karnataka derive less income than the SCs in other southern states: Karnataka SCs derive 29.6 per cent of their income from all wages compared with 45.8 per cent in Andhra Pradesh, 34.9 per cent in Tamil Nadu and 63.8 per cent in Kerala. Overall, SCs depend on the primary sector for their livelihood, whereas non-SCs derive their income from more diverse sources.

If we look at the distribution pattern of SC households across different income groups and compare it with the pattern of other households, the inequities become very visible. At the all-India level, about 72 per cent of SC households and 70.50 per cent of ST households have an annual income of less than Rs.20,000. In Karnataka SC and ST households, which fall into the income group of Rs.20,000 to Rs.40,000 per annum, constitute 21.30 per cent and 19.50 per cent of all households respectively. Only 0.70 per cent of the SC households and 1.10 per cent of ST households have an income that is above Rs.86,000 per annum. Among Muslims, Christians and other minorities, this class of households constitutes two per cent, 4.60 per cent and 5.60 per cent respectively.

According to the NSS 55th round in 1999-2000, the monthly per capita expenditure (MPCE) among SCs in rural Karnataka was Rs.419, which was much lower than the OBCs (Rs.507), others (Rs.560) and a little higher than STs (Rs.404). The average MPCE was Rs.500 for all rural groups in Karnataka. The average MPCE of SCs at all-India (rural) was also Rs.419. In urban Karnataka the average MPCE of SCs was Rs.593 and for STs it was Rs.634. The average MPCE of OBCs in urban Karnataka was Rs.829 and for others Rs.1,044. For all groups in urban Karnataka the average MPCE was Rs.911. At all-India (urban) level the average MPCE among SCs was Rs.609 and for all groups it was Rs.855. This means that among all social groups, the MPCE of the SCs was the lowest in urban areas and the second lowest in the rural parts of the state.

Income and expenditure patterns

Analysis of the income levels of SCs reveals a wide gap among those living in urban areas compared to their counterparts in rural areas. The annual per capita income of rural SCs was Rs.5,000 as against Rs.12,778 of urban SCs. The percentage of BPL families in the rural SC population was 37 and 25 in the urban SC population.

There is also a disparity in the pattern of spending in the SC population in view of the fact that the rural and urban SCs' monthly per capita expenditure was in the ratio 1:2. Data indicates that the monthly per capita expenditure of rural SCs was Rs.398 and Rs.790 for urban SCs. The percentage of families below the poverty line in rural areas was 50 per cent more than in urban area.

Literacy and education

Literacy

Education plays a crucial role in empowering the poor and the marginalised everywhere. Literacy

In 1999-2000, the monthly per capita expenditure among SCs in rural Karnataka was Rs.419 which was much lower than the OBCs (Rs.507), others (Rs.560) and a little higher than STs (Rs.404).

TABLE 9.7

Area-wise distribution of households by source of income and social groups: Karnataka and India 1999-2000

(Per cent)

	Social groups	Cultivation	Fishing/other agricultural enterprises	Wages/ salaried employment	Non-agricultural enterprises	Pension	Rent	Remittances	Interest and dividends	Others	All
Karnataka	SCs	15.40	14.00	26.80	10.90	27.00	6.60	13.70	2.40	21.60	20.70
	STs	7.70	6.70	9.70	2.70	7.100	12.80	4.60	0.00	9.70	7.90
	OBCs	40.60	40.70	38.30	47.50	21.30	17.50	33.50	21.70	35.20	38.60
	Others	36.30	38.60	25.30	38.80	44.60	63.00	48.10	75.90	33.50	32.80
	All groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
All-India	SCs	15.80	15.90	27.60	18.90	15.60	15.50	14.70	8.00	20.80	21.30
	STs	12.70	12.20	12.90	5.20	4.10	3.20	5.40	3.80	13.20	10.90
	OBCs	38.30	37.40	35.10	41.50	31.00	40.10	40.80	31.60	35.90	37.10
	Others	33.20	34.50	24.10	34.40	49.30	41.20	39.10	56.60	30.10	30.70
	All groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Karnataka	SCs	7.40	15.40	12.00	5.80	7.00	4.00	7.90	5.10	18.60	10.20
	STs	6.10	3.60	4.60	3.00	2.30	3.70	7.40	2.80	8.90	4.50
	OBCs	31.00	37.80	29.60	31.90	29.40	33.30	32.80	25.20	38.50	29.70
	Others	55.50	43.20	53.80	59.40	61.30	58.90	51.90	66.80	34.00	55.70
	All groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
All-India	SCs	10.60	14.60	16.10	11.30	9.70	8.00	11.60	6.60	15.60	13.90
	STs	4.70	2.80	4.00	2.00	3.10	2.60	3.90	2.30	6.00	3.50
	OBCs	38.00	45.30	29.60	32.00	22.20	36.10	31.60	20.90	29.20	30.10
	Others	46.70	37.40	50.30	54.60	65.10	53.30	52.80	70.20	49.20	52.50
	All groups	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Source: Report No.463, Sources of household income in India, NSS 55th round, July 1999 – June 2000.

and higher levels of educational attainment are associated with an improvement in demographic and health indicators. Access to education enables people to exercise their constitutional and legal rights in a judicious manner. Gender inequality has been known to decline as women's access to education is enhanced. The liberating dimensions of education assume special significance in the context of people who have been denied access to learning and, through learning, economic mobility by oppressive socio-cultural ideologies.

The Scheduled Castes in Karnataka have a long history of receiving strong support from the state, commencing with the benevolent policies of the princely state of Mysore where, in 1919 the Scheduled Castes (known as '*Punchamas*') got admission in all schools despite protests from the upper castes. By the 1920s a small but significant number of SCs had entered government service and statistics showed that there were 165 Dalits among a total of 4,234 employees in 1918 (about 3.8 per cent).

After Independence and since its formation in 1956, Karnataka has pursued policies that have encouraged SCs to enter the education mainstream. Despite these pro-active interventions, the performance of SCs is nowhere on par with the general population.

The literacy rate of SCs has been consistently lower than that of the general population. The literacy rate among the Scheduled Castes was 27.62 per cent in 1981; it increased to

TABLE 9.8

Source-wise distribution of household income in rural areas for different social and religious groups

(Per cent)

Source of Income	Karnataka			India					
	SCs	Hindus	Muslims	SCs	STs	Hindus	Muslims	Christians	Other Minorities
Agriculture and allied activities	53.60	72.10	43.80	37.70	55.60	56.10	44.10	46.30	60.30
Artisan/industry work	3.10	3.50	9.30	5.70	2.70	4.30	8.30	2.90	3.10
Petty trade and small business	1.70	2.10	11.10	5.10	3.20	4.60	9.90	4.10	3.70
Organisation and business	0.20	0.60	2.90	1.00	1.50	1.80	2.90	1.90	0.60
Salaried employment	8.10	8.60	13.30	15.20	14.80	16.40	14.70	23.50	17.60
Qualified profession	0.00	0.20	0.20	0.50	0.80	0.50	0.80	0.40	0.80
Rent/interest dividend	0.10	0.30	0.60	0.50	0.50	0.60	0.50	0.50	1.90
Agricultural wage	24.00	8.90	8.30	19.70	11.70	8.00	7.70	9.40	5.20
Non-agricultural wage	8.50	3.10	7.70	13.10	8.00	6.20	7.40	7.80	5.00
Other sources	0.60	0.70	2.80	1.50	1.00	1.50	3.80	3.10	1.70
All sources (Actual per household value) Income (Rs. per year)	16579 (100)	27800 (100)	23661 (100)	17465 (100)	19556 (100)	25713 (100)	22807 (100)	28860 (100)	30330 (100)
Per capita	3094	4897	3681	3237	3504	4514	3678	5920	5427

Sources:
1. South India Human Development Report (Survey report for Karnataka), NCAER, 1999.
2. India Human Development Report (Survey report for India) NCAER, 2001.

38.10 per cent in 1991 and further increased to 52.87 per cent in 2001. The literacy rate for the total population was 46.21 per cent (1981), 56.04 per cent (1991) and 66.64 per cent (2001). The gap between the literacy rate of the general population and the SC literacy rate is being bridged but not as rapidly as envisaged. The gap in 1981 was 19.59 percentage points, which fell to 17.98 in 1991 and declined further to 13.83 in 2001. Scheduled Caste literacy rates have been increasing at a faster pace: between 1981 and 1991 the SC literacy rate increased by 10.48 percentage points and by 14.77 in 1991-2001. The increase in literacy for the rest of the population was 9.83 per cent in 1981-1991 and 10.6 per cent in 1991-2001. The literacy rate of urban SCs in 2001 is 69.27 per cent, which is above the state average.

The female literacy rate among SCs in 1981 was 15.48 per cent, which increased to 26 per cent in 1991 and 41.72 per cent in 2001. The female literacy rate for total population in 2001 was 56.87 per cent (Table 9.10). The gap between the SC male and female literacy rates hovered at about 23 percentage points (1981 and 1991) before declining marginally to 22 percentage points in 2001. The gap between the male and female literacy rates in the general population declined slightly from 22.92 in 1991 to 19.23 percentage points in 2001. The gap between the SC female literacy rate and the female literacy rate for all hovered at 18 percentage points (1981 and 1991) and then fell to 15.15 percentage points in

TABLE 9.9

Income and expenditure

Region	Annual per capita income	Monthly per capita expenditure	Percentage of BPL families
Rural	5000	398	37
Urban	12778	790	25
Total	**6945**	**496**	**34**

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

TABLE 9.10

Literacy rate among SCs and general population in Karnataka

			Male	Female	Total
Scheduled Castes	Rural	1981	31.83	9.24	20.67
		1991	43.21	19.23	31.42
		2001	58.71	35.56	47.25
	Urban	1981	65.39	37.82	52.03
		1991	70.05	47.64	59.18
		2001	78.32	59.88	69.27
	Total	1981	39.38	15.48	27.62
		1991	49.69	25.95	38.10
		2001	63.75	41.72	52.87
General population	Rural	1981	51.11	23.84	37.63
		1991	60.30	34.76	47.69
		2001	70.45	48.01	59.33
	Urban	1981	76.54	56.41	66.91
		1991	82.04	65.74	74.20
		2001	86.66	74.12	80.55
	Total	**1981**	**58.73**	**33.17**	**46.21**
		1991	**67.26**	**44.34**	**56.04**
		2001	**76.10**	**56.87**	**66.64**

Note: Literacy rate calculated for the population in the age groups 7+.

Source: Registrar General of India, Census 1981, 1991 and 2001.

2001. The literacy rate of SC women is abysmally low in rural areas.

The literacy level of SCs in Karnataka was higher than the all-India SC literacy level with reference to both female and general literacy in 1991. In 2001, the SC literacy rate was found to be lower than the all-India literacy rates for SC male, female and 'all', which is a matter of great concern.

District-wise literacy levels

Across districts, Bangalore Urban district (70.23 per cent) has the highest literacy rate followed by Udupi (70.13 per cent), Dakshina Kannada (66.14 per cent) Uttara Kannada (65.45 per cent), Kodagu (64.93 per cent), Dharwad (61.19 per cent), Shimoga (56.78 per cent), Mandya (55.92 per cent), Belgaum (55.57 per cent) and Bangalore Rural (55.35 per cent). Except Belgaum and Bangalore Rural where the percentage of SCs to the total population is fairly high, districts such as Udupi, Uttara Kannada and Kodagu have very low SC populations. Districts which have a relatively high percentage of SC population also have low literacy rates: Raichur has the lowest SC literacy rate (38.76 per cent), followed by Koppal (38.78 per cent), Gulbarga (39.05 per cent), Bellary (42.31 per cent) Bagalkot (42.44 per cent), and Bijapur (47.16 per cent). In Hassan (53.61 per cent), Tumkur (54.33 per cent) and Chikmaglur (54.58 per cent), the literacy rate is slightly above the state average (Appendix Tables: Series 10).

While the literacy rate of the Scheduled Castes has improved perceptibly in the decade 1991-2001, they still have to catch up with the rest of the population. The SC literacy rate in 2001 (52.87) is lower than the literacy rate of the total population in 1991 (56.04) placing them a decade behind in literacy levels. The literacy rate of SC women continues to be a matter of concern. Districts with the lowest SC female literacy rates are Koppal (25.6), Raichur (26), Gulbarga (27) and Bagalkot (28.7), followed closely by Bellary (29), Bijapur (31.9), Haveri (36.9), Davangere (38.2), Chitradurga (40.92) and Belgaum (41.6), which are below the state average. All these districts except Davangere and Chitradurga are located in north Karnataka. The remaining districts have marginally higher figures. This data uncovers what happens to women located at the intersection of caste, gender and region. The outcomes for women from the poorest, most vulnerable sections of society are indeed cruel if they happen to reside in underdeveloped areas. Bangalore Urban with 70.23 per cent, Udupi with 70.13 per cent, Dakshina Kannada with 66.14 per cent, and Uttara Kannada with 65.45 per cent literacy rates are high performing districts but they are also districts where the overall literacy rate is high.

Education

Access

The gross enrolment ratio (GER) of the state (classes I to VIII) has increased from 92 in 1996-97 (KHDR 1999) to 99 in 2000-01. The GER for SCs was a high 104.57 in the same year. In fact there has been a great improvement in the

GER of the SCs, which has overtaken the GER of the general population. Among districts, Udupi led with a GER of 323.27, followed by Shimoga (154.65) and Bangalore Urban (137). Districts with a low GER were Raichur (78.97), Bellary (84.87) and Koppal (87.89) all in Hyderabad Karnataka where SC literacy levels are very low.

There is little difference between SC children and the rest of the population with regard to mean years of schooling (Table 9.11).

Out-of-school children

According to the Children's Census conducted by the Department of Public Instruction in 2005, the percentage of out-of-school children in the age group 7–14 is highest among STs (2.42) followed by SCs (2.22). These two social classes also have the highest percentage of out-of-school girls.

Dropout rate

School dropout is another important indicator of educational status. The Sample Survey (DES: 2004A) canvassed persons aged between nine and 35 years and found that five per cent of SC persons in that age group had dropped out at primary school level and 17.12 per cent at higher primary/high school level. The dropout rate for SC females was marginally less than SC males.

The reasons offered for dropping out offer insights into the biases that SC females experience: 36 per cent mentioned the inability of parents to pay for their education and 32 per cent discontinued their education to work at home. Scheduled Caste males dropped out to do family work (26 per cent) or because the school was at some distance from the residence (24 per cent) – a factor which does not seem to have discouraged SC women. The opportunity costs of education are very high for SC girls. They are pulled out of school to attend to domestic chores and sibling care, thus enabling their mothers to work as agricultural or casual labour.

In secondary education, in 2000-01, the GER for SC boys (97.63) and girls (90.77) is higher than for all boys (92.86) and girls (86.89) for classes I to X, but there is a decline at the plus 2 stage for SC boys (86.94) while SC girls (80.99) have a GER similar to all students (80.28) in Classes X–XII. Raichur district had the lowest GER (Appendix Tables: Series 4 and 10).

Outcomes

In terms of outcomes such as performance in the Class VII examinations, there is very little difference across castes. In 2002, for example, SCs and STs outperformed non-SC/ST students. The pass percentage for SCs was 87.87, for STs 88.25 and for others it was 87.31. Scheduled Caste girls, like girls in all social groups, outperformed their male counterparts. When this data is viewed in the context of high dropout rates and the persistence of low literacy rates among SC females, it becomes apparent that if SC girls are enabled to remain in school, then their performance will be exemplary. Unfortunately, despite having the capacity to benefit from education, SC women are not in a position to truly enlarge their choices.

The scenario alters somewhat in class X (SSLC) examinations where testing is clearly more rigorous. Among all social groups, SCs have the lowest outcomes in terms of percentage of students clearing the examination from

If SC girls are enabled to remain in school, then their performance will be exemplary. Unfortunately, despite having the capacity to benefit from education, SC women are not in a position to truly enlarge their choices.

TABLE 9.11

Mean years of schooling

Category	No. of years
All children	4.003
Scheduled Caste children	4.235
Scheduled Tribe children	4.166
Non-SC/ST children	4.458

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

TABLE 9.12

Percentage of children who are out of school in the age group 7-14

Sl. No.	Category	Percentage of out-of-school children		
		Boys	Girls	Total
1	All	1.47	1.62	1.54
2	SCs	1.99	2.47	2.22
3	STs	2.11	2.67	2.42
4	Muslims	1.3	1.24	1.27

Source: Children's Census, Department of Public Instruction, Karnataka, 2005.

2001 to 2005 except in 2001, when SC girls performed better than SC boys. The gap in performance between all students and SC students was 6.04 percentage points in 2001 and it increased to 13.8 in 2005. This increase is a cause for concern.

Higher education

At the tertiary level, more SC students enrol in degree classes in government colleges than in aided colleges. In 2003-04, SC students constituted 15.7 per cent and 8.8 per cent of all students enrolled in government and aided colleges respectively. State-run colleges provide access to higher education to precisely those social groups who have been excluded from higher education by social and cultural biases. Aided colleges far outnumber government colleges but their performance in the enrolment of SC students needs to improve. Performance-wise, in 2003-04, out of 17,163 students who enrolled, only 5,475 (31 per cent) completed their courses of study and graduated, as against the 43,007 (49.44 per cent) who graduated out of 86,961 enrolled general students. The attrition rate is very high for all social groups, which is a commentary on the quality of instruction and lack of infrastructure in government colleges, which is further attenuated by the low-income status of the majority of its users. In technical education, SC enrolment in the year 2002-03 was 6.8 per cent in degree courses and a low 0.8 per cent in diploma courses. This is a matter of concern because high-end jobs in the state tend to cluster in technology-driven sectors, and SCs are, therefore, under-represented here.

The Sample Survey (DES: 2004A) reveals that the dropout rate in the SC population increases with levels of education. In the 51 per cent surveyed who were literates, the highest proportion had a literacy level below primary followed by primary and higher primary. Over 45 per cent did not reach high school, confirming the poor levels of education among the SCs. There were just 0.22 per cent SC female graduates in the sample as against 1.47 per cent SC male graduates. A meagre 0.04 per cent of SC females were post-graduates. The details are furnished in Table 9.14.

TABLE 9.13

Percentage of students who passed the SSLC examination 2001-05

Year	All		SCs		STs	
	Girls	Boys	Girls	Boys	Girls	Boys
2001	52.44	40.22	38.09	39.05	40.47	38.24
2002	53.76	48.54	37.74	35.96	39.47	34.91
2003	58.54	52.19	41.15	39.06	43.47	39.84
2004	68.06	61.74	53.30	50.41	55.80	54.01
2005	66.10	59.30	50.31	47.29	55.18	49.55

Source: Karnataka State Secondary Education Board.

TABLE 9.14

Percentage distribution of SC population aged 7+ years by level of education

Level of Education	Male	Female	Total
Not literate	43.69	54.73	49.08
Literate without formal education	2.12	1.42	1.78
Literate below primary	16.89	16.88	16.89
Primary	12.33	11.27	11.81
Higher primary	10.81	8.71	9.78
High School	8.45	5.40	6.96
PUC	3.45	1.10	2.30
Diploma	0.35	0.13	0.25
Graduate	1.47	0.22	0.86
Post-graduate	0.21	0.04	0.13
Technical graduate	0.12	0.02	0.07
Technical Post-graduate	0.04	0.01	0.03
Handicrafts (skills)	0.05	0.07	0.07

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

Housing

In the 1991 Census terms such as '*pucca*' and '*kutcha*' were used to describe the quality of housing. The 2001 Census replaced these terms with 'permanent', 'semi-permanent' and 'temporary' to describe the quality of houses. NCAER's survey data (1994) states that about 85.5 per cent of the SCs in Karnataka had *kutcha* houses while Hindus and Muslims who owned *kutcha* houses accounted for 74.3 per cent and 73.9 per cent respectively. About 54 per cent of SC houses had separate kitchens compared with about 67.3 per cent for Hindus and 57.6 per cent for Muslims. The 2001 Census reports that 51.09

per cent of SC households live in permanent houses, 36.65 per cent in semi-permanent houses and 12.22 per cent in temporary houses. Comparable figures for the total population show that 54.94 per cent live in permanent houses, 35.52 per cent in semi-permanent houses and 9.5 per cent in temporary houses. The above data establishes clearly that overall the housing conditions of SCs have improved considerably, primarily because of the massive efforts of the Government in providing houses through various housing programmes such as *Ashraya, Ambedkar Housing Programme*, *Indira Awas Yojana, Neralina Bhagya,* etc. over the last 25 years.

TABLE 9.15

Percentage of households with safe drinking water

Area	States	General		SCs		Non-SCs	
		1991	2001	1991	2001	1991	2001
Rural	Andhra Pradesh	49.0	76.9	54.4	80.7	47.8	75.9
	Karnataka	67.3	80.5	76.8	88.4	65.2	78.6
	Kerala	12.2	16.9	19.7	23.2	11.4	16.0
	Tamil Nadu	64.3	85.3	70.1	90.6	62.5	83.4
Urban	Andhra Pradesh	73.8	90.2	75.9	89.6	73.6	90.2
	Karnataka	81.4	92.1	85.7	94.6	80.9	91.8
	Kerala	38.7	42.8	41.9	46.3	38.5	42.6
	Tamil Nadu	74.2	85.9	74.1	86.2	74.2	85.9
Combined	Andhra Pradesh	55.1	80.1	57.6	82.2	54.6	79.7
	Karnataka	71.7	84.6	78.6	90.0	70.4	83.5
	Kerala	18.9	23.4	23.5	27.2	18.4	22.9
	Tamil Nadu	67.4	85.6	70.9	89.3	66.5	84.5

Source: Registrar General of India, Census 1991 and 2001.

Drinking water

In terms of safe drinking water, the Scheduled Caste population seems to be better placed than the non-SCs, not only in Karnataka, but in other southern states as well, based on data in the 1991 and 2001 Censuses. This holds good for rural, urban and combined areas, the exception being Andhra Pradesh for urban areas (Table 9.15).

Districts where the percentage of SC households with access to safe drinking water below the state average are Belgaum, Bidar, Bijapur, Chikmaglur, Dakshina Kannada, Dharwad, Gulbarga, Kodagu, Shimoga, Udupi and Uttara Kannada. Access of households to safe drinking water is relatively low in the coastal, *malnad* and Hyderabad Karnataka districts (Appendix Tables: Series 10).

Ninety per cent of the villages surveyed had a drinking water facility within SC colonies/villages and the principal sources were bore-wells with hand pumps, mini water supply and piped water supply schemes. As many as 73.80 per cent of villages or three out of four had adequate drinking water supply in all seasons (DES: 2004A).

Sanitation

Sanitation in Karnataka did not receive much policy attention for many decades, and therefore, its status for several indicators is not as good as in the neighbouring states.The 1991 Census showed that a mere 9.24 per cent SC households in Karnataka had latrine facilities, compared with 26.97 per cent non-SC households. During 2001, 21.18 per cent SC households had latrines compared with 40.80 per cent non-SC households that had latrines. Household sanitation has registered an improvement insofar as SC households are concerned, but a wide gap still exists between SC and non-SC households. The rural–urban disparity is quite high in SC households. In 2001, only 10 per cent of rural households had latrines, but the scenario was better for urban households (54 per cent).

Only 17.20 per cent of SC colonies/villages had community toilets, 43.69 per cent of SC households had no drainage facility, only 2.10 per cent households had underground drainage, whereas 49.07 per cent had an open drainage system. Storm water drainage was available in only 44 per cent of SC colonies/villages (Sample Survey DES: 2004A). Among southern states, Karnataka lags behind Kerala, but is slightly better off than Andhra Pradesh and Tamil Nadu.

The 2001 Census data reveals that, in Karnataka, about 79 per cent of SC households do not have access to latrine facilities and 60 per cent do not have any kind of drainage facilities. Of those who have access to latrines, households with pit latrine

Overall the housing conditions of SCs have improved considerably, primarily because of the massive efforts of the Government in providing houses through various housing programmes such as *Ashraya, Ambedkar Housing Programme*, *Indira Awas Yojana, Neralina Bhagya,* etc. over the last 25 years.

account for 9.2 per cent, water closets are found in 8.2 per cent households and 'others' comprise about 3.8 per cent. In households with access to drainage facilities, open drainage accounts for about 33.4 per cent and closed drainage for 8.7 per cent.

Districts where the percentage of households with latrines is below the state average (21.18) are Bagalkot, Bangalore Rural, Belgaum, Bellary, Bidar, Bijapur, Chamarajnagar, Chitradurga, Davangere, Gadag, Gulbarga, Hassan, Haveri, Kolar, Koppal, Mandya, Raichur and Tumkur (Census 2001).

Electricity

Karnataka has performed well in the provisioning of electricity to SC households. It is the first among the southern states to do so, and this is an outcome of some very pro-active interventions to provide free electrical connectivity to SC and ST households.

Districts with a percentage of households below the state percentage (68.51 per cent) are Bellary, Bidar, Bijapur, Chamarajnagar, Chikmaglur, Chitradurga, Dakshina Kannada, Davangere, Gadag, Gulbarga, Haveri, Kodagu, Koppal, Mysore, Raichur, Shimoga, Tumkur and Udupi (Appendix Tables: Series 10).

Healthcare

Several indicators are used to evaluate the quality of health of people. Unfortunately, data on many health indicators is not available on a regular periodical basis for SCs, except for NFHS surveys. The sample size of SRS (Sample Registration System) or RCH survey (Reproductive and Child Health) in the state and country should be enlarged to allow for estimation of key indicators for SCs and STs.

Infant and child mortality

Infant and child mortality rates depend upon several factors such as the mothers' age at child-birth, their nutritional levels and the medical care they receive during pregnancy, delivery and in the postpartum period. Women's low educational levels can also contribute to the high incidence of infant and child mortality. The NFHS survey 1992-93 notes that 'infant and child mortality rates are lower for children of mothers with higher education. For instance, infant mortality rate for children of illiterate mothers is 90 per 1,000 births, compared with 37 for children of mothers with at least a high school education. The risk of dying between birth and age five is more than three times higher for children born to illiterate mothers than those born to mothers with a high school education.' The fact that the infant and child mortality rates for children of SC mothers are high can be correlated with the high levels of illiteracy among SC women. It is also an indicator that the nutrition intake of Scheduled Caste children and their mothers is very inadequate during pregnancy, delivery and post delivery. During 1992-93, the neonatal mortality rate for children of SCs (63.80) was higher than for others (46.70). The post-neonatal mortality rate was also higher among SC children (34.60) compared to others (23.90). Moreover, while infant mortality for SC children, for the same year, was a high 98.40, for other children it was 70.60. The child mortality (under five mortality) for SC children and others was 38.70 (126.00) and 28.60 and (97.10) respectively.

Five years later, the NFHS survey, conducted in 1998-99, indicated that the situation had improved considerably: the neonatal mortality declined to 46.90 for SC children and for others it went down to 39.60. Post-neonatal mortality for both SC children (others) also registered a downward trend with 23.00 (16.80). The infant mortality rate for SC children came down to 69.90, and the decline for other children was 56.40. Both child mortality and under-five mortality rates for SC (other) children, showed a progressive decline of 37.40 and (104.60) and 14.20 and (69.80).

The 2004 DES survey has computed the IMR for SCs as 65 and it is 52 for the state's total population. The female infant mortality rate (79.66) is much higher than the male infant mortality rate (49.10). Fever (30.23 per cent) and respiratory disorders (29.17 per cent) were the principal causes of mortality. Poverty and illiteracy are contributory factors in this scenario of multiple disabilities.

The fact that the infant and child mortality rates for children of SC mothers are high can be correlated with the high levels of illiteracy among SC women. It is also an indicator that the nutrition intake of Scheduled Caste children and their mothers is very inadequate during pregnancy, delivery and post-delivery.

TABLE 9.16

Distribution of households by availability of electricity, latrine and bathroom facilities in southern states: 2001

(Per cent)

States		General			SCs			Non-SCs		
		Electricity	Latrine	Bathroom within house	Electricity	Latrine	Bathroom within house	Electricity	Latrine	Bathroom within house
Rural	Andhra Pradesh	59.65	18.15	27.09	43.42	10.15	14.20	63.57	20.08	30.20
	Karnataka	72.16	17.40	48.07	64.47	9.99	32.77	74.00	19.17	51.72
	Kerala	65.53	81.33	56.50	49.77	66.38	30.62	67.66	83.35	59.99
	Tamil Nadu	71.18	14.36	20.97	63.42	10.19	11.89	73.91	15.82	24.17
Urban	Andhra Pradesh	89.99	78.07	78.48	79.35	62.78	63.20	91.46	80.18	80.59
	Karnataka	90.53	75.23	79.15	80.51	54.46	62.36	91.92	78.11	81.48
	Kerala	84.34	92.02	78.91	67.13	79.45	52.84	85.71	93.02	80.99
	Tamil Nadu	88.00	64.33	66.42	70.80	38.37	45.43	91.17	69.12	70.29
Combined	Andhra Pradesh	67.17	32.99	39.82	49.54	19.12	22.55	70.94	35.96	43.52
	Karnataka	78.55	37.50	58.87	68.51	21.18	40.21	80.58	40.80	62.64
	Kerala	70.24	84.01	62.12	52.76	68.63	34.44	72.35	85.87	65.45
	Tamil Nadu	78.18	35.16	39.89	65.63	18.62	21.92	81.66	39.73	44.86

Source: Registrar General of India, Census 2001.

Antenatal care

The NFHS 1992-93 report observes that the antenatal care (ANC) that mothers receive during pregnancy 'can contribute significantly to the reduction of maternal morbidity and mortality because it includes advice on correct diet and the provision of iron and folic acid tablets to pregnant women. Improved nutritional status, coupled with antenatal care, can help reduce the incidence of low birth weight babies and thus reduce perinatal neonatal and infant mortality' (NFHS 1992-93). However, disparities have been reported between women of different social groups in terms of access to medical care. According to the NFHS 1992-93 report, ANC coverage of SC women is marginally lower than for others (Table 9.18).

The NFHS survey in 1998-99 indicates that there have been improvements in antenatal services to pregnant women since the previous survey in 1993-94. The proportion of SC mothers who received two or more tetanus toxoid injections during their pregnancies went up from 62.8 per cent to 68.8 per cent and the percentage of women who did not receive any care has come down from 28.4 per cent to 23.5 per cent. However, there was no increase in the percentage of SC pregnant women who received iron and folic tablets.

The Sample Survey (DES: 2004A) reveals that the most reproductive age group is 20-29 years in which almost 69 per cent of deliveries occurred (Table 9.19).

It is a good trend that a not insignificant 41 per cent of deliveries took place in PHCs/hospitals and another 26.65 per cent were attended to by doctors or nurses/ANMs (Table 9.20). NFHS-2, observes that institutional deliveries accounted for 45.54 per cent, by health staff 26.28 per cent and another 24.59 per cent by trained *dais*.

Family planning

About 47 per cent of SC (married) males and 44.04 per cent of SC (married) females are aware of birth control methods and 28.07 per cent of SC (married) females have opted for permanent birth control. By contrast, only 2.31 per cent of

The antenatal care that mothers receive during pregnancy can contribute significantly to the reduction of maternal morbidity and mortality.

It is a good trend that a not insignificant 41 per cent of deliveries took place in PHCs/ hospitals and another 26.65 per cent were attended to by doctors or nurses/ANMs.

SC (married) males have undergone vasectomy. SC women bear a disproportionate share of the responsibility for birth control as in the rest of the population. Overall, awareness and adoption of birth control is lower among SCs than the total population (DES: 2004A).

TABLE 9.17

Infant and child mortality by social groups

Year		Social groups	Neonatal mortality	Post-neonatal mortality	Infant mortality	Child mortality	Under-five mortality
Karnataka	1993-94 NFHS-1	SC	63.80	34.60	98.40	38.70	126.00
		ST	67.60	18.00	85.60	38.00	120.30
		OBC	-	-	-	-	-
		Others	46.70	23.90	70.60	28.60	97.10
	1998-99 NFHS-2	SC	46.90	23.00	69.90	37.40	104.60
		ST	63.20	21.90	85.00	38.90	120.60
		OBC	44.70	15.00	60.60	18.70	78.20
		Others	39.60	16.80	56.40	14.20	69.80
All-India	1993-94 NFHS-1	SC	63.1	44.2	107.3	46.9	149.1
		ST	54.6	35.9	90.5	49.1	135.2
		OBC	-	-	-	-	-
		Others	50.6	31.6	82.2	32.0	111.5
	1998-99 NFHS-2	SC	53.2	29.8	83.0	39.5	119.3
		ST	53.3	30.9	84.2	46.3	126.6
		OBC	50.8	25.2	76.0	29.3	103.1
		Others	40.7	21.1	61.8	22.2	82.6

Note: Rates given above are for the 10-year period preceding the survey.

Sources:
1. NFHS-1 1993-94 Karnataka, IIPS: Bombay 1995.
2. NFHS-1 1993-94 India, IIPS: Bombay 1995.
3. NFHS-2 1998-99 Karnataka, IIPS: Bombay 2001.
4. NFHS-2 1998-99 India, IIPS: Bombay 2000.

TABLE 9.18

Percentage of tetanus toxoid vaccinations: 1998-99

Category	Tetanus Toxoid Injections					Iron/folic acid tablets given
	None	One dose	Two doses or more	Don't know/ missing	Total per cent	
SC	23.5	6.8	68.8	0.8	100.0	78.2
ST	33.4	11.0	55.7	0.0	100.0	63.3
Others	14.1	6.2	78.8	0.8	100.0	78.2
Total	**23.5**	**6.6**	**69.8**	**0.1**	**100.0**	**74.9**

Source: NFHS-2, 1998-99, Karnataka, IIPS, Mumbai, 2001.

Nutritional status of women and children

People's health depends greatly on the adequacy of their levels of consumption. Substantial differentials in food consumption patterns by background characteristics have been reported (NFHS: 1998-99). Illiterate women have access to less nutritious and varied diets than literate women. Women in urban areas are more likely to include various kinds of nutritious food such as fruits, eggs, milk/curd, meat, and fish in their diets than their counterparts in rural areas. Hence, the nutritional status of Scheduled Caste women is likely to be very inadequate since most of them are below the poverty line, live in rural areas and have high levels of illiteracy.

The food consumption patterns of SC women indicate that only 55.7 per cent of SC women consume milk or curd compared with 78 per cent of OBCs and 83.1 per cent of other women. Consumption of fruit is also poor (39.8 per cent) compared with 62.2 per cent for other women. SC women also show low levels of consumption of other food items such as pulses and beans and green leafy vegetables.

Substantial differentials become visible in the food consumption pattern of women by their background characteristics. This is manifested in terms of mean height and weight-for-height or body mass index (BMI). About 11.3 per cent of SC women were reported to be below the mean height as against 9.2 per cent of OBC women and 9.4 per cent of other women. About 44.2 per cent of SC women were below the BMI as against 40.1 per cent of the OBC women and 32.8 per cent of other women (Table 9.21).

Since the nutritional status of children is strongly associated with the nutritional status of their mothers, most SC children are under-nourished and their nutritional status is considerably below that of other social groups.

The effects of inadequate nutrition resulting in a low BMI is very problematic for Scheduled Caste women who constitute a large segment of agricultural wage labour. Poor nutritional status,

caused by poverty, creates a downward spiral into further poverty as SC women struggle with the effects of nutrition on their productivity, resulting in low wages.

State policies

As seen in the preceding paragraphs, state programmes in provisioning housing and electricity to SC households have resulted in a visible improvement in living conditions. The Department of Social Welfare has a large number of schemes, which can broadly be categorised as 'Employment Generation Programmes' and 'Minimum Needs Programmes'. Despite the multiplicity of schemes, many of which have small outlays, the bulk of the expenditure on programmes goes to payment of scholarships, construction and maintenance of hostels and residential schools and training for employment.

The budget of the department was Rs.17,100.00 lakh in the Eighth Plan. It increased by 66 per cent in the Ninth Plan (Rs. 42,850.00 lakh) and will increase by 111 per cent in the Tenth Plan (Rs.60,218.27 lakh). Nevertheless, this is still not sufficient to meet expenditure on scholarships and maintenance of government and grant-in-aid hostels. The latter has led to cost cutting and the first casualty is the nutrition of hostel residents.

TABLE 9.19

Percentage distribution of deliveries by SC women by age group

Age group	Percentage of deliveries
< 15	0.00
15-19	11.88
20-24	38.16
25-29	31.03
30-34	12.00
35-39	5.67
40-44	1.05
45 +	0.22

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

TABLE 9.20

Percentage distribution of type of assistance at delivery

Type	Percentage
At PHC/hospital	41.28
By Doctor/nurse/ANMs	26.65
Trained dais	17.13
Others	14.95

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

TABLE 9.21

Nutritional status of women by social groups: 1998-99

Year		Category	Height			Weight-for-Height		
			Mean height (cm)	Per cent below 145 cm	No. of women for height	Mean body mass index (BMI)	Per cent with BMI below 18.5 kg/m²	No. of women for BMI
1998-99 NFHS-2	Karnataka	SCs	151.5	11.3	683	19.7	44.2	637
		STs	151.9	9.4	236	18.9	49.0	226
		OBC	152.2	9.2	1738	20.2	40.1	1657
		Others	152.0	9.4	1495	21.2	32.8	1422
1998-99 NFHS-2	India	SCs	150.3	17	15234	19.5	42.1	14040
		STs	150.8	13.5	7175	19.1	46.3	6590
		OBC	151	13.5	27295	20.5	35.8	25474
		Others	152	10.9	32334	21	30.5	30345

Sources:
1. National Family Health Survey-2 Karnataka 1998-99, IIPS, Mumbai, November 2001, p. 156.
2. National Family Health Survey-2 India 1998-99, IIPS, Mumbai, 2000.

TABLE 9.22

Scheduled Castes in Karnataka: Key indicators

Sl. No.	Type of occupation	Units	Results
I. General			
1	Population **	Lakh	85.64
2	Percentage to total state population **	per cent	16.23
3	Percentage to total Hindu population **	per cent	19.32
II. Education and Literacy			
4	Literacy rate **	per cent	52.87
5	Literacy rate *	per cent	50.91
6	**Levels of education**		
	a. High School *	per cent	6.96
	b. PUC *	per cent	2.30
	c. Graduation *	per cent	0.86
	d. Post-graduation *	per cent	0.13
7	Out-of-school children (7-14 Age group) ***	per cent	2.22
8	**Dropout rates**		
	a. Primary level (7-14 Age group) *	per cent	5.03
	b. Higher Primary/High School level *	per cent	17.12
III. Health Status			
9	Sex ratio **	per 1000 males	973
10	Estimated birth rate *	per 1000 males	21.82
11	Estimated death rate *	per 1000 males	9.12
12	Estimated infant mortality rate *	per 1000 live births	64.74
13	Life expectancy at birth *	Years	62
14	**Type of birth assistance**		
	a. Institutional *	per cent	41.28
	b. Health staff *	per cent	26.65
	c.Trained dais *	per cent	17.13
15	**Access to nutrition programmes**		
	a. Boys *	per cent	86.73
	b. Girls *	per cent	80.99
	c. Pregnant women *	per cent	68.67
	d. Nursing mothers *	per cent	58.84
IV. Housing Profile			
16	**Households by ownership**		
	a. Owned **	per cent	86.2
	b. Rented **	per cent	10.6
	c. Any other **	per cent	3.2
17	**Households by type of structure**		
	a. Permanent **	per cent	51.1
	b. Semi-permanent **	per cent	36.6
	c.Temporary **	per cent	12.2
18	**Toilet facility**		
	a.Within house premises *	per cent	6.94
	b. Outside house premises *	per cent	15.61
	c. Public latrine *	per cent	5.45
	d. Pit latrine **	per cent	9.2
	e.Water closet **	per cent	8.2
	f. Other latrine **	per cent	3.8
	g. No latrine **	per cent	78.8

(Table 9.22 Contd...)

(Table 9.22 Contd...)

Sl. No.	Type of occupation	Units	Results
19	**Type of fuel used for cooking**		
	a. Firewood **	per cent	78.7
	b. Cow dung **	per cent	0.2
	c. Kerosene **	per cent	7.8
	d. LPG **	per cent	5.6
20	**Lighting**		
	a. Access to electricity **	per cent	68.5
	b. Kerosene **	per cent	30.6
	c. Any other **	per cent	0.4
	d. No lighting **	per cent	0.5
21	Access to drinking water *	per cent	89.60
V. Economic Scenario			
22	**Type of occupation**		
	a. Cultivator *	per cent	5.74
	b. Agricultural labour *	per cent	19.59
	c. Other labour *	per cent	10.50
	d. Government services *	per cent	1.31
23	Per capita income *	Rupees	6945
24	Per capita expenditure *	Rupees	496
25	Proportion of BPL households *	per cent	34

Sources:
1. * Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.
2. ** Registrar General of India, Census 2001.
3. *** Children's Census, Department of Public Instruction, 2005.

TABLE 9.23

Funds pooled under the Special Component Plan

(Rs. lakh)

Component	2001-02			2002-03			2003-04			2004-05			2005-06		
	State sector	District sector	Total	State sector	District sector	Total	State sector	District sector	Total	State sector	District sector	Total	State sector	District sector	Total
State plan outlay	750508	108320	858828	794253	66808	861061	909159	68841	978000	1138321	93971	1232292	1155211	200289	1355500
Divisible outlay	208729	91942	300671	232657	66808	299465	256874	68841	325715	336847	93971	430818	114416	167359	281775
SCP outlay	43183	17475	60658	55573	11167	66740	52164	12387	64551	19073	17627	36700	31136	31744	62880
Pooled SCP funds	9070			8310			8315			5688			8020		
Percentage of SCP to state plan outlay	5.75	16.13	7.06	7.00	16.72	7.75	5.74	17.99	6.60	1.68	18.76	2.98	2.70	15.85	4.64
Percentage of SCP to divisible outlay	20.69	19.01	20.17	23.89	16.72	22.29	20.31	17.99	19.82	5.66	18.76	8.52	27.21	18.97	22.32
Percentage of pooled funds to state sector SCP	21.00			14.95			15.94			29.82			25.76		

Source: Department of Social Welfare, Karnataka.

Special Component Plan

The objectives of the Special Component Plan (SCP) are to ensure that all government departments earmark 15 per cent of their budget for the development of the Scheduled Castes, so that there is a concerted and inter-sectoral focus on the improvement of the status of the SCs. During 2004-05, a sum of Rs.367 crore was earmarked under SCP. The SCP fluctuates each year, depending on the quantum of funds available in the divisible part of the plan. This limits the size of the SCP.

The greatest single issue that comes into focus is the wide gap between the Scheduled Castes and the general population along almost all human development indicators.

Pooling SCP funds

Conceptually, a Special Component Plan can ensure that goods and services under various government programmes will reach the SC population through focused targeting. In practice, with the exception of departments such as Education, Health, Women and Child Development, Housing, Rural Development, the services conveyed to SCs often did not address their specific needs or they were too sporadically distributed to have a real impact. SCP funds were first pooled in 1991. In pooling, funds earmarked under SCP are partially or completely withdrawn from the government department concerned and 'pooled' to create a large corpus, which is then strategically deployed to address the needs of the SCs in three critical sectors: housing, education (construction of hostels, scholarships) and irrigation (financing irrigation wells and pump sets). The focus on irrigation is appropriate in a context where SC ownership of irrigated land is very low.

TABLE 9.24

Disposal of cases under P.C.R. and P.A. Acts: 2003

Details	P.C.R Act	P.A. Act
Cases reported	69	1293
Cases pending trial	35	602
Under investigation	29	591
Otherwise disposed	2	15
Cases acquitted	0	0
'B' Reports	3	84
Undetected	0	1

Source: Annual Report, Police Department, Karnataka, 2003.

Civil rights

The Home Department has a Civil Rights Enforcement directorate headed by an Additional Director General of Police to monitor registration and investigation of cases registered under the Protection of Civil Rights Act (P.C.R. Act) and Prevention of Atrocities Act 1989. Details of cases for 2003 are in Table 9.24.

Issues and Concerns

The greatest single issue that comes into focus is the wide gap between the Scheduled Castes and the general population along almost all human development indicators. Economically, the SC population is highly concentrated in rural Karnataka. They are dependent on agriculture, but since they own only 11.65 per cent of operational holdings, 83.25 per cent of which is un-irrigated, they derive only 15.4 per cent of their income from cultivation. A high 52 per cent of marginal holdings are held by SCs. They crowd the primary sector (78.83 per cent) where remuneration is low and their share of the secondary and tertiary sectors is insufficient, probably because of high levels of illiteracy and a poor vocational skill base. The monthly per capita expenditure of SCs is the second lowest in the state at Rs.419 for rural and the lowest for urban, at Rs.593.

- There is a perceptible gap between the state literacy rate (66.64 per cent) and that of the Scheduled Castes (52.87). While it is true that the gap is being bridged more quickly than in previous decades, it still means that SCs have a lot of catching up to do. Their dropout rate in primary schools is higher than that of the non-SC population. The academic performance of SC students, like their non-SC counterparts, starts declining as they move up from class VII to class X and then to tertiary education. The pass percentage of SC students is lower than that of STs and others in the SSLC examinations.
- The Crude Birth Rate of 21.8 for the state is equivalent to the estimated birth rate (21.8) for SCs. The Crude Death Rate is 7.2 for Karnataka and the estimated death rate for SCs is 9.12 (Sample Survey: DES 2004A).

- The infant mortality rate for SC children is estimated to be 64.74 per 1,000 live births while it is 52 for the state. The gap is high. In many ways, SC women share the characteristics of their gender class and caste so that two sources of exclusion shape their performance along several parameters. They lag behind their male counterparts in literacy and access to employment. In this, they share the characteristics of their gender class. Like other girl students, they have no difficulty outperforming their male counterparts at every stage of the education stream, provided of course they are not pulled out of school to do housework or because the opportunity costs of education are high. Their health and nutrition profile is worse than that of almost all social groups except STs. This affects their mean height and body mass index and results in high IMR, MMR and morbidity. This is one of the unfortunate outcomes of being located at the intersection of gender and caste. A remarkable feature is that the sex ratio of the SCs is 973 in 2001, which is better than the state average of 965.
- There are some spheres where the status of the Scheduled Castes is good, if not better than the general population. The number of SC houses with access to safe drinking water is higher than non-SC households. In 1991, about 52.47 per cent of the total households in the state had electricity and it increased to 78.55 in 2001. Overall, however, as noted in chapter 2, the Scheduled Castes are a decade behind the rest of the population in human development.

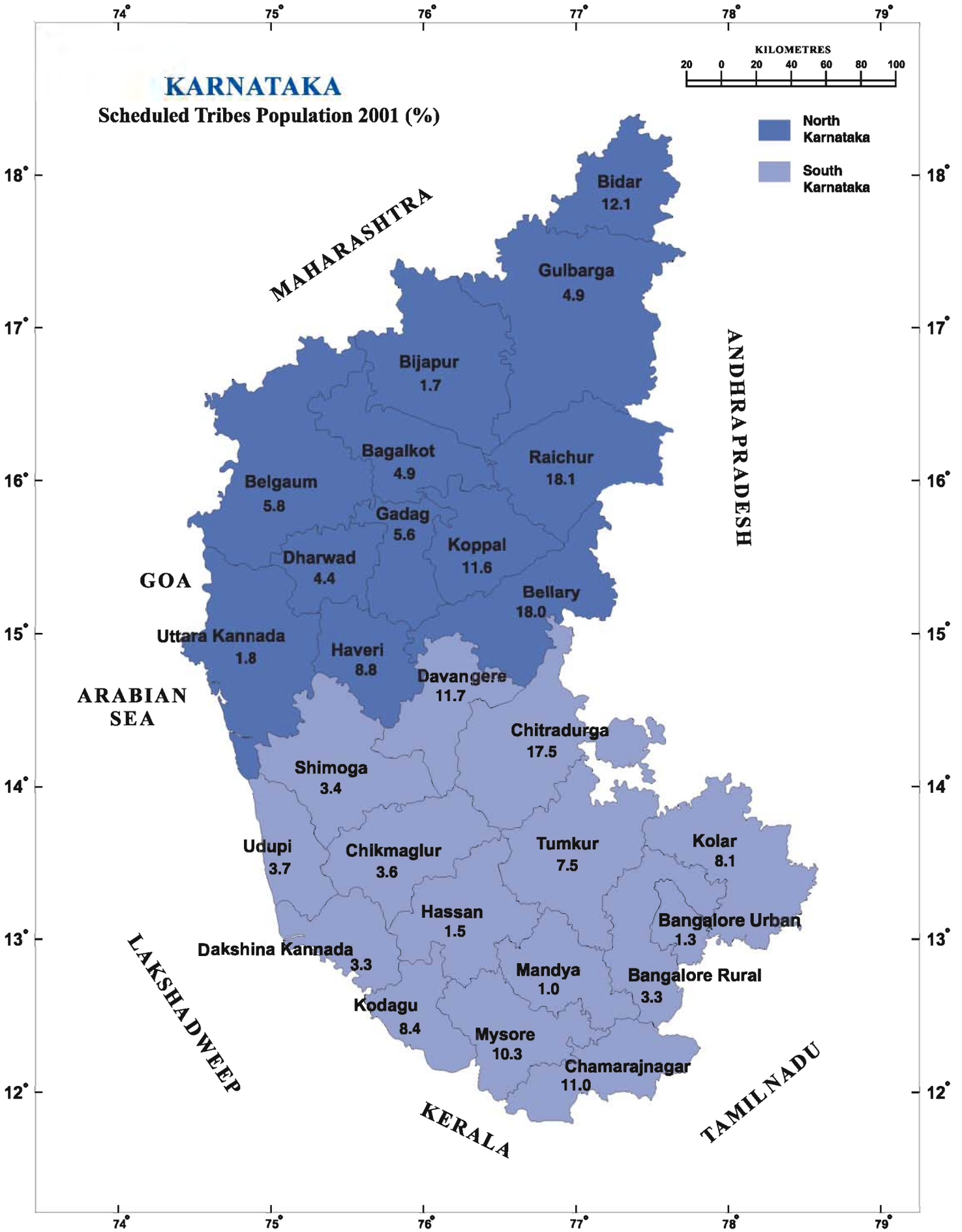
Recommendations

- Poverty reduction programmes must focus on social empowerment instead of being stand-alone programmes. The SHG strategy, which has begun to emerge as the main vehicle of socio-economic development for women, offers multiple inputs and not just wages: communication skills, vocational training, awareness about literacy and health, participation in community and political processes, all these are inputs that the SCs need as they are poor, marginalised and voiceless. In addition, poverty reduction programmes must target the SCs because so many other deprivations arise out of income poverty.
- While education under *Sarva Shiksha Abhiyan* is poised to increase enrolment and reduce dropouts in a significant way, many schemes intended for SCs obviously do not have the desired outcomes. A school level tracking system of dropouts, in collaboration with gram panchayats and CBOs followed up with counselling is advisable. The low enrolment of SCs in tertiary and professional education is a matter of concern. Residential schools such as the 'Morarji Desai Residential Schools' have been successful in creating high achievers among poor, rural children and their role should be extended and strengthened.
- In health, poor nutrition is a function of poverty. The high IMR and MMR of SCs should be tracked separately to ensure that policy interventions focus on this vulnerable group. Pooled funds can be deployed more intensively in interventions designed to reach these populations.

Poverty reduction programmes must focus on social empowerment instead of being stand-alone programmes.

The low enrolment of SCs in tertiary and professional education is a matter of concern.

Status of Scheduled Tribes in Karnataka


KARNATAKA
Scheduled Tribes Population 2001 (%)
KILOMETRES
20 0 20 40 60 80 100
North Karnataka
South Karnataka
74° 75° 76° 77° 78° 79°
18° 17° 16° 15° 14° 13° 12°
MAHARASHTRA
ANDHRA PRADESH
GOA
ARABIAN SEA
LAKSHADWEEP
KERALA
TAMILNADU
Bidar 12.1
Gulbarga 4.9
Bijapur 1.7
Bagalkot 4.9
Raichur 18.1
Belgaum 5.8
Gadag 5.6
Koppal 11.6
Dharwad 4.4
Bellary 18.0
Uttara Kannada 1.8
Haveri 8.8
Davangere 11.7
Chitradurga 17.5
Shimoga 3.4
Udupi 3.7
Chikmaglur 3.6
Tumkur 7.5
Kolar 8.1
Hassan 1.5
Bangalore Urban 1.3
Dakshina Kannada 3.3
Mandya 1.0
Bangalore Rural 3.3
Kodagu 8.4
Mysore 10.3
Chamarajnagar 11.0

Status of Scheduled Tribes in Karnataka

Introduction

The Scheduled Tribes are tribes notified under Article 342 of the Constitution, which makes special provision for 'tribes, tribal communities, parts of, or groups within which the President may so notify'. There is no definition of a tribe in the Constitution but one may distinguish some characteristics that are generally accepted: self-identification, language, distinctive social and cultural organisation, economic under-development, geographic location and initially, isolation, which has been steadily, and in some cases, traumatically, eroded. Many tribes still live in hilly and/or forested areas, somewhat remote from settlements.

Many stereotypes flourish about the tribal persona and tribal society. Many of the tribal people are undeniably economically under-developed, and the process of their marginalisation can be traced to the intrusion of British colonialism, which quickly detected in the forest that was home to tribals, great potential for appropriation of resources. Exploitation of forest-lands by both the British and the *zamindars* resulted in the clearing of huge tracts for commercial crops such as tea, coffee and rubber and allowing contractors to fell trees in the very heart of the forest. These actions deprived the tribal people of their livelihoods because many of them were hunters and gatherers of forest produce. The interaction with the outside world brought the tribal people face to face with problems they were not equipped to cope with, such as alcoholism and sexually transmitted diseases. In the post-Independence period, while the Constitution protected the rights of the Scheduled Tribes and accorded them reservation in the legislature, educational institutions and government jobs, other 'development' activities, such as the construction of large dams or the sale of timber, led to the further marginalisation of some tribes. The scenario is therefore a mixed one. It may be necessary to use natural resources to improve the living conditions of the people of the state, but it must be done in a manner that is sensitive to ensuring the protection of the environment, which provides a livelihood to tribal people.

Apart from the Scheduled Tribes, there are 75 indigenous groups in India known as 'Primitive Tribal Groups'. The Tenth Plan of the Central Government observes that these vulnerable communities have experienced a 'decline in their sustenance base and the resultant food insecurity, malnutrition and ill-health has forced them to live in the most fragile living conditions and some of them are even under the threat of getting extinct'. In Karnataka, the Koragas of Dakshina Kannada district and the Jenu Kurubas who are concentrated in the districts of Mysore, Chamarajnagar and Kodagu are classified as 'primitive tribes'.

Population

The tribal population of Karnataka increased to 34.64 lakh in 2001 from 19.16 lakh in 1991. The decadal growth rate during this period is a high 80.8 per cent, caused not by a spurt in fertility rates but by the addition of several new tribes to the Scheduled Tribes (ST) category. The decadal growth rate is higher for females (81.9 per cent) than for males (79.8 per cent). The highest decadal growth rate occurred in Mysore district (around 328.0 per cent), Bagalkot (261.6 per cent), Dharwad (201.1 per cent) and Belgaum (193.0 per cent). The decadal growth rate is negative in Dakshina Kannada (-2.9 per cent).

Raichur (18.1 per cent) has the highest percentage of ST population followed by Bellary (18.0 per cent), while Chitradurga (17.5 per cent), which had the highest percentage of ST population in 1991 came down to third place in 2001 on account of its bifurcation. The reverse is true of Raichur. Bellary has the highest population of Scheduled Tribes as a percentage of the ST population in the state (10.6) (Appendix Tables: Series 10).

The tribal population of Karnataka increased to 34.64 lakh in 2001 from 19.16 lakh in 1991. The decadal growth rate during this period is a high 80.8 per cent, caused not by a spurt in fertility rates but by the addition of several new tribes to the Scheduled Tribes category.

Sex ratio

The sex ratio for Scheduled Tribes (972) is higher than the all-India average (964) for STs as well as the state average (965) according to the 2001 census. There has been a perceptible improvement in the sex ratio of STs since 1991 when it was 961. Among the southern states, Kerala performs well with 1,021 followed by Tamil Nadu (980). Andhra Pradesh is below Karnataka with 971. The child sex ratio for the 0–6 age group is also higher (960) than the state average of 946. Culturally, there is greater gender equity among the Scheduled Tribes compared with the general population, which is largely shaped and driven by a male-dominated discourse that prioritises son preference.

Across districts, one impressive finding is that Udupi (1023) has a sex ratio higher than Kerala's followed by Kodagu and Bagalkot (996) while Bangalore Urban, typically, has the lowest sex ratio (913) followed by Haveri (941), Dharwad and Bijapur (944) and Bidar (950). In Bellary, which has the highest proportion of ST population to the state's ST population, the sex ratio is 985 while Raichur, which has the highest percentage of ST population to the total population, is in fourth place with 993 (Appendix Tables: Series 10).

The literacy rate of STs in Karnataka is a cause for concern, as it has consistently been lower than that of the total population.

Literacy

It is a well-accepted fact that access to knowledge is crucial to improving the human development status of people. Improvements in literacy levels have positive spin-off effects, such as better health indicators and an increase in productivity, which can increase the income levels of poor people significantly.

The literacy rate of STs in Karnataka is a cause for concern, as it has consistently been lower than that of the total population. The literacy rate among Scheduled Tribes, which was 36.0 per cent in 1991, increased to 48.3 per cent in 2001, while the state average moved up from 56.04 to 66.64 per cent. The gap between the literacy rate of the total population and the ST population is very wide, although there has been a marginal decline of about 1.6 percentage points in the last decade. The decennial literacy rate of the ST population has increased at a faster pace (12.3 per cent) than the rate for the total population (10.6 per cent). The literacy rate of urban STs (64.6 per cent) is higher than the overall literacy rate of STs and compares quite favourably with the state average.

The female literacy rate among STs in 1991 was 23.6 per cent and it increased to 36.6 per cent in 2001. While it has increased at a faster pace than the male literacy rate (the increase during the decade was 13.0 percentage points for females and 11.8 percentage points for males) the gap between the ST male and female literacy rate declined only marginally, from 24.3 in 1991 to 23.1 in 2001, which is slightly higher than the gap between the male and female literacy rates for the total population (22.92 in 1991 and 19.22 in 2001). The literacy rate for ST women is the lowest in the state in comparison with all women as well as Scheduled Caste women. The literacy rate for rural ST women is a low 33.3 per cent compared with 56.9 per cent for men (Table 10.1).

Overall, the Scheduled Tribes in the state have markedly lower literacy rates than other groups. The fact that they are above the all-India average in respect of men and women is, of course, an indicator that Karnataka has performed better than many other states in this respect. However, the literacy status of the STs in Karnataka, which is in marked contrast to the improvements in literacy of other social groups, is a matter of concern and needs strong policy initiatives to push up literacy levels significantly.

Dakshina Kannada district (72.95 per cent) has the highest literacy rate followed by Bangalore Urban (72.83 per cent), Udupi (69.62 per cent), Uttara Kannada (62.74 per cent), Shimoga (62.11 per cent), Tumkur (59.69 per cent) and Chikmaglur (58.84 per cent). The literacy rate is the lowest in Raichur (29.01 per cent), followed by Gulbarga (32.40 per cent) and Kodagu (40.37 per cent).

While the literacy rate of Scheduled Tribes has improved in the decade 1991-2001, they still have a long way to go before they catch up with the rest of the population. The ST literacy rate in

TABLE 10.1

Scheduled Tribes' literacy rates by sex and region: 1991 and 2001

(Per cent)

State/ Country	Area	1991			2001		
		Persons	Male	Female	Persons	Male	Female
India	Total	29.6	40.6	18.2	47.1	59.2	34.8
	Rural				45.0	57.4	32.4
	Urban				69.1	77.8	59.9
Karnataka	Total	36.0	47.9	23.6	48.3	59.7	36.6
	Rural				45.3	56.9	33.3
	Urban				64.6	74.4	54.3

Source: Registrar General of India, Census 1991 and 2001.

2001 (48.3 per cent) was even lower than the literacy rate of the total population in 1991 (56.04 per cent), placing them more than a decade behind in literacy levels. Though the literacy rate for women has increased at a faster pace than for males, it is still problematic because it is so much lower than the literacy rate for all women in 2001. Districts that have high literacy rates have also done well with regard to STs with the exception of Kodagu. This is clear when we look at the statistics of districts with low literacy rates, such as Raichur (48.81) and Gulbarga (50.01), where the literacy for STs is also poor (29.01 and 32.40 respectively).

The low literacy level suggests that the programmes of the Education Department have not had the desired effect on this very vulnerable sub-population. More concerted efforts are required to bring STs' literacy on par with the state average, at the very least. Culture-specific curricula would be a step in the right direction. Since illiteracy and poverty are factors that play off one another to create a cycle of deprivation, ensuring greater cohesion at the gram panchayat level between anti-poverty programmes and school enrolment/retention drives would provide the poor with viable ways to access education.

Education

Low literacy rates are matched by less than satisfactory educational attainments across all levels of primary, secondary and tertiary education. Many schools in tribal areas suffer from high dropout rates. Children either never enrol or attend for the first three to four years of primary school, only to lapse into illiteracy later. The attrition rate is quite strong at various levels of the educational system thereafter. The first step in the education ladder is enrolment, where performance is high for most social groups, except STs. For instance, the gross enrolment ratio (GER) in 2001, for STs for Classes I–VIII (90.12) was significantly lower than the GER for all students (98.81) and SCs (104.57). This inequality is heightened even more by the gap between the GER for south Karnataka (110.62) and north Karnataka (74.21). The GER for girls (103.64) is also much better in the southern districts than in north Karnataka (70.22). In that respect, the GER of the Scheduled Tribes in south Karnataka more closely approximates the overall GER of other social groups. The northern districts are caught up in a cycle of deprivation: they have the highest levels of ST population and also have poor human development indicators.

Among districts, Bangalore Urban (319.10) and Bijapur (270.65) had high GERs, but then, the proportion of ST population in these districts is not significantly high. Districts with high ST populations did not perform well: Bellary (76.47), Raichur (58.21) and Bidar (48.76) are well below the state average. Kodagu has the lowest (73.41) GER in south Karnataka, followed by Davangere (76.23), Chamarajnagar (86.02) and Chitradurga (87.03). It is noteworthy that the ST population of Chitradurga and Davangere forms a significant percentage of the state's total ST population.

Since illiteracy and poverty are factors that play off one another to create a cycle of deprivation, ensuring greater cohesion at the gram panchayat level between anti-poverty programmes and school enrolment/retention drives would provide the poor with viable ways to access education.

Unequal access to schooling is further exacerbated by the fact that ST children stay in school for the least amount of time, as indicated by the mean years of schooling.

Unequal access to schooling is further exacerbated by the fact that ST children stay in school for the least amount of time, as indicated by the mean years of schooling. Scheduled Tribe children have the lowest levels of achievement (4.166 years) compared with SC (4.235 years) and non-SC/ST (4.458 years) children. Not surprisingly, in this context, then, ST children also constitute the highest percentage of out-of-school children (2.42), compared with the state average of 1.54 per cent. The percentage of out-of-school ST girls (2.67) is the highest across all categories (Table 10.2).

The Sample Survey of ST households conducted by the Department of Economics and Statistics in 2004, which elicited responses from persons in the age group 9–35 years, found that the principal reasons for females dropping out of school were (i) to work at home and (ii) their parents could not afford to pay for their education. The reasons are identical to the ones adduced to SC girls and indicate that the poor cannot afford the high opportunity costs of education. Girls are the first to be pulled out of school to work at home and take care of siblings to enable their mothers to work. In such cases, families do not find the many incentives offered by the government such as free uniforms, text books and even scholarships, an adequate compensation for lost wages. For boys, family work is the main reason for dropping out. *Akshara Dasoha,* the recently introduced midday meals programme for school children, will have a more sustained impact on ensuring enrolment and retention hereafter.

Enrolment in secondary education is lower than in primary education. This is part of a pattern of attrition, which increases with levels of education and occurs across all social groups. The GER, in Classes I–X, in 2000-01, was 81.17, which was considerably lower than the GER for SCs (94.31) and all students (89.95). The differential between boys (85.59) and girls (76.51) was also higher than for SCs and all students. As with primary education, there is a marked disparity between the GER for south Karnataka (100.10) and north Karnataka (66.03). While a similar regional trend exists for all students and SCs, the disparity is not as high as it is with STs; Gulbarga (32.86), Bidar (43.06) and Chitradurga (77.93) were all below the state average. GER for Bellary and Raichur (61.89 and 43.89), which have the highest proportion of ST population, is very poor.

TABLE 10.2

Percentage of out-of-school children in the age group 7–14

Category	Boys	Girls	Total
All	1.47	1.62	1.54
SCs	1.99	2.47	2.22
STs	2.11	2.67	2.42
Muslims	1.30	1.24	1.27

Source: Children's Census, Department of Public Instruction, Karnataka, 2005.

What are the outcomes for students who overcome the barriers of poverty and gender and stay the course? Surprisingly good, if performance in school examinations is taken as an indicator of educational attainment. Scheduled Tribe students performed well in the Class VII examinations in 2002, with a pass percentage of 88.25, which was higher than the pass percentage of all students (87.31) and SC students (87.87). Girls (89.41) had an edge over boys (87.39) as in all social groups. The inference is that girls will perform well academically, if they are enabled to overcome the socio-economic constraints that keep them out of school. This is apparent when we look at the percentage of students who passed the S.S.L.C examinations from 2001–2005 where ST girls have outperformed ST boys, SC boys and SC girls (Table 10.3).

In 2005, ST girls had a pass percentage of 55.18, which is higher than the percentage of ST and SC boys and SC girls. This outcome only serves to support the earlier finding that the performance of girl students in general, and ST girl students in particular, is exemplary, once they make it past the roadblocks. As the Sample Survey (DES: 2004A) found, the dropout rate increased with levels of education. In the sample surveyed, there were only 0.18 per cent women graduates and 1.40 per cent male graduates, and only 0.02 per cent ST women were post-graduates.

Scheduled Tribe students, in general tertiary education, cluster primarily in government

colleges. In 2003-04, STs constituted 4.46 per cent of students in government colleges and 2.80 per cent in private aided colleges. There is a marked disparity in the enrolment of boys (3,209) and girls (1,652). This gap in male and female enrolment in general degree courses is uniform across government and private aided colleges. The percentage of ST students in engineering colleges averaged 0.1 per cent from 1996 to 2000 and went up to 1.7 per cent in 2002-03. Scheduled Tribes enrolment in engineering diploma courses is a minimal 0.2 per cent (Annual Reports, DTE; Annual Report VTU 2002-03). This places young ST graduates in a disadvantageous position when they seek jobs in a market that wants trained technical professionals. They are ill-equipped to take advantage of the IT-fuelled boom in jobs in Karnataka.

TABLE 10.3

Percentage of students who passed the SSLC examinations: 2001-05

Year	All		SCs		STs	
	Girls	Boys	Girls	Boys	Girls	Boys
2001	52.44	40.22	38.09	39.05	40.47	38.24
2002	53.76	48.54	37.74	35.96	39.47	34.91
2003	58.54	52.19	41.15	39.06	43.47	39.84
2004	68.06	61.74	53.30	50.41	55.80	54.01
2005	66.10	59.30	50.31	47.29	55.18	49.55

Source: Karnataka State Secondary Education Board, Bangalore.

TABLE 10.4

Percentage distribution of ST population aged 7+ years by levels of education

Level of Education	Male	Female	ST literacy levels	SC literacy levels
Not literate	48.19	55.30	51.61	49.07
Literate without formal education	1.68	0.72	1.22	1.78
Literate below primary	17.01	18.43	17.69	16.89
Primary	10.70	11.68	11.17	11.81
Higher primary	10.53	7.32	8.99	9.78
High school	7.29	5.27	6.32	6.96
PUC	2.36	0.66	1.54	2.30
Diploma	0.34	0.12	0.23	0.25
Graduate	1.40	0.18	0.81	0.86
Post-graduate	0.15	0.02	0.09	0.13
Technical graduate	0.06	0.00	0.03	0.07
Technical post-graduate	0.05	0.00	0.03	0.03
Handicrafts (skills)	0.23	0.30	0.27	0.07

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

Economic status

Historically, the tribal economy was based on subsistence agriculture and/or hunting and gathering. However, since the tribal people treated land as a common resource, they rarely had land titles, and thus, lost their lands to outsiders when exploitation of forest resources began to take place on a significant scale. This ensured that a majority ended up as small and marginal landholders.

The 2001 Census data reveals that around half the ST population is in the workforce. Women constitute about 41.7 per cent of the workforce. More than 85 per cent of the working population is in rural areas. The distribution of main workers (76.4 per cent) is concentrated in the rural parts of the state where a high 51.5 per cent work. Bellary has the highest percentage of main workers (11.5 per cent) followed by Raichur (7.8 per cent). The highest percentage of ST marginal workers lives in Raichur (11.7), which also has the highest proportion of the ST population to the total population, clearly indicating their highly precarious livelihood status.

Land holdings

The data analysed in this section shows that STs largely own low-productivity assets: the principal asset being their own labour. This scenario is exacerbated by their low literacy and lack of vocational skills, which pushes them into jobs with poor remuneration, where men, women and children, between them, earn insufficient wages, as represented by their monthly per capita expenditure. Urban STs are slightly better placed than their rural counterparts. According to the 2001 Census, 7.65 per cent of STs are cultivators, 11.86 per cent are agricultural labourers and 4.70 are in household industry. The largest percentages of ST women are in household industries (58.80) and agricultural labour (57.90). Only 29.89 per cent of ST cultivators are women.

TABLE 10.5

Category-wise working population of Scheduled Tribes in Karnataka: 2001

(Per cent)

Category	Total			Rural			Urban		
	Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
Workers	49.4	58.3	41.7	51.5	57.6	45.3	37.6	52.6	21.9
Non-workers	50.6	41.7	58.3	48.5	42.4	54.7	62.4	47.4	78.1
Main workers	77.9	87.9	63.8	76.4	87.2	62.3	89.1	92.4	81.1
Marginal workers	22.1	12.1	36.2	23.6	12.8	37.7	10.9	7.6	18.9

Note: Percentages are estimated.

Source: Registrar General of India, Census 2001.

TABLE 10.6

Ownership of agricultural land

Type of agricultural land	Percentage
Rural ST households possessing land	57.39
Irrigated	17.05
Un-irrigated	74.35
Partially irrigated	8.60

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

Rural Scheduled Tribes had the lowest monthly per capita expenditure of Rs.404, compared with Rs.419 for all social groups and much lower than the average MPCE of Rs.500 for all rural groups.

The Sample Survey shows that while 57.39 per cent of rural ST households owned agricultural land, a high 74.35 per cent of it was not irrigated. The percentage of total area irrigated in the state to gross area sown was 21 per cent (2002-03).

The Karnataka Agricultural Census 2001 established that STs hold 30.9 per cent of small and 19.4 per cent of semi-medium holdings. There is not much difference between STs and others here, but ST ownership of medium and large holdings is a low 7.9 and 1.0 per cent respectively (Table 10.7).

The majority of STs have small units with low productivity, which are so economically unviable that landholders are compelled to work as wage labour to survive.

Sources of income

The NSS (1999-2000) data shows that the largest percentage of rural ST households (12.8) reported rent as a source of income, followed by wages/salaried employment (9.7), cultivation (7.7), fishing and other agricultural enterprises (6.7). In Andhra Pradesh, which has a significant tribal population, 11.4 per cent derived income from fishing and other agricultural activities and 8.9 per cent from cultivation. An analysis of the income levels of STs in the Sample Survey (DES: 2004A) reveals a wide gap of more than 100 per cent between STs in urban areas and their rural counterparts. The annual per capita income of rural STs is Rs.4,768, as compared with Rs.10,987 for urban STs. The percentage of families below the poverty line in the rural ST population is 40 while it is 25 for the urban ST population.

Rural Scheduled Tribes had the lowest monthly per capita expenditure (MPCE) of Rs.404, compared with Rs.419 for all social groups and much lower than the average MPCE of Rs.500 for all rural groups. In urban Karnataka, the MPCE for STs was Rs.634, which was again below the state average MPCE of Rs.911. Not surprisingly, the MPCE of STs is the lowest in rural areas given their concentration in rural areas and their dependence

TABLE 10.7

Ownership of land holdings by size

Class size	Scheduled Tribes		Others	
	No. of holdings	Area (lakh hectare)	No. of holdings	Area (lakh hectare)
Small	30.9	25.3	26.3	21.0
Semi-medium	19.4	29.7	18.3	27.9
Medium	7.9	25.3	8.6	28.3
Large	1.0	7.7	1.4	11.4

Source: Agricultural Census 2001, Directorate of Economics and Statistics, Karnataka, 2003.

on subsistence agriculture and agricultural labour (NSSO 55th round, 1999-2000). Table 10.8 shows the MPCE for the southern states and Madhya Pradesh, which has a significant tribal population.

Table 10.9 shows an increase in the MPCE of urban households but a perceptible decline in the expenditure of rural households since 1999-2000. The decline in rural expenditure is disturbing and could be the effect of the increasing casualisation of labour.

Healthcare

Data on health, except for NFHS surveys, does not contain information disaggregated by social groups on a regular basis. Lack of data is a constraint when it comes to tracking the health indicators of the ST population. This section uses data from the NFHS surveys and the Sample Survey to develop a profile of the health and nutritional status of STs in the state.

The Sample Survey estimated the crude birth rate (CBR) at 22.79, which is marginally higher than the state average of 21.8. The crude death rate (CDR) is estimated at 8.50 which is again higher than 7.50 for the general population. The CDR is lower for STs than SCs (9.12) in the state. Most of the health indicators show deterioration in the health of women and children. The health status of the tribal population is not on par with the rest of the state's population. The infant mortality rate (IMR) of STs (64.37) is much higher than the state average (52.0); the IMR for STs is marginally lower than the IMR for SCs (64.74) and there is a marked difference between male (75.84) and female IMR (54.48). The Sample Survey found that the principal causes of death among infants are diseases of the circulatory system (49.06 per cent) and respiratory system (23.45). Disturbingly enough, NFHS data for 1992-93 and 1998-99 shows regressive trends with the total fertility rate increasing to 2.38 from 2.15, the post-neonatal mortality rates to 21.9 from 18.0, the child mortality rate to 38.9 from 38.0 and the under-five mortality rate to 120.6 from 120.3. Only the neonatal mortality rate fell to 63.2 from 67.6 (Table 10.10). These figures present a grim picture of the health status of ST women and children.

There are many reasons for infant and maternal deaths: the mother's age at the time of delivery, her nutritional status, access to antenatal care (ANC) and postpartum healthcare are all significant factors that determine whether women and their infants will survive the challenges posed by pregnancy and childbirth. The Sample Survey reveals that the most reproductive age group among STs in Karnataka is 20–29 years, which accounts for about 71.0 per cent of births. Given this data, the age of the mother is probably a

Data on health, except for NFHS surveys, does not contain information disaggregated by social groups on a regular basis. Lack of data is a constraint when it comes to tracking the health indicators of the ST population.

TABLE 10.8

MPCE: Karnataka and selected states

State	Rural	Urban
Andhra Pradesh	383	635
Karnataka	404	634
Kerala	674	994
Madhya Pradesh	325	567
Tamil Nadu	384	1076

Source: National Sample Survey Organisation, 55th round: 1999-2000.

TABLE 10.9

Income and expenditure: 2004

Region	Annual per capita income (Rs.)	Monthly per capita expenditure (Rs.)	Percentage of BPL families
Rural	4768	386	40
Urban	10987	735	25
Total	**5713**	**439**	**38**

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

TABLE 10.10

Total fertility rate and child mortality: Some indicators

Year	Total fertility rate	Neonatal mortality rate	Post-neonatal mortality rate	Child mortality rate	Under-5 mortality rate
1992-93	2.15	67.6	18	38	120.3
1998-99	2.38	63.2	21.9	38.9	120.6

Sources:
1. National Family Health Survey-1 Karnataka 1992-93, IIPS, Mumbai, February 1995.
2. National Family Health Survey-2 Karnataka 1998-99, IIPS, Mumbai, November 2001.

TABLE 10.11

Antenatal care during pregnancy

(Per cent)

Year	Source			Total	No ANC
	At home by health worker	Doctors	Other health professionals		
1992-93	20.5	53.6	4.5	78.6	21.4
1998-99	9.9	48.5	13.4	71.8	28.2

Sources:
1. National Family Health Survey-1 Karnataka 1992-93, IIPS, Mumbai, February 1995.
2. National Family Health Survey-2 Karnataka 1998-99, IIPS, Mumbai, November 2001.

Ensuring that women receive professional care during childbirth and in the postpartum period will greatly reduce infant and maternal deaths caused by prolonged or complicated labour, eclampsia, haemorrhage and infections.

lesser contributory factor than undernutrition and lack of access to healthcare services.

Antenatal care

Here too, women's access to antenatal care has either worsened or remained static. The percentage of tribal women receiving no antenatal care has increased to 28.2 per cent from 21.4 per cent during the period 1993-98. Pregnant women receiving antenatal care from registered medical practitioners also showed a decline from 53.6 per cent to 48.5 per cent during the same period.

While the percentage of women not getting tetanus toxoid vaccinations at any time showed only a negligible increase from 33.0 per cent to 33.4 per cent, those receiving iron and folic acid showed a slight increase from 61.6 per cent to 63.3 per cent (Table 10.12). This leaves a very large number outside the purview of antenatal care and the protection it affords to the mother and her infant.

Institutional deliveries

Ensuring that women receive professional care during childbirth and in the postpartum period will greatly reduce infant and maternal deaths caused by prolonged or complicated labour, eclampsia, haemorrhage, infections, etc. The NFHS data indicates that there was a marginal increase in institutional deliveries from 26.8 per cent in 1992-93 to 31 per cent in 1998-99. The Sample Survey (DES: 2004A) suggests that the situation has improved significantly with the percentage of births receiving some kind of professional care being a high 63.36 per cent, with another 24.08 per cent attended by trained *dais*. While this is a good development, the outcomes in terms of lowered IMR and MMR are yet to become visible. The inaccessibility of ST habitations, combined with high absenteeism of medical staff in primary healthcare centres, further contribute to the difficulties that tribal people have in availing basic health facilities.

Genetic and other diseases

There are also certain genetic disorders and deficiency diseases specific to tribal areas such as GEPD and sickle cell anaemia. Malaria, tuberculosis and sexually transmitted diseases are other areas of concern. Cases of HIV/AIDS too have made their appearance among the tribal

TABLE 10.12

Tetanus toxoid vaccinations and iron/folic acid tablets during pregnancy

(Per cent)

Year	None	One	Two or more	Iron and folic acid tablets or syrup
1992-93	33.0	8.0	59.0	61.6
1998-99	33.4	11.0	55.6	63.3

Sources:
1. National Family Health Survey-1 Karnataka 1992-93, IIPS, Mumbai, February 1995.
2. National Family Health Survey-2 Karnataka 1998-99, IIPS, Mumbai, November 2001.

population. Given the isolation of some tribes, their traditional healing systems should be allowed to complement modern medical care practices. Many ST habitations are located in remote areas in the forest where immediate attention by trained medical staff is rarely available when it is most needed, so traditional healthcare can fill this breach.

Nutrition

The nutritional status of an individual depends partly on income but also on awareness of the importance of the nutritional content of food. The diet of ST women is likely to be low in terms of consumption of fruit (39.8 per cent), eggs (49.4 per cent) and chicken, meat, fish (26.6 per cent). Their consumption of milk/curd is higher than that of SCs, but less than OBCs and others, and contains some amount of pulses, beans, green leafy vegetables and other vegetables. If this is juxtaposed with data relating to the consumption patterns of (i) poor women whose consumption of milk, curd, fruit and vegetables is less than that of high income women and (ii) rural women whose consumption of milk, curd, fruit and meat is below that of urban women, then it is not surprising that ST women have very poor nutritional levels (NFHS-2, 1998-99). Malnutrition is of many kinds: there is protein-energy malnutrition and micronutrient malnutrition caused by inadequate dietary intake, as well as intake of food insufficient in protein and micronutrients. Mal- and under-nutrition are reflected in the statistics relating to height and body mass. Among rural women, 9.4 per cent were below the mean height (which is on par with OBCs and others and less than SCs) and 49.0 per cent were below the body mass index (BMI), which is much worse than for all social groups. At the all-India level, 13.5 per cent were below the mean height and a high 46.3 per cent were below the BMI, which is poorer than SCs (42.1), OBCs (35.8) and others (30.5) (see Table 9.21, chapter 9). Given their poverty levels, ST women have very high levels of under-nutrition. Tribal children also suffer from sharp levels of under-nutrition (Table 10.13).

Policies directed at reducing under-nutrition among children and women must also target the dietary intake of adolescent girls in addition to focusing on pregnant and nursing mothers. Government programmes include ICDS, for children in the age group 0–6, pregnant women and nursing mothers, the public distribution system (PDS), which provides 10 kg of rice and wheat at Rs.3.0 per kg to the poor and midday meals for school children. The midday meals scheme is a big step in the right direction but, unfortunately, it does not address the nutrition needs of out-of-school children, many of whom are girls. Another cause of poor nutrition could be the declining access of the tribal people to forest areas, which had earlier provided them with food rich in protein and micronutrients. Nutrition security through kitchen gardens is an intervention that would pay rich dividends.

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Family planning

Awareness of birth control methods is relatively high among ST married males (48.0 per cent) and married females (45.0 per cent). Permanent forms of birth control appear to be the preferred mode, with 26.30 per cent women and a low

TABLE 10.13

Nutrition status of children

Year	Weight-for-age		Height-for-age		Weight-for-height	
	% < 3SD (severely underweight)	% < 2SDI (underweight)	% < 3SD (severely stunted)	% < 2SDI (stunted)	% 3SD (severely wasted)	% 2SDI (wasted)
1992-93	26.4	66.7	26.4	56.9	6.9	26.4
1998-99	28.7	55.7	22.1	41.2	1.1	21.0

Sources:

1. National Family Health Survey-1 Karnataka 1992-93, IIPS, Mumbai, February 1995.
2. National Family Health Survey-2 Karnataka 1998-99, IIPS, Mumbai, November 2001.

1.58 per cent men selecting permanent birth control (DES: 2004A). The brunt of family planning is borne by women, possibly because they have a higher stake in not becoming pregnant frequently and because men are not prepared to take equal responsibility for birth control, or possibly, because healthcare providers find it easier to target women.

Sanitation

An unsanitary environment contributes to the proliferation of disease, leading to high morbidity rates, which reduces productivity and affects the earning capacity of individuals. The poor sanitary condition of ST households is highlighted by the 2001 Census data, which shows that 79.71 per cent of households do not have latrines and 61 per cent do not have any kind of drainage facilities. A high 90.3 per cent of rural ST households and 41.7 per cent of urban households do not have latrines, although it must be noted that the rest of the population is not well situated either, since the state averages are 82.5 per cent for rural and 24.8 per cent for urban areas. About 42 per cent ST households have a bathroom in the house, as against 58.9 per cent of the total population at the state level and 36.1 per cent at the all-India level. In Karnataka, STs have better sanitary facilities than their counterparts at the all-India level, but this is only a matter of degree. A low 11.18 per cent of ST settlements/villages have community latrines, about 30.5 per cent of households have open drains and only 8.6 of households have closed drainage. A high 58.0 per cent habitations lack storm water drains.

Drinking water

Tap water constitutes the main source of drinking water for 53.7 per cent ST households (58.39 for all households). Access to drinking water by tap within the premises is higher for all households (24.1) than for STs (12.7) and SCs (12.6). A slightly higher number of ST households have access to tap water near the premises (Census: 2001).

Almost 89.0 per cent of ST villages surveyed have a drinking water facility within the village and the sources comprise bore-wells with hand pumps, mini water supply and piped water supply schemes. Three out of four villages have adequate drinking water supply during all seasons (Table 10.14).

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Housing

The percentage of STs living in permanent houses (43.7 per cent) is lower than the corresponding figures for SCs (51.1) and all households (54.9) according to the 2001 Census. About 39 per cent dwell in semi-permanent houses compared with 35.6 per cent for all households and 36.6 per cent for SCs. A higher percentage of rural STs live in semi-permanent houses (43.4) than urban STs (23.1) who live predominantly in permanent houses (66.9). There is little difference between STs and all households, with reference to building material used. A high percentage of STs (84.4 per cent) owned their houses, compared with 78.5 per cent for all households. House ownership is highest in rural areas (91.9 per cent). This can be attributed to the very progressive state and Centrally-sponsored housing programmes (*Ashraya, Ambedkar, Indira Awaas*), which clearly have had visible outcomes.

TABLE 10.14

Availability of drinking water facility

Item	Percentage
I. Access to drinking water	
a. Within colony	88.82
b. Outside colony within village	8.70
c. Outside village	2.48
II. Type of drinking water facility	
a. Bore-well with hand pump	65.84
b. Mini water scheme	53.42
c. Piped water supply	58.39
d. Tank	18.01
e. Pond	1.86
f. River	4.35
g. Open well	15.53
h. Others	4.97
III. Availability of adequate drinking water	
a. Available	74.53
b. Not available	25.47

Note: For item II, percentages do not add up to 100% due to accessibility of households to multiple sources.

Source: Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.

Electricity

Electrical connectivity is fairly high among ST households. According to the 2001 Census, a total 64.7 per cent of ST households in Karnataka had electricity as a source of lighting, compared with 78.5 per cent for all households and 68.5 per cent for SC households. In rural areas, STs depended on electricity (60.3 per cent) as well as kerosene (38.8), whereas urban ST households relied principally on electricity (80.6 per cent). These high levels of connectivity indicate that state policies to provide electrical connections to ST households have paid off handsomely.

State policies

The Department of Tribal Welfare was formed specifically to address the needs of STs in Karnataka. Its budget is part of the budget of the Department of Social Welfare.

Tribal Sub-Plan

The concept of the Tribal Sub-Plan (TSP) and its counterpart the Special Component Plan (SCP) emerged in the National Fifth Five-Year Plan. The Tribal Sub-Plan was first introduced in 1976-77 when it was implemented in five Integrated Tribal Development Projects (ITDP) in the districts of Mysore, Chikmaglur, Kodagu and Dakshina Kannada (including Udupi). In 1992, it was extended to all districts in the state.

The objectives of the TSP are poverty alleviation, protection of tribal culture, education, healthcare and providing basic minimum infrastructure. Poverty alleviation includes programmes in agriculture, animal husbandry, sericulture, horticulture, village and small industries as well as all employment-generating schemes such as *Swarna Jayanthi Swarozgar Yojana* (SJSY).

Pooling TSP funds

Under the TSP, departments earmark three per cent of their plan budget for expenditure on tribal development. However, as in the case of the Special Component Plan for Scheduled Castes, some departmental schemes were not particularly relevant or effective and ended up being symbolic gestures to the development of STs. The TSP funds were first pooled in 1991. In 'pooling', funds earmarked under TSP are partially or completely withdrawn from the department. The resultant corpus is then utilised to finance three strategic areas: housing, education (construction of hostels) and financing irrigation wells and

The Department of Tribal Welfare was formed specifically to address the needs of STs in Karnataka.

TABLE 10.15

Funds pooled under the Tribal Sub-Plan

(Rs. lakh)

Component	2001-02			2002-03			2003-04			2004-05			2005-06		
	State sector	District sector	Total	State sector	District sector	Total	State sector	District sector	Total	State sector	District sector	Total	State sector	District sector	Total
State plan outlay	750508	108320	858828	794253	66808	861061	909159	68841	978000	1138321	93971	1232292	1155211	200289	1355500
Divisible outlay	208729	91942	300671	232657	66808	299465	256874	68841	325715	336847	93971	430818	114416	167359	281775
TSP outlay	8926	4485	13411	10346	2721	13067	9940	3070	13009	4977	4366	9343	5914	9413	15327
Pooled TSP funds	2083			1870			1798			1138			1846		
Percentage of TSP to state plan outlay	1.19	4.14	1.56	1.30	4.07	1.52	1.09	4.46	1.33	0.44	4.65	0.76	0.51	4.70	1.13
Percentage of TSP to divisible outlay	4.28	4.88	4.46	4.45	4.07	4.36	3.87	4.46	3.99	1.48	4.65	2.17	5.17	5.63	5.44
Percentage of pooled funds to state sector TSP	23.34			18.07			18.09			22.87			31.21		

Source: Directorate of Scheduled Tribes Welfare, Karnataka.

pump sets under the *Ganga Kalyan* scheme. Table 10.15 provides information about the TSP outlay and the funds pooled since 2001-02.[1]

Review of programmes

In this section, we look at programmes, which have been more successful than others in promoting tribal development.

The land purchase scheme provides land to landless agricultural labourers by purchasing lands from non-SC/ST landholders at a unit cost of Rs.60,000 with a subsidy of 50 per cent.

Collection of minor forest produce and tribal co-operatives: Tribal people living in hilly, forest areas depend heavily on minor forest produce (non-timber forest produce) for their livelihood. As much as 50 per cent of the income of the Soliga Tribe in Chamarajnagar district, for example, comes from the collection of minor forest produce (MFP). Large-scale Adivasi multi-purpose societies (LAMPS) were formed in the late 1970s, with tribal people as members, to market non-timber forest products (NTFP) procured from the forests by the tribal people. It also supplies essential food commodities and consumer items to its members. At present, there are 21 LAMP Societies in Karnataka with 42,182 tribal families in the jurisdiction. Only 25,504 out of 63,558 members, are active. LAMP Cooperatives, which were established to provide marketing tie-ups and ensure better prices for NTFP products procured by the tribals, have had mixed outcomes. One view is that they do not provide much scope for tribals in the price fixation mechanism for NTFP. While the NTFP selling rates have been registering a steady increase, the purchase price fixed for procuring the produce from the tribals has shown only a nominal increase. LAMPS should enhance rates so that the poor tribal people, who actually procure these items from within the deep jungle at some personal risk, can improve their economic conditions.

Animal Husbandry: Unlike subsistence agriculture, animal husbandry is an important income-generating activity for the tribals, as it gives immediate returns. Unfortunately, the income from these activities is meagre due to tribals' inability to provide adequate fodder and water and lack of marketing support. Not surprisingly, a high 30.82 per cent of families failed to maintain their assets (Tribal Sub Plan-Asset Evaluation Study 2000-01).

Income Generation: Apart from poverty reduction and income generating programmes such as SJSY, SGSY, *Stree Shakti,* there are also specific schemes to address the needs of the Scheduled Tribes who are landless or who have land that is not irrigated. The Karnataka Scheduled Castes and Scheduled Tribes Development Corporation implements various programmes for the economic development of the community, among which, the most important are:

a. The land purchase scheme: This provides land to landless agricultural labourers by purchasing lands from non-SC/ST landholders at a unit cost of Rs.60,000 with a subsidy of 50 per cent.
b. Self-employment programme: Under this, financial institutions provide assistance for setting up businesses. The corporation provides a subsidy of Rs.10,000 for a unit cost of Rs.1,00,000, and the remaining amount is a loan from financial institutions. Where the unit cost is above Rs.50,000, the corporation sanctions 20 per cent as 'margin money loan', with a ceiling of Rs.one lakh in each case, with an interest of four per cent, while 75 per cent is a loan from banks and NSFDC. The beneficiary must meet the remaining 5 per cent as his/her contribution.
c. *Ganga Kalayana*: This comprises (i) the Community Irrigation Scheme, under which, land owned by several ST families are provided bore-well irrigation. Depending upon the availability of water, two to three bore-wells are drilled and other expenses for installation of pump sets, energisation, storage tanks, pipelines are provided by the corporation; (ii) the individual irrigation bore-well programme, where the corporation takes up construction of irrigation bore-wells and provides infrastructure at a unit cost of Rs.75,000 of which Rs.65,000 is subsidy and the rest is a loan from financial institutions.

[1] Sectors, which have direct and quantifiable benefits for the Scheduled Tribes, are classified as 'divisible' and the TSP allocation is limited to these sectors. 'Non-divisible' sectors include major and medium irrigation, energy, borrowings, etc.

Micro industries: The objective here is to utilise local skills for the promotion of micro industries like bee-keeping, minor forest produce, tribal crafts, sericulture, and carpentry. An investment varying from Rs.500 to Rs.25,000 generates an income of about Rs.30–40 per day.

Self-help groups: Self-help groups (SHGs) have radically changed the micro-credit systems in rural areas. Tribals, who form a large percentage of rural agricultural labour, and subsistence farmers find it difficult to source credit from financial institutions and are likely to benefit from the SHG philosophy. Self-help groups promote savings and microfinance among members, but they also have other objectives such as social empowerment and gender equity. The *Stree Shakti* programme of the department of Women and Child Development has 1,19,621 ST women members in 1,00,000 SHGs.

BOX 10.1

NGO experiences in tribal health

Under the IPP-9 project, the Health Department and NGOs trained tribal girls as Auxiliary Nurse and Midwives (ANM) and they were posted to sub centres in remote tribal areas. These ANMs are now providing good healthcare services to tribal women and children.

The government-owned primary health centres at Gumballi and Thithimathi, were handed over to Karuna Trust and Vivekananda Foundation respectively and are run as model PHCs.

In B.R. Hills, VGKK, an NGO, is promoting the traditional knowledge systems of tribals and has integrated traditional healthcare system with modern medicine. Tribal knowledge of herbal medicines is being promoted.

Source: Author.

The role of NGOs in tribal development

There is growing realisation of the need to develop a healthy partnership between the government and the non-governmental organisations (NGOs). The role of NGOs in tribal welfare activities, though small, has been responsible for introducing qualitative changes in the lives of the people. *Vivekananda Girijana Kalyana Kendra*, Swami Vivekananda Youth Movement, DEED, FEDINA, CORD, *Samagra Grameena Ashrama, Janashikshana Trust, Chintana Foundation, DUDI, Samvriddi/Krupa, Vanavasi Kalyana Ashrama* are some of the NGOs involved in tribal development in Karnataka.

Community based organisations

It is possible to make development works more effective and sustainable through an engagement with the local community, which has a better understanding than non-tribals, of its own socio-economic needs, traditions and culture. Their participation in programmes, funded by government and voluntary organisations builds confidence in the people to utilise the services thus offered and provides feedback for modification and re-orientation of programmes. In Chamarajnagar district, the tribal people's organisations are known as *sanghas*. They actively participate in issues concerning tribals, such as preventing forest fires, illegal quarrying, smuggling and poaching. Their participation in programmes such as sustainable harvesting of NTFP through participatory resource monitoring, value additions to the NTFP and conservation of bio-diversity has helped to reduce the exploitation of minor forest produce by outsiders.

Concerns

Some state programmes have been very successful in providing services to the Scheduled Tribes, e.g. free housing, drinking water supply and electrical connectivity to ST households. There is a gamut of programmes designed to address the problems of school dropouts (*ashram* schools, scholarships, free text books and uniforms, midday meals) and income poverty through the many poverty reduction programmes. Unfortunately, the degree of effectiveness in terms of programme implementation that one sees in these sectors is not evident in the three critical areas of health, education and poverty reduction. The magnitude of the problem is so great that a large percentage of Scheduled Tribe families is still poor and lacks access to resources that would improve their education and health status. It can be said, based on some of the indicators discussed above and in chapter 2, that the **human development status of the Scheduled Tribes is more than a decade behind the rest of the population of the state and they are the poorest and most deprived of all sub-populations in the state.**

The role of NGOs in tribal welfare activities, though small, has been responsible for introducing qualitative changes in the lives of the people.

Tribal participation in programmes such as sustainable harvesting of NTFP through participatory resource monitoring, value additions to the NTFP and conservation of bio-diversity have helped to reduce the exploitation of minor forest produce by outsiders.

TABLE 10.16

Scheduled Tribes in Karnataka: Key indicators

Sl. No.	Indicators	Units	Results
I. General:			
1	Population **	lakh	34.64
2	Percentage to total state population **	per cent	6.55
3	Percentage to total Hindu population **	per cent	7.82
II. Education and literacy:			
4	Literacy rate **	per cent	48.27
5	**Levels of education:**		
	a. High School *	per cent	6.32
	b. PUC *		1.54
	c. Graduation *		0.81
	d. Post-graduation *		0.09
6	Out-of-school children (7-14 Age group) ***	per cent	2.42
7	**Dropout rates**		
	a. Primary level (7-14 Age group) *	per cent	6.29
	b. Higher Primary/High School level *	per cent	14.54
III. Health status:			
8	Sex ratio **	per 1000 males	972
9	Estimated birth rate *	per 1000	22.79
10	Estimated death rate *	per 1000	8.50
11	Estimated infant mortality rate *	per 1000 live births	64.37
12	Life expectancy at birth *	Years	61.8
13	**Type of birth assistance at deliveries:**		
	a. Institutional *	per cent	32.05
	b. Health staff *		31.31
	c. Trained dais *		24.08
14	**Access to nutrition programme:**		
	a. Boys *	per cent	83.70
	b. Girls *		83.64
	c. Pregnant women *		54.69
	d. Nursing mothers *		59.53
IV. Housing profile:			
15	**Households by ownership:**		
	a. Owned **	per cent	84.4
	b. Rented **		11.8
	c. Any other **		3.8

(Table 10.16 Contd...)

(Table 10.16 Contd...)

Sl. No.	Indicators	Units	Results
16	**Households by type of structures:**		
	a. Permanent **	per cent	66.9
	b. Semi-permanent **		23.1
	c. Temporary **		10.0
17	**Toilet facility:**		
	a. Within house premises *	per cent	8.35
	b. Outside house premises *		9.33
	c. Public latrine *		6.75
	d. Pit latrine **		8.8
	e. Water closet **		7.9
	f. Other latrine **		3.6
	g. No latrine **		79.7
18	**Type of drainage:**		
	a. Closed drainage	per cent	8.6
	b. Open drainage	per cent	30.5
	c. No drainage	per cent	60.9
19	**Type of fuel used for cooking:**		
	a. Firewood **	per cent	79.8
	b. Cow dung **		0.2
	c. Kerosene **		6.2
	d. LPG **		6.1
20	**Lighting:**		
	a. Access to electricity **	per cent	64.7
	b. Kerosene **	per cent	34.3
	c. Any other **	per cent	0.5
	d. No lighting **	per cent	0.5
21	Access to drinking water *	per cent	88.82
V. Economic scenario:			
22	**Type of occupation:**		
	a. Cultivator *	per cent	8.80
	b. Agricultural labour *		17.89
	c. Other labour *		7.35
	d. Government services *		1.68
23	Annual per capita income *	Rupees	5713
24	Monthly per capita expenditure *	Rupees	439
25	Proportion of BPL households *	per cent	38

Sources:

1. * Sample Survey, Directorate of Economics and Statistics, Karnataka, 2004A.
2. ** Registrar General of India, Census 2001.
3. *** Children's Census, Department of Public Instruction, Karnataka, 2005.

TABLE 10.17

Major Scheduled Tribes in Karnataka

1	Adiyan	26	Koya, Bhine Koya, Rajkoya
2	Barda	27	Kudiya, Melakudi
3	Bavacha, Bamcha	28	Kuruba (in Kodagu district).
4	Bhil, Bhil Garasia, Dholi Bhil, Dungri Bhil, Dungri Garasia, Mewasi Bhil, Rawal Bhil, Tadvi Bhil, Bhagalia, Bhilala, Pawra, Vasava, Vasave.	29	Kurumans
5	Chenchu, Chenchwar	30	Maha Malasar
6	Chodhara	31	Malaikudi
7	Dubla, Talavia, Halpati	32	Malasar
8	Gamit, Gamta, Gavit, Mavchi, Padvi, Valvi.	33	Maleyakandi
9	Gond, Naikpod, Rajgond	34	Maleru
10	Gowdalu	35	Maratha (in Kodagu district).
11	Hakki Pikki, Harnshikari	36	Marati (in Dakshina Kannada district).
12	Hasalaru	37	Meda, Medari, Gauriga, Burud
13	Irular	38	Naikda, Nayaka, Cholivala Nayaka, Kapadia Nayaka, Mota Nayaka, Nana Nayaka, Naik, Nayak, Beda, Bedar and Valmiki.
14	Iruliga	39	Palliyan
15	Jenu Kuruba	40	Paniyan
16	Kadu Kuruba	41	Pardhi, Advichincher, Phanse Pardhi.
17	Kammara (in Dakshina Kannada district and Kollegal taluk of Chamarajnagar district).	42	Patelia
18	Kaniyan, Kanyan (in Kollegal taluk of Chamarajnagar district).	43	Rathawa
19	Kathodi, Katkari, Dhor Kathodi, Dhor Katkari, Son Kathodi, Son Katkari.	44	Sholaga
20	Kattunayakan	45	Sholigaru
21	Kokna, Kokni, Kukna	46	Toda
22	Koli Dhor, Tokre Koli, Kolcha, Kolgha.	47	Varli
23	Konda Kapus	48	Vitolia, Kotwalia, Barodia
24	Koraga	49	Yerava
25	Kota	50	Siddi (in Uttara Kannada district).

Source: Directorate of Tribal Welfare, Karnataka.

Their literacy rate is the lowest for all social groups and female literacy, which is a low 36.6 per cent when compared with the state average of 56.9, places ST women far behind a population that is, itself, disadvantaged to start with. There are disparities between ST students and others at every level and along all indicators of educational attainment: enrolment and retention in primary education and subsequent participation in secondary and tertiary education. One bright feature is the fact that girls perform well scholastically once they clear the hurdles to the deceptively simple acts of first enrolling and secondly, being allowed to stay on in school.

The health of the tribal people has not improved significantly over the previous decade. Their IMR (64.37) is worryingly higher than that of the total population (52.0) of the state. This scenario can be partly attributed to the inadequacy of institutional support. Both antenatal and post-partum care by skilled attendants is not adequately available to the tribal people, especially those who live in remote or inaccessible habitations. State functionaries have not focused sufficiently on these vulnerable people to ensure a reduction in maternal and infant deaths. Under-nutrition levels among children are severe enough to lead to stunting.

The occupational distribution shows that the majority of the tribal people are small and marginal farmers and agricultural labour. Their holdings are unirrigated and therefore economically unviable. The Scheduled Tribes also have very low monthly per capita expenditure compared with the rest of the population. Access to MFP and NTFP is critical to the survival of certain tribes, who live in or around forests, most of which are now classified as wildlife sanctuaries.

Recommendations

- Develop a comprehensive policy on tribal development, which derives inputs from people at the grassroot level to ensure sustainable development that is ecologically sound, people oriented, decentralised and culturally acceptable.
- Ensure the collection and collation of disaggregated data to enable benchmarking and monitoring.
- Conduct a rapid survey of the health status of the tribals and prepare region-specific and tribe-specific health plans.
- Relax norms for primary health centres and sub-centres in tribal areas and make allowances for geography and population.
- Select tribal girls for training as ANMs and post them to sub-centres located in predominantly tribal areas. They could also be trained in traditional medicine and health practices, thus encouraging and integrating traditional healing systems into modern medicine.
- Encourage nutrition security by promoting kitchen gardens.
- Focus on genetic diseases.
- Ensure 100 per cent antenatal care coverage and immunisation of women and children. Provide secondary and tertiary care, transport facilities for emergency services and obstetric care.
- Ensure greater access to education through convergence of the services of several departments: Education, Rural Development and Labour to monitor child labour, track dropouts and provide local employment to their parents.
- Include tribal culture, traditional knowledge systems, tribal history and vocational skills training in the school curriculum.
- Involve tribals in biodiversity conservation; encourage them to grow fruit trees on degraded forest-lands; allow sustainable harvesting of the non-forest produce for their livelihood, without endangering the biodiversity of the forest.
- Encourage need-based economic activities that use locally available raw materials and assist in marketing of finished goods.
- Provide more budgetary support to the land purchase scheme.
- Promote organic forming, conservation of traditional seed.
- Empower tribals at village level to participate effectively in Gram Sabhas, by promoting community based organisations.

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Institutional Reforms for Human Development: Panchayat Raj

Institutional Reforms for Human Development: Panchayat Raj

Introduction

The Government of Karnataka, as part of its strategy of promoting human development, has undertaken several institutional reforms. One area where it undertook this task early is decentralisation of governance and planning. Basically, institutional reform of this kind is a way of ensuring grassroots participation, greater transparency and accountability and responsiveness to local needs. If this combination works, then people are assured of efficient service delivery and better human development outcomes.

Evolution of local government in Karnataka

In the erstwhile princely state of Mysore, the idea of local self-governance emerged as early as 1874, with the establishment of 'local fund committees' in each district, for taking up construction of roads and subsidiary works. But these committees did not evoke local interest and initiative because of the dominance of the official members. The Mysore Local Boards Act of 1902, which sought to correct this shortcoming, provided for a three-tier local self-government structure consisting of the village panchayat with a nominated chairman, a taluk board with the sub-division officer as president and a district board with the Deputy Commissioner as president. Since even these measures did not lessen the hold of the bureaucracy, the Mysore Local Boards and Village Panchayat Act was enacted in 1918 to provide for elected members and elected vice presidents at these levels. In 1926, the Mysore District and Mysore Village Panchayats Act was enacted, providing panchayats with adequate powers, finances and resources, and eliminating taluk boards from the system. All these measures were intended to loosen the hold of bureaucrats and to induct people's representatives into local government.

During the early 1950s there were further attempts to make these institutions people oriented and more representative. The Mysore Village Panchayats and Local Boards Act, 1959 was enacted, within the broad framework of the Balwanthrai Mehta Committee Report, to provide for village panchayats, taluk development boards and district development councils. The first two bodies were wholly elected and the last was a coordinating body with nominated members and people's representatives and district level government officials. The Panchayat Raj institutions (PRIs) under the 1959 Act provided a viable politico-administrative structure, which had been so far absent. The Act made provision for reservation for women and the Scheduled Castes (SCs) and Scheduled Tribes (STs) to the elected bodies but it did not bestow sufficient attention on the question of financial autonomy. A field level study (N. Sivanna, 1990) noted that the system threw up a power structure, which reflected the one that obtained in rural Karnataka.

The Ashok Mehta Committee, which submitted its report in 1978, sought a more comprehensive role for Panchayat Raj institutions such that they would 'undertake democratic development management under conditions of rapid changes, continuous growth and sustained innovations in all spheres of rural life' (Government of India, 1978:77). The Karnataka Legislature then enacted the Karnataka Zilla Parishads, Taluk Panchayat Samithis, Mandal Panchayats and Nyaya Panchayats Act in 1983, which established a new PR structure consisting of mandal panchayats at the village level, taluk panchayat samithis and zilla parishads. These institutions apart, the Act provided for a *gram sabha* (village assembly) which comprised all eligible voters of a given mandal panchayat, panchayat members and government officers who were expected

Decentralisation of governance and planning is a way of ensuring grassroots participation, greater transparency and accountability and responsiveness to local needs. If this combination works, then people are assured of efficient service delivery and better human development outcomes.

to use the forum to (i) discuss and review all development problems and programmes of the village; (ii) select beneficiaries for beneficiary oriented programmes; and (iii) plan for the development of the village economy and its people which included minimum needs, welfare and production oriented activities. The *gram sabha* was conceived as a space that provided an opportunity to the people to voice their needs and aspirations; it was also to be a platform where the elected representatives and the bureaucrats were made accountable to the people for their actions and to serve as a means of ensuring transparency in administration.

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The decentralised system that was put in place under the 1983 Act was really radical, in the sense, that many powers were devolved to the people to govern themselves and to promote local development. It made the PR bureaucracy accountable to the people's representatives, rather than the state bureaucracy. There was substantial reservation for women and backward classes. People's participation in local government was enabled by holding *gram sabhas*, which were mandatorily convened twice a year. Here the citizens reviewed the activities of the mandal governments, selected the beneficiaries under various anti-poverty programmes and development projects, and made decisions about project selection and community participation.

Studies on the performance of these PRIs, identified certain shortcomings. While the reservation policy gave women, the Scheduled Castes and Scheduled Tribes and backward castes representation in local bodies, they did not occupy positions of leadership such as *Pradhan* in the mandal panchayat or *Adhyaksha* of the zilla parishad. Members of the dominant communities wrested these positions due to their control of rural society (Amal Ray and K. Jayalakshmi, October, 1987; A. Aziz, 1994). Second, with the assigning of the *Jawahar Rozgar Yojana* funds and with improved revenue collections the PRIs' financial status improved, but they still suffered from lack of financial autonomy because they continued to depend overwhelmingly on grants from the state government. The quantum of discretionary grants available to them was minimal. Third, the panchayats did better in some areas than in others. The evaluation committee which reviewed the performance of PRIs testified to the good performance of PRIs, (Government of Karnataka, 1989) whereas other studies showed that most of the projects implemented were construction oriented; i.e. the construction of, and repairs to, buildings, roads, bridges, rather than production oriented (A. Aziz, 1993; A. Aziz, 1994; and Planning Department, Government of Karnataka, 1987). Finally, the PR bodies did not have any constitutional safeguards or permanence. Consequently, with the completion of the first five-year term in January 1992, elections to these institutions were not held; instead, they were superseded and administrators appointed to carry out the functions of the PRIs. The 73rd Amendment to the Constitution gave constitutional guarantees to PRIs of elections, guarantees against the state superseding Panchayat Raj (PR) bodies, seat and authority position reservation for the weaker sections, financial devolution on a scientific basis, and so on. Following this, many states, including Karnataka, passed new Panchayat Raj Acts conforming to the provisions of the Constitution Amendment Act.

The current scenario

Attempts have been made in recent times to strengthen PRIs by adopting measures to promote good governance and accountability through 'enhanced people's participation, citizen orientation, responsiveness, improved service delivery, improved financial management and greater downward accountability' (RDPR, Government of Karnataka, 17.5.2004). The Karnataka Panchayat Raj Act, 1993 was amended in October 2003 and the 47 amendments thus effected were intended to facilitate people's participation and to make PRIs more accountable to their constituents. Conceptually, *gram sabhas* provide a space for grassroots participation. In reality, their functioning has often been neither democratic nor participatory. The poor, women, the SCs and STs remained marginalised and voiceless.

To ensure greater and more effective participation, the amendments provide for the ward/vasathi sabha in each constituency of the gram panchayat (GP) with mandatory powers to identify and prioritise beneficiaries, approve development plans, generate project proposals, and identify deficiencies in rural amenities.

A significant step taken in the direction of carrying decentralisation forward is the Belur Declaration adopted in January 2004. This declaration lists the steps to be taken by the authorities concerned to strengthen the gram panchayat by appropriately devolving powers, functions and funds, by equipping them with technical and managerial capabilities and by ensuring transparency and accountability in its functions.

Karnataka is ahead of many states in terms of the powers and functions that have been delegated to PRIs. An analysis will reveal the extent to which the PRIs have managed delivery systems efficiently; ensured transparency and accountability; and taken decision-making to the grassroots. The following aspects of decentralisation will be examined: (i) devolution of powers, functions, functionaries and funds; (ii) creation of a participatory environment through reservation of seats and authority positions; (iii) community participation especially participation of people's organisations and NGOs; and (iv) decentralised governance and planning.

Under the 1993 Act, the panchayats shall function in accordance with the principle that what is appropriate at a given level should not be done at a higher level. The 29 functions listed in the Eleventh Schedule of the Constitution, and devolved to panchayats were delineated in three separate schedules, each of which was applicable to the gram panchayat (GP), taluk panchayat (TP) and zilla panchayat (ZP) respectively. The functions include preparation of annual plans and annual budgets; preparation of sectoral development schemes to promote agriculture, animal husbandry, rural housing, drinking water, roads and bridges, rural electrification, education, public health, sanitation, women and child development, social welfare, maintenance of community assets, promotion of libraries and so on. More powers and functions were devolved in 2004-05 and in order to remove ambiguity, a detailed activity map was prepared for each of the three panchayat tiers. Certain distortions and ambiguities noticed at the implementation level were sought to be removed by rationalising or merging schemes. Such rationalisation has resulted in the reduction of schemes from 421 to 217. This means that PRIs are now less constrained and straitjacketed by the normal plethora of department schemes, each with a set of inflexible guidelines that clamped a tight hold on expenditure and left little room for innovation or flexibility.

BOX 11.1

Imparting transparency and accountability in PRI functioning

Certain other provisions impart greater transparency and accountability to the functioning of PRIs: (i) TP and ZP members must declare their assets and furnish accounts of election expenses; (ii) all panchayat members must disclose their pecuniary interest, if any, in panchayat dealings; (iii) meeting proceedings must be displayed within 72 hours on the GP notice board along with the names of members voting for or against the resolutions passed; (iv) all panchayats must make available details of works undertaken and expenditures incurred, receipts of funds etc; (v) bills of works undertaken in the GP area by TPs and ZPs will be cleared only after the GP concerned certifies that the works have been satisfactorily completed; and (vi) attendance of officials at GP meetings is mandatory.

Principles of fiscal devolution

Since the decentralised governments are required to perform several devolved functions, and perform those functions efficiently, the funds devolved to them ought also to be adequate. Under Article 243-1 of the 73rd Constitution Amendment Act, the State Finance Commissions (SFCs) are empowered to determine the quantum of state resources to be devolved to panchayats and urban local governments. Theoretically speaking, transfer of resources from the state government to decentralised governments can take two forms: general purpose and specific purpose grants. The former is meant to offset fiscal disabilities arising from inabilities to locally raise adequate resources to provide the needed infrastructure at levels compared to those in richer regions, so as to utilise the growth potential available

PRIs are now less constrained and straitjacketed by the normal plethora of department schemes, each with a set of inflexible guidelines that clamped a tight hold on expenditure and left little room for innovation or flexibility.

in the poorer regions and to promote higher growth rates there. On the other hand, the specific purpose grants are meant to ensure that categorical equity or 'wealth neutral' services (unrelated to ability to pay) such as education, health and sanitation, rural roads etc. are provided in adequate quantities (M. Govinda Rao). The First Karnataka State Finance Commission arrived at a figure of 36 per cent of the non-plan gross own revenue receipts of the state government to be devolved to panchayats and urban local self-governments (Government of Karnataka, January 1996). This is an improvement over the 34.3 per cent in vogue and amounted to Rs.2,675 crore during 1996-97. The Second Karnataka State Finance Commission hiked this figure to 40 per cent. As for sharing this amount between panchayats and urban local bodies (ULBs) the First Commission recommended a share of 30.4 per cent to the former and 5.6 per cent to the latter; the recommendation of the Second Commission was 32 per cent and 8 per cent respectively. As for the allocation of this amount across different tiers of panchayats, the Commission recommended a ratio of 40:35:25 to zilla panchayats, taluk panchayats and gram panchayats respectively. Under this allocation scheme, gram panchayats would have gained greatly because the proportion going to them at that time was estimated to be only 13 per cent of the devolved funds. The criteria and the weightage suggested by the First Commission for allocating funds across panchayats within each tier were: population (33.3 per cent), area (33.3 per cent), and backwardness seen in terms of road length, hospital beds and illiteracy (33.3 per cent). This formula marked a departure from the modified Gadgil formula followed since 1987, when the Commission introduced a new criterion in the form of area in addition to population and backwardness. The Second Commission, while retaining those criteria, replaced roads by the proportion of Scheduled Caste and Scheduled Tribe population under the third criterion. The allocative formula was changed to 30 per cent each to the first two criteria and to 40 per cent for backwardness. Incidentally, while the state government broadly accepted the first SFC recommendations on the quantum of funds devolution to panchayats, it did not do so with regard to the allocation criteria and continued to follow the modified Gadgil formula, on the ground that the latter was better placed for ensuring social justice.

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Human development and fiscal devolution

An analysis of fiscal decentralisation in Karnataka by Rao, Amar Nath and Vani (2004)[1] identifies certain features of fiscal decentralisation to rural local governments that impact on human development expenditures. Formally, Karnataka has transferred all the functions listed in the schedule to the local governments, but several are exercised concurrently with the state government. The Karnataka Panchayat Raj Act, 1993 lists 31 functional items to gram panchayats, 28 items to taluk panchayats and 29 items to zilla panchayats. The actual assignment, however, involved transferring a number of schemes included in the plan – to constitute the 'District Sector' plans – to ZPs, TPs and GPs for implementation. The employees of various line departments in the state were transferred to the district sector to implement these programmes. To ensure that they continue to enjoy the same powers and to undertake the same functions, the expenditure functions were devolved in terms of schemes, with the condition that the local governments could not scrap any of the schemes, and salary was given priority in expenditure implementation.

In terms of adequacy and reach, the volume of spending assigned to rural local governments continues to be low. While the state government has transferred the functions and the functionaries to panchayats, the hardening fiscal situation has restricted the devolution of funds. Based

[1] Rao, Govinda, M., Amar Nath, H.K. and Vani, B. P (2004), 'Fiscal Decentralisation in Karnataka', in Sethi, Geeta (ed.), Fiscal Decentralisation to Rural Governments in India, the World Bank, Oxford University Press.

on the information in the Link Document[2], the estimated expenditure by panchayats was 21.8 per cent of the state's expenditures or about 5 per cent of GSDP in 2001-02. Of this, an overwhelming proportion was incurred for non-plan purposes. Plan expenditure was estimated at 38 per cent in 2001-02 and was lower at 27.4 per cent in 2002-03. In most sectors, the resources were just adequate to pay the salaries of the employees and the greatest proportion of expenditures at panchayat level was accounted for by spillover schemes from the previous plans and other salary and maintenance expenditures. Furthermore, the role of the grassroot tier – the GP - was negligible. Allocation to GPs constituted just about five per cent of total district sector outlays and a little over one per cent of state outlay. This changed only in 2005, when many schemes were delegated to gram panchayats.

The distribution of resources across different districts is not based on actual needs. It must be noted that a significant proportion of assigned functions to the rural local governments relates to human development. As functions, functionaries and finances are devolved in terms of various schemes, the distribution of funds to various districts is not based on the requirements, but is historically pre-determined and those districts with good infrastructure and have big budgets continue to receive higher transfers. There is little scope, in this pattern, to focus on the deprived districts in allocating resources. This has resulted in the persistence of sharp variations in human development outcomes among different districts.

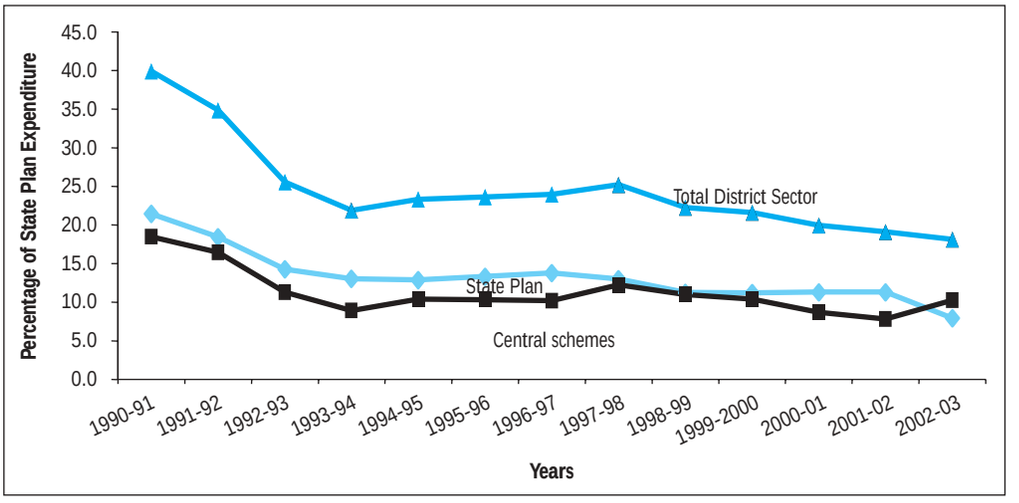
Devolution to local bodies is the easiest component of expenditure compression. The state government has tried to contain the expenditure growth under the fiscal adjustment programmes initiated in 2002-03, mainly by restricting plan expenditures. As a result, the share of plan allocation by rural local governments in total state expenditures was reduced from 8.3 per cent in 2001-02 to 5.1 per cent in 2002-03 and the share of plan allocation to rural local bodies in the state's Annual Plan outlay declined from 27.8 per cent to 18.1 per cent during the year. In fact, the district sector plan outlay declined throughout the 1990s, from 2.5 per cent of GSDP in 1990-91 to 1.6 per cent in 2001-02. As a ratio of total state expenditure, the decline was from 40 per cent to 18 per cent during the period (Figure 11.1). Thus, there has been a steady erosion in the assistance given to rural local governments for developmental spending during the last decade, which was reversed only in 2005-06.

The various tiers of local rural governance in Karnataka are characterised by a plethora of

There has been a steady erosion in the assistance given to rural local governments for developmental spending during the last decade, which was reversed only in 2005-06.

FIGURE 11.1

Plan expenditures of rural local governments



[2] Link document is the document prepared by the state government listing the various schemes implemented by ZPs, TPs, and GPs. The allocation reported in the document refers to budget estimates.

schemes on the one hand, and concentration of outlay in only a few schemes on the other. Although there were over 371 plan and 228 non-plan schemes in 2001-02, only a handful of schemes contributed to the bulk of expenditures. Among the state sector plan schemes implemented in TPs, the pre-school children feeding programme was the most important. On the non-plan side, disbursement of school teachers' salaries and providing grants to schools accounted for 80 per cent of the non-plan outlay in TPs. In the ZPs too, a handful of schemes were important. On the plan side, piped water supply, family welfare centres and PHCs, SGRY, SGSY, rural sub-centres for family welfare and DPAP accounted for 55 per cent of the plan outlay on Central schemes in 2002-03. On the non-plan side, grants disbursed to the non-government secondary schools alone accounted for about a third of expenditures in the ZPs.

The Achilles' heel of decentralised government is taxation. Decentralised governmental units, on their part, have not taken a proactive role, either in raising the resources to increase allocation to social sector expenditures, or in increasing the effectiveness of spending programmes by improving the delivery systems.

Discretionary funds

Does rural fiscal decentralisation in Karnataka empower local governments to provide public services according to the preferences of their residents? The disaggregated analysis of the outlay on 30 major schemes implemented by the rural local governments shows that they hardly have any leeway or autonomy in determining their allocation priorities. Of the total outlay, 58 per cent is earmarked for salaries, 11 per cent is simply transferred as grants-in-aid to institutions and 10 per cent is required to be spent on transfer payments to persons. Another 16 per cent is earmarked for specified schemes. This leaves the panchayats absolute discretion over only five per cent of the outlay. In respect of another 16 per cent of the outlay, they have limited autonomy. However, here too, the panchayats have the choice to determine the allocation between various input purchases within the schemes, but cannot change total allocation from the scheme. This suggests that the nature of fiscal decentralisation will have to change to enable PRIs to address area-specific needs in a more focused way.

The general complaint of the panchayat leaders, especially in GPs, is that the funds devolved are not commensurate with the needs of the people and monies sanctioned to them are not released in time to carry out development works. Untied grants to GPs have increased significantly over the years. Gram panchayats were initially given an annual grant of Rs.1,00,000 in 1993, Rs.2,00,000 in 1999, Rs.3,50,000 in 2000, which was raised to Rs.5,00,000 in 2003. At present, they continue to get grants from the Centre under SGRY and under the Eleventh National Finance Commission recommendations. Now this grant comes to about Rs.7,50,000 per annum per gram panchayat and will increase in 2005, with more schemes being delegated to PRIs. In 2005-06, the District Sector Plan outlay shot up to Rs.2,002.89 crore from Rs.939.71 crore in 2004-05. The state government now directly releases its grants to the gram panchayats through banks, which makes the releases transparent and less liable to leak during transmission.[3] Rationalisation of schemes and transfer of more schemes to PRIs will offer more autonomy to PRIs.

Gram panchayats and resource mobilisation

The Achilles' heel of decentralised government is taxation. Decentralised governmental units, on their part, have not taken a proactive role, either in raising the resources to increase allocation to social sector expenditures, or in increasing the effectiveness of spending programmes by improving the delivery systems. The ZPs and TPs do not have revenue-raising powers and they function as de-concentrated agencies of the state government in disbursing the salaries of teachers and health workers. At the same time, the GPs spend just about six per cent of the total expenditures incurred by the rural local governments, and thus, have a negligible role in providing social services impacting on human development. To be sure, they play some role in water supply and sanitation and in implementing the SGRY, but the resources available with the GPs

[3] Surprisingly, when the Centre decided to directly release its grants to panchayats some state governments opposed the move!

for water supply are meagre and in the poorer districts of northern Karnataka, which also have water scarcity, the problem is acute. Their inability to raise resources from the sources assigned to them adds to the problem of inadequate resource transfer from the state government. The GPs implement 50 per cent of the outlay on SGRY, and to that extent, they play their part in implementing poverty alleviation programmes.

One reason for the relatively minor role of rural local governments in human development is their poor record of raising revenues from own sources. The ZPs and TPs do not have independent revenue raising powers, so they merely implement the schemes designed by the state or the Central government. Only the GPs have revenue raising powers, but in 2000-01, they raised only Rs.16.2 crore, or 0.08 per cent of the Gross District Domestic Product (GDDP), which in turn, constituted 22 per cent of the total revenues of the GPs. The taxes and rates assigned to gram panchayats are house tax, non-motorable vehicle tax, factory tax, entertainment tax other than cinema halls, water tax, licence fee, fee on fairs, and so on. Except property tax, the other taxes assigned are not productive, nor are they elastic; and the panchayats are too close to the people to be able to collect taxes and rates efficiently. Both the design and implementation of property tax need to be improved. Though potentially lucrative, the tax suffers from a poor and outdated valuation system and the GPs do not have the administrative or enforcement capacity to raise significant revenues from the tax. GPs have been able to collect only 69 per cent of the amount due and the cost of collection of the tax is estimated at 72 per cent. In as many as 42 per cent of the panchayats, the cost of tax collection was found to be higher than the revenue collected. A significant effort will have to be made to strengthen the administrative and enforcement capacity of the GPs to raise more revenues from the sources assigned to them, to enable these grassroot level governments to play a meaningful role in human development.

The state government took certain initiatives in 2003 to help gram panchayats: (i) guidelines standardising rules for collection of property tax were issued; (ii) a process was set in motion for evaluation of tax that was transparent, and allowed people to participate in the tax determination process; (iii) property lists were publicised and

Only the GPs have revenue raising powers, but in 2000-01, they raised only Rs.16.2 crore, or 0.08 per cent of the Gross District Domestic Product, which in turn, constituted 22 per cent of the total revenues of the GPs.

TABLE 11.1

Revenue and expenditure pattern of PRIs (all tiers): Selected states, 1997-98

(Per cent)

States	Tax and non-tax revenue	Expenditure on core services
All states	3.5	7.4
Andhra Pradesh	5.8	16.1
Karnataka	0.8	9.8
Gujarat	1.8	0.7
Kerala	10.1	11.9
Madhya Pradesh	1.8	3.2
Maharashtra	3.4	7.4
Punjab*	39.8	24.5
Tamil Nadu	8.1	33.4
West Bengal	4.0	0.4
Rajasthan	2.0	0.8

Note: * For Punjab, total resources are low, i.e. just about Rs.135.4 crore, as compared to Karnataka's Rs.3,768 crore. In the former, non-tax revenue is more than tax revenue as against the reverse situation in the latter.

Source: Report of the Eleventh Finance Commission, 2000-05, Government of India, New Delhi, 2000, Annexure VIII.2A, pp 227-31.

put on the GP notice board for inspection. The outcome of this initiative was that there was a 30 per cent increase in the number of properties enumerated and the GP tax demand more than doubled from Rs.80.6 crore to Rs.197.5 crore (RDPR, Government of Karnataka, 17.5.2004: 8). It is now the turn of the gram panchayats to improve tax mobilisation.

The state has been implementing social legislations and development programmes for equity and social justice for decades, but their effectiveness and reach were affected by the fact that the poor and the vulnerable did not have access to political power.

Table 11.1 depicts the actual picture of the resource mobilisation of the Panchayat Raj institutions that existed in 1997-98, based on the data of the Eleventh Finance Commission. Perhaps one may even hypothesise that mobilisation of resources would be more effective since the local governments are closer to people, but the actual picture is something different. The revenue that comes from taxes and other sources is only 3.5 per cent at the all-India level. For Karnataka it is only 0.8 per cent. Among the states, Punjab has a high proportion (39.8) of tax & non tax revenue, perhaps because of the small size of resources, i.e. only Rs.135 crore.

The social base of governance

The state has been implementing social legislations and development programmes for equity and social justice for decades, but their effectiveness and reach were affected by the fact that the poor and the vulnerable did not have access to political power. It is now recognised that the marginalised and the poor must have access to various political fora to articulate their problems and grievances. Participation in a grassroots political process is likely to provide greater opportunities to such persons to aspire to political power and authority, through which they can also upgrade the social and economic status of other members of their caste/gender.

Political representation to the disadvantaged castes such as the Scheduled Castes and the Scheduled Tribes has been guaranteed by the principle of 'reservation'. However, there was no representation for the backward castes and women until the 1983 Act addressed that need, by providing reservation in seats and authority positions, not only to SCs and STs, but also to women and backward castes. The seat and authority position matrix is: (i) for SCs and STs in proportion to their population or a minimum of 18 per cent, (ii) 33.3 per cent for other backward castes, and, more significantly, (iii) one third for women from each of these

TABLE 11.2

Own revenue and expenditure pattern of village panchayats: Some selected states, 1997-98

(Per cent)

States	Tax and non-tax revenue	Expenditure on core services
All states	10.1	10.7
Andhra Pradesh	38.7	33.1
Karnataka	33.8	28.0
Gujarat	12.9 (13.2)*	23.5 (19.5)*
Kerala	13.3	16.3
Madhya Pradesh	4.0	3.6
Maharashtra	20.6	17.5
Punjab*	45.6	31.6
Tamil Nadu	1.7	0.0
West Bengal	9.2	0.92
Rajasthan	5.1	NA

Note: * for 1993-94.

Source: Report of the Eleventh Finance Commission 2000-05, Government of India, New Delhi,2000, Annexure VIII.2B, pp 232-36.

castes, including the non-reserved seats. This measure has roped in a large number of men and women from the various deprived caste groups, and, has thereby, widened the social base of governance in rural as well as urban society. Thus, in respect of panchayats, well over 60 per cent of the membership comprises Scheduled Castes, Scheduled Tribes and other backward castes. Women's representation is considerably higher, exceeding their quota of reservation. The elections held in 2000 returned 44.9 per cent, 42.2 per cent and 38.9 per cent of women in GPs, TPs and ZPs respectively (Table 11.3).

TABLE 11.3

Distribution of elected panchayat members by category: 1994 and 2000

(Per cent)

Category	1994				2000			
	ZP	TP	GP	Total	ZP	TP	GP	Total
All (Nos.)	919	3340	80627	84886	890	3255	78740	82885
SCs and STs	23.1	23.1	31.6	31.18	23.8	25.4	26.7	26.6
OBC	33.3	33.4	33.3	33.3	33.6	33.6	33.8	33.8
Others	43.6	43.5	35.1	35.5	42.6	41.0	39.5	39.6
All male	63.5	59.8	56.2	56.4	61.1	57.8	55.1	55.3
All female	36.5	40.2	43.8	43.6	38.9	42.2	44.9	44.7

It is noteworthy that the proportion of these sections increases as one moves down from the upper to the lower tiers of panchayats, which is appropriate, considering that these sections participate more actively in the lower governance levels, where decision-making on the public service delivery takes place more intensively. This system of reservation has brought into the local governance system a large proportion of first time/first generation representatives from hitherto unrepresented social groups. Though this is a welcome development, it has meant that certain gender and caste stereotypes have become visible and are seen quite wrongly as 'constraints'. One such stereotype is that 'women are alien to politics and governance'. The 'belief' represents no truth, only the reluctance of existing power structures to acknowledge and welcome social and political restructuring in the wake of the 1983 and 1993 Acts. The reservation of seats and authority positions to various social groups has widened the social base of political decision-making at the decentralised governance level, thus, promoting participatory governance.

People's participation in decision-making

The Act provides all the mechanisms necessary to ensure that the bodies are representative and their functioning is participatory. Good governance would imply, among other things, an efficient delivery system; one, which is responsive to the needs and aspirations of citizens and addresses these needs with the least amount of leakage. The question that arises next is about the kind of needs and programmes that are identified, and implemented. A study[4] has found that projects can be grouped in three categories, viz. (i) social and economic infrastructure projects such as school and hospital buildings, roads, bridges, irrigation tanks, and so on; (ii) civic amenities such as drinking water, drainage and street lights, community buildings, bus shelters and shopping centres; and (iii) sectoral development projects, such as projects that promote agriculture, forestry, village industries, horticulture etc. Amenities take priority because of public demand. However, the preferred projects are construction oriented such as buildings, culverts and roads. Sectoral development projects and industries have not received adequate attention from PRIs. Explanations offered by Panchayat Raj functionaries for their preference for construction oriented projects are: (i) these are the projects which the people themselves ask for and (ii) the panchayats must show 'visible' evidence of having met people's needs, and hence, construction takes precedence over projects with long gestation periods or less visible outcomes such as capacity building. Construction projects lend themselves to leakage and there are reports of PRI members who have become contractors and bid for contracts.

Reservation has brought into the local governance system a large proportion of first time/first generation representatives from hitherto unrepresented social groups.

Granting that corruption does obtain under the decentralised government system – and there seems to be no evidence to the contrary – is it still

[4] Study by Abdul Aziz, at al 2002.

more cost efficient compared to the centralised governance system? One writer says that it is more expensive because the decentralised governance system fails to internalise the negative externality of one bribe transaction on another because of two reasons: (i) there is absence of social audit by people and their organisations; and (ii) the interlocking social and economic relationships that obtain in rural society, and the existence of small proximate groups in the villages, enable the panchayat functionaries to easily manage the risk of being caught (P. Bardhan, 1996). The Government intends to address some of these issues by establishing offices of Ombudsmen in the districts and strengthening the public grievance machinery.

The primary objective of decentralised planning by PRIs is the promotion of rural development by identifying local needs and prioritising activities.

Decentralised planning

The primary objective of decentralised planning by PRIs is the promotion of rural development by identifying local needs and prioritising activities. Institutional support for local level planning, such as district level planning units and the basic guidelines for carrying out planning activities have been provided. The taluk panchayats and gram panchayats have no institutional support for planning and monitoring, and this should be provided as early as possible.

The Central and state governments have taken many initiatives to strengthen planning at the grassroot level. They are: (i) the merger of JGSY and EAS to create SGRY. The cash allocation is supplemented by an equivalent quantity of food grains under the programme and this has augmented the funds available to the GPs and increased their capacity to plan; (ii) the *Swachha Grama* programme launched in April 2001 with 90 per cent government funding, which has enabled GPs to prioritise rural sanitation which is inadequate in all villages; (iii) the *Jal Nirmal programme* (June 2002) with 85 per cent state funding is GP-centric from concept to execution; (iv) the *Jalasamrakshana* programme (August 2002), a cost sharing project between the state and the beneficiary, managed by the GP; (v) under the *Sarva Kutumba Sameekshe* (November 2003), GPs conducted a house-to-house survey and created a database that will be useful for monitoring human development indicators.

These recent initiatives by the state will undoubtedly augment the funds available to gram panchayats and strengthen their capacity to plan at the grassroot level; especially since planning and implementation have been a mixed experience so far. Often, inputs for planning are not obtained from the people, and it is the panchayat members and officials who supply inputs in the *gram sabha* meetings. Consequently, development plans prepared by the panchayats turn out to be plans made by officials and members for the people, and not plans of the people prepared by the people. Some panchayats have ensured people's participation at the stage of implementation of projects through special committees, and projects are completed efficiently and in time. In other panchayats, where people are not involved, implementation of projects is inefficient and not cost-effective.

The District Sector Plan is supposed to be a blend of plans emanating from Panchayat Raj institutions and urban local bodies. The integration of plans from all the tiers does not always result in a seamless document, and instead, a jumble of projects with no time or project connectivity is produced. District Planning Committees need capacity building if they are to function effectively as nodal planning agencies at the district level.

BOX 11.2

Evaluation of Panchayat Raj system

The National Eleventh Finance Commission has evaluated the Panchayat Raj system in the country by using ten parameters and constructing an index of decentralisation. The parameters used in the construction of the index of decentralisation are: (i) enactment/amendment of state panchayat/municipal legislation; (ii) intervention/restriction in the functioning of the local bodies; assignment of functions to the local bodies by state legislation; (iii) actual transfer of functions to these bodies by way of rules, notifications and orders; (iv) assignment of powers of taxation to local bodies and the extent of exercise of such powers; (v) constitution of the State Finance Commissions and the extent of action taken on their reports; (vi) election to the local bodies; and (vii) constitution of District Planning Committees. In terms of these parameters, Karnataka ranks among the top states in the country.

Further, there is a need to ensure that the planning process is free from any kind of state intervention. In fact, with a view to making it more relevant and strong, the Working Group on Decentralisation (March 2002) holds the view that the planning process should move away from sectoral planning to a system of integrated area planning.

PRIs and civil society

Owing to the critical problems associated with the public service delivery system such as inefficiency, poor resources, and lack of adequate citizen participation there has emerged a consensus for public-private partnership to promote an efficient and effective service delivery system. This has brought into focus the institution of civil society, which is supposed to demand better performance and accountability, and monitor public service provisioning.

The term 'civil society' embraces a large number of institutions outside the state, such as capitalist market institutions, religious institutions, private and public associations, all forms of cooperative social relationships, and political parties (C. Jeffry Alexander, 1998). We will look at only a few aspects of civil society, which can have a meaningful interface with decentralised governments such as non-governmental organisations (NGOs) and community based organisations (CBOs). These institutions/organisations have the potential to support and strengthen decentralised governments and work with them as partners. They can play a role in revitalising decentralised governments at three levels: motivating people to participate in the decision-making process, providing information to people on various aspects of local government and planning, and providing inputs on attitudinal changes, for example, with regard to reservations for weaker sections. They can provide inputs to both elected members and the bureaucracy (Abdul Aziz, 1999).

A three-state study covering Karnataka, Andhra Pradesh and Tamil Nadu holds the view that NGOs and CBOs had no role at all in PRI functioning or implementation. The NGO-panchayat partnership did not flower because of mutual suspicion about motives. As for people's organisations such as Mahila Mandals and youth clubs, the study notes that they 'hardly find a common ground to work with panchayats. Both of them are content with organising sports and cultural activities during national and state festivals taking financial assistance from panchayats' (Abdul Aziz, 2002).

A different perspective does exist, however. One writer says 'The NGOs in Karnataka were dubious towards the new decentralised political structure in the beginning (they however) were forced to redefine their rules because PRIs have become part of the structure within which NGOs have to work, and structural changes in PRIs are aimed at people-centered rural development, which is also the objective of many of the NGOs' (Susanne Dam Hansen, 1999: 79-80). As part of this change, NGOs in Karnataka are reported to have supported PRIs, both during pre- and post-election periods. During the pre-election period they have enabled women and the underprivileged to contest elections and provided them with moral support. During the post-election period, they have promoted capacity building among marginalised people by giving them formal training (Susanne Dam Hansen, 1999: Alex Tuscano, 1999.

It is clear that though civil society has immense potential to work as a partner with local bodies, so far it has played a limited role in terms of interacting with PRIs. This could, in part, be due to the reluctance of NGOs and people's organisations to work with the local leadership on the one hand and the cautious attitude of the panchayat functionaries towards the intentions of certain civil society organisations on the other.

Conclusions

The PRI system has been steadily evolving in the state and there are constant efforts to ensure that the powers of the Panchayat Raj bodies are not eroded and more functions are devolved to them in accordance with the letter and spirit of the Constitution. Constraints that prevent PRIs from optimising their performance have been discussed above. However, even given these constraints, PRIs have not prioritised human development goals in

NGOs and CBOs have the potential to support and strengthen decentralised governments and work with them as partners. They can play a role in revitalising decentralised governments at three levels: motivating people to participate in the decision-making process, providing information to people on various aspects of local government and planning, and providing inputs on attitudinal changes.

PRIs have not prioritised human development goals in their wish lists. More capacity building, inclusion of human development goals in district sector plans backed by funds and sustained monitoring of HD objectives would contribute significantly to improving HD outcomes, in north Karnataka in particular.

their wish lists. More capacity building, inclusion of human development goals in district sector plans backed by funds and sustained monitoring of HD objectives would contribute significantly to improving HD outcomes, in north Karnataka in particular. The new arena of intervention is the village, and gram panchayats have created formidable databases that will underpin HD planning and monitoring at the grassroots. Gram panchayats are perfectly positioned to ensure that all children remain in school and that all births are institutional births. Such initiatives could improve literacy rates, and reduce IMR and MMR very visibly. The state's role should be primarily, as a resource centre, rather than an enforcer. In that respect, Karnataka has moved steadily towards ensuring greater autonomy for PRIs. Hopefully this will promote more participatory governance and better HD outcomes over the next decade.

Recommendations

- With the state having initiated so many measures to devolve more powers to PRIs, the next step should be efficient operationalisation of these measures;
- Human development objectives should be incorporated in District Plans and the outcomes monitored;
- Increases in district Annual Plan outlays should not be distributed on a pro-rata basis to districts. Instead, districts with poor human and economic development indicators should receive more resources;
- Increase untied funds to districts with very low human development indicators (HDI) (primarily, the Hyderabad Karnataka area);
- Strengthen District Planning Committees by building capacity;
- Provide planning infrastructure to taluk panchayats;
- Strengthen Gram Panchayats by providing managerial and technical assistance to enable them to perform more effectively;
- Gram Panchayats should increase their resource base through mobilisation of taxes. Government could award incentives to gram panchayats that perform well; and
- Build capacity in community based organisations so that they can function as effective agents of change.

Good Governance

Good Governance

Introduction

Investing in human development is, to some extent, about the provisioning of funds, but merely pumping in money without addressing the subject of effective service delivery means there is tremendous wastage in human and fiscal terms. The issue is not merely 'how much' has been provided, but 'how' it has been spent. Systems should be efficient, people-friendly and corruption free. Very often, states fail to achieve high levels of performance in human development because the systems lack accountability, are riddled with red tape and are distanced from the people. Leakage of funds earmarked for human development into the pockets of contractors, bureaucrats and other vested interest groups means that funds are not being used for the most vulnerable sections of society. Providing good governance will ensure that the human development requirements of those who are most in need, will be met efficiently and effectively.

Good governance is about providing an efficient and effective administration that is committed to improving the quality of life of the people. It is about what people expect from the administration, and the willingness and capacity of the administration to fulfill their expectations. The main tenets of good governance can be enumerated as: (i) improved delivery systems for services, (ii) increasing simplicity and accessibility of systems and procedures, (iii) increased fiscal responsibility and efficiency of expenditures through sound financial management, (iv) higher levels of accountability and transparency in governance, and (v) stringent anti-corruption measures. Good governance enables a citizen-friendly, citizen-caring and responsive administration, and in the process, results in the exercise of public authority for the common good.

Service delivery

In the last few years, Karnataka has been moving steadily forward on the path of good governance. The changes in policy and new governance measures have brought about a more accountable, transparent and efficient administration. Karnataka is regarded today as one of the better governed states in the country, and its civil service seen as more compact, efficient and responsive than in most other states.

The Government of Karnataka has undertaken reforms that focus on collective service delivery and help in more equitable distribution of services. A survey conducted by Public Affairs Centre, (PAC) Bangalore, in 2001 covered rural and urban areas and basic services such as health, education, bus transport, and subsidised distribution. The survey's results put Karnataka in the third place in a list of 22 states. As to whether the quality of public service delivery has improved in Karnataka, evidence is not available for the whole state, but evidence from Bangalore suggests it has. The PAC conducted two surveys in 1994 and 1999 to assess satisfaction with government services among Bangalore residents. For the six public utilities covered in the survey, the proportion of satisfied users rose from nine per cent to 32 per cent, while the number of dissatisfied users fell from 41 per cent to 19 per cent. The survey also provided information on individual services, which suggest that positive improvements have occurred.

Apart from significant progress in the delivery of services in Bangalore city, state-wide services have also been improved. In fact, many of the reforms first introduced in Bangalore are now being extended beyond the capital to other towns. At present, the focus is on rural services, e.g. improving regulatory services provided by local government offices, establishing rural IT kiosks through public-private partnerships, and expanding rural public transport services.

Bhoomi is an intervention directed at improving the delivery of services, which are of particular relevance to farmers. The Record of Rights,

Good governance is about providing an efficient and effective administration that is committed to improving the quality of life of the people. It is about what people expect from the administration, and the willingness and capacity of the administration to fulfill their expectations.

BOX 12.1

Components of good governance

The main components of good governance are:

1. Improving service delivery

- To provide services to the people in accordance with specified standards, devoid of harassment or corruption, minimising waiting time or inconvenience to the members of the public;
- To ensure cost effectiveness in the provision of services by adopting the most appropriate system;
- To adopt participatory mechanisms in public service delivery, involving the people, people's institutions, civil society groups, community based organisations, and self-help groups;
- To develop the appropriate cost, time and quality benchmarks for service delivery outcomes;
- To develop, implement and monitor performance measurement and management systems by developing performance indicators for service delivery;
- To promote decentralisation and strengthen rural and urban local bodies in order to deliver services by empowering them with devolution of functions, finances and functionaries, and undertaking capacity building programmes; and
- To undertake objective assessments of programmes and obtain feedback in order to improve policy contents and implementation mechanisms.

2. System improvement

- To take steps to simplify government procedures, reduce costs and improve interface with citizens;
- To improve systems in order to improve transparency, cut red tape and ensure better performance management;
- To modify complicated and rigid government processes so as to reduce and eliminate delay, duplication and redundancy, and improve the speed and quality of public service; and
- To reform processes dealing with citizens and those which breed corruption, such as procurement and tenders.

3. Financial management

- To ensure fiscal responsibility and sanctity of the budget process;
- To move away from expenditure targets to performance-related measures and milestones which can be defined and are measurable; and
- To institute effective budget formulation, execution, monitoring, reporting and asset management in order to ensure that public money is made available quickly and without delay for the purpose for which it is meant and utilised properly for the benefit of the people.

4. Accountability and transparency

- To develop and implement Citizens' Charters and Service Charters so as to obtain feedback on implementation and take corrective action with the involvement of citizens;
- To develop and implement a grievances monitoring and redressal mechanism to ensure sensitivity of the administration to the problems faced by the citizens;
- To end secrecy and opacity in administration and bring about transparency so that the administration is seen as just and fair, especially in matters relating to public procurement;
- To ensure that citizens have maximum access to governmental information, by making transparency the rule and official secrecy the exception; and
- To establish citizen evaluation mechanisms such as citizen report cards, social audit, user groups monitoring and independent evaluation by professional agencies.

5. Anti-corruption measures

- To declare zero tolerance for corruption, strengthen vigilance and anti-corruption machinery, eliminate duplication in enforcement functions and to promote measures to prevent and combat corruption more effectively and efficiently.

Tenancy and Crop Enumeration (RTC) plays a vital role in the life of farmers. The records are required for security of tenure, seeking crop loan, bail in criminal cases, and scholarships for children, planning by administrators, as well as for agriculture related inputs by the private sector. The land records of all the villages in Karnataka have been computerised (2 crore land records of Karnataka containing various details like ownership, crop, bank loan, irrigation, etc. belonging to 70 lakh farmers, spread over 27,000 villages). All 176 taluks operate with independent servers. *Bhoomi* uses the fingerprint system at every stage for authentication and non-repudiation. It has helped to minimise problems and impediments like corruption, tampering of records, delay in updating records and non-availability of instant data for planning purposes. Small and marginal farmers have greatly benefited from *Bhoomi* .

One instrument for improving service delivery is decentralisation, an area in which Karnataka has traditionally been a leader, as has been discussed in chapter 11. A major reform led to 196 urban local bodies out of 222 adopting the state's new capital value-based self-assessment property tax regime. Revenues have been buoyant as a result. Assessment of the property tax has become more transparent and citizen-friendly. Substantial delegation of financial powers from the state government to the urban local bodies has been effected to increase local autonomy and speed up decision-making.

System improvement

Karnataka has undertaken a number of system improvement measures. One of the key steps has been the implementation of the recommendations of the Administrative Reforms Commission which include introduction of single file system, desk office system, transfer policy guidelines, implementation of functional reviews, abolition of divisional level posts which had become redundant after the zilla panchayats became operational, sub-state centres, transfer of state sector schemes to panchayats, merger/ abolition of schemes, and a voluntary retirement scheme.

The state has been a pioneer in e-governance. E-governance in Karnataka has succeeded in changing the way the administration functions, shares information and delivers services to external and internal clients. Various initiatives in e-governance have harnessed information and communications technology to transform relationships with citizens and businesses, and between various departments of the government. The benefits from these initiatives have included reduced corruption, increased transparency, greater convenience, higher revenues, and lower costs. They have benefited citizens by reducing delays, consolidating multiple services under one roof and eliminating the need for frequent visits to government offices. In addition, publication of rules and procedures online has increased transparency. Because it is the poor people who bear the brunt of administrative inefficiency and corruption, delivering services through rural kiosks has led to their economic and social empowerment.

The e-governance initiatives have also led to higher productivity. The government has cut staff and re-deployed its employees in more productive tasks. Data captured by the electronic system has enabled more frequent and accurate data sharing across departments, closer monitoring of employee productivity, easier identification of pressure points for delay and corruption, and improved compilation of historical data that has been mined for policy analysis. Documentation of the existing procedures and their simplification into tasks that can be completed in a few steps without compromising their basic purpose, has been another significant gain that e-governance has generated.

Karnataka's e-governance efforts have been largely based on several key departmental initiatives. *Bhoomi* is now fully operational and is constantly being improved. It was the recipient of a United Nations Public Services award in June 2006[1]. A hand-held computer (simputer) has been provided to village accountants to record crop data and the next step is to provide access to the *Bhoomi* database through rural tele-centres.

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[1] Karnataka Human Development Report 2005 includes some details of developments for the year 2006 too.

Under *Khajane*, all treasuries in the state went online from October 2002. The Bangalore Water Supply and Sanitation Board (BWSSB) is using a GIS system to monitor its water supply network and hand-held computers for accurate meter reading and bill production, online bill payments, automated cash payment machines and an innovative grievance redressal mechanism. The Bangalore electrical utility, Bangalore Electricity Supply Company (BESCOM), has introduced an electronic clearing system for automatic payment of bills from bank accounts. Another important initiative is *Sachivalaya Vahini*. This system tracks every file and letter in the Secretariat. It is even possible to track the duration of time a file has 'languished' at different levels in the government. This monitoring system has helped the Karnataka government clear 1,00,000 files in little over a year.

Financial management

The Karnataka Fiscal Responsibility Bill, which became law in August 2002, has been designed to ensure fiscal responsibility and sanctity of the budget process. All departments are required to prepare Departmental Medium Term Fiscal Plans (DMTFPs). The Act, the first of its kind in the country, commits the state to eliminating revenue deficit and restricting the fiscal deficit to three per cent of GSDP by 2005-06, thus aiming to ensure the achievement of fiscal stabilisation: indeed, the 2002-03 achievements have been the result of the initial moves towards this goal. Fiscal adjustment initiatives in 2003-04 include economy measures without affecting high priority sectors, to tackle the likely revenue shortfall.

Good progress has been made in budget simplification with the reduction in demands for grants from 61 to 29, and their rationalisation along departmental lines, reduction in object codes from 269 to 70, and reduction in the number of schemes by about 15 per cent over the last two years.

A significant initiative in financial management is the *Khajane* scheme. More than 34,000 officers in the state disburse cheques. In addition, 4,500 rural and urban local bodies like zilla panchayats, taluk panchayats, gram panchayats, and municipalities also draw money from the Treasury. The system tracks all the cheques on a real time basis. The treasury payment system handles over Rs.24,000 crore annually through 225 treasuries. The system serves six lakh government employees and 4.7 lakh pensioners of government service, art and culture, sports people, journalists, freedom fighters, etc. In addition, the system deals with over 13 lakh recipients of old age, disability and widow pensions.

BOX 12.2

Government-citizen interaction for e-governance

The following activities, which involve regular government citizen interaction, must be taken up for e-governance:

• Urban Development Department	Birth and death certificates.
• Revenue Department	Issue of caste and income certificates, birth and death certificates.
• Social Welfare Department	Issue of caste certificates.
• Education Department	Release of grants to educational institutions, school-based tracking of enrolment and retention figures.
• Home Department	Filing of FIRs, monitoring progress of cases especially with reference to crimes against women, the Scheduled Castes and Scheduled Tribes.
• Health and Family Welfare Department	PHC-based tracking of institutional deliveries, ANC, immunisation, HIV/AIDS cases.

Accountability and transparency

People generally do not know what to expect in terms of service delivery, resulting in a sense of helplessness among citizens. To counter this, the people need to be enabled to demand public accountability. Standards and norms of service delivery need to be specified and given wide publicity. The Citizens' Charter is the best tool for the purpose. The Charter enhances transparency in the working of government and also empowers citizens to resist corrupt practices by those in authority. A wide range of departments and agencies with significant public interface have already adopted the Citizens' Charter, and have institutionalised user feedback linked to business process re-engineering and computerisation.

There is already a comprehensive grievance monitoring and redressal mechanism in place. At the field level, a programme for regular grievance redressal, with the Deputy Commissioners and zilla panchayat Chief Executive Officers, following a pre-notified schedule of visits to the taluk and village level, has been introduced. The feedback from the people is also a part of the system. Impromptu, as well as organised field visits, interaction with the beneficiaries, holding grievance redressal meetings – all these have helped to bring policy and implementation closer to the people. Such first hand feedback has also helped the government strengthen existing development programmes by taking up mid-course corrections and evolving better programmes.

In 2000, Karnataka passed the Right to Information Act, which became effective in 2002. The intention was to dispel the secrecy and lack of openness in transactions, which is responsible for much of the corruption in government work. Access of the citizens to such information would not only contribute to an administration that is accountable: it would also provide a safeguard against abuse of authority by the bureaucracy and elected representatives.

Anti-corruption measures

The PAC's report card for Bangalore City in 1993 revealed that the electricity board, the water and sewerage board, the municipal corporation, hospitals and the city's development authority were the agencies with which citizens had the most interactions. Nearly 92 per cent of these transactions were made through repeated personal visits to the offices to resolve a problem. Respondents also stated that they paid 'speed money' to agency staff to get their work done. Even sick people, using public or private health services were not spared, suggesting that 'speed money' is taken in the non-government sector as well (Table 12.1).

A high 80 per cent paid speed money in private hospitals 'to ensure good and proper treatment', as compared with 25 per cent in government hospitals, where there is greater diversification of objectives, ranging from tips to paying for getting themselves discharged. In charitable hospitals, 33 per cent of the patients paid out of gratitude.

Public scrutiny of government decisions has been made possible with the enactment of the Right to Information Act, aiming at tackling corruption in a meaningful way. More transparent procurement processes also help reduce corruption. In 2000, the Karnataka Transparency in Public Procurement Act was passed. To reduce political interference in the tendering process at the local level, the Works Committees, made up of elected representatives of urban local governments, have been done away with. The exemption previously provided under the Transparency Act to Public Sector Undertakings has expired and will not be renewed.

In terms of corruption enforcement, Karnataka has had, since 1985, the most powerful

The Charter enhances transparency in the working of government and also empowers citizens to resist corrupt practices by those in authority. A wide range of departments and agencies with significant public interface have already adopted the Citizens' Charter, and have institutionalised user feedback linked to business process re-engineering and computerisation.

TABLE 12.1

Profile of bribes paid by in-patients on various counts

Type of hospital	Proportion in the sample claiming to have paid bribes (%)	Average payment per transaction (Rs.)
Government	51	252
Corporation	89	211
Mission and Charity	29	331
Private	24	229

Source: PAC http://www.transparency.org/working_papers/gopakumar/kgopakumar.html.

anti-corruption office in the country, the Lok Ayukta. In other states, there are either multiple anti-corruption agencies, or the agency in existence lacks independence. In Karnataka, the Lok Ayukta, which is an independent office and is the sole body charged with combating corruption, is well resourced with 500 staff, and has a wide ranging mandate to act in respect of complaints against both politicians and officials.

Indicators of good governance

There are no standard indicators for good governance. International agencies have developed indicators for human development, but these alone cannot be taken as indicators for good governance. Reduction in infant mortality, improvement in literacy rates or reduction in poverty levels may reflect the success of a government in its policies or implementation procedures. However, while these measures are indicators of the effective implementation of programmes, they do not completely capture the qualitative aspects of good governance. If, for example, family planning targets are achieved through coercion rather than awareness building, then the qualitative aspect is missing. Transparency International's Corruption Perception Index is possibly the best known governance indicator. However, this is a very broad indicator and cannot really help the government in initiating specific public sector reforms. The problem is that such an indicator implicates many institutions and policies at the same time and there is no suggestion of a solution.

There are no standard indicators for good governance. International agencies have developed indicators for human development, but these alone cannot be taken as indicators for good governance.

Does a booming economy and higher growth reflect good governance? During the second half of the 1990s, Karnataka became the third largest recipient of FDI among major Indian states, and had the highest income per capita basis. Karnataka's good growth record in the 1990s was maintained in 2000-01 (with real growth of 6.7 per cent), but slowed in 2001-02 and 2002-03 on account of drought. Poverty in the state has shown a consistent decline. Rural poverty in Karnataka fell from 29.88 per cent in 1993-94 to 17.38 per cent in 1999-2000, as compared to an all-India decline from 37.27 per cent to 27.09 per cent. However, high fiscal growth, although an indirect indicator of good governance can fully qualify for this role only if the economy is able to ensure more than proportionate benefits to the poor.

Is political stability an indicator of good governance? Political parties contest and win elections on various issues. Emotional, rather than governance issues, often determine the voting pattern and election outcomes. Therefore, political parties have very little incentive to focus on good governance when in power. That being the case, one needs to look at possible areas of electoral reforms and proactive participation of civil society in bringing governance issues before the electorate as a major area of electoral debate. This is likely to act as an incentive to political parties to attach greater importance to governance issues and is likely to have a lasting impact.

Fiscal performance and audit can also be indicators of good governance. In the present day scenario, accountability is measured only by audit, and the audit process focuses only on the procedural aspects of the administration's work. There is little or no concern for timely outcomes. The procedures, thus, become an end in themselves for the administration, and the outcomes that are more important are not given the attention they deserve. With so many hierarchical levels involved in implementing a single task, it becomes difficult to fix responsibility for the outcome on any single individual. The entire system works towards avoiding audit remarks and inquiries, instead of focusing on how to deliver services effectively to the public. In this obsession with audit-avoidance, results are sacrificed.

In any case, any assessment of good governance should include inputs from various governance stakeholders such as elected representatives, local bodies (urban and rural), the corporate sector, the bureaucracy and citizens. Feedback from the Citizens' Charters could be an excellent governance indicator. The system of review/report card, as done by the Public Affairs Centre, on certain mutually identified parameters of good governance, could also serve as an objective indicator. It would be worthwhile for the government to consider instituting regular report cards/feedback on identified parameters so that the pace of governance reforms is assessed

periodically and mid course corrections, if required, carried out.

Concerns

There are some specific concerns, however, which need to be addressed expeditiously. The poor record of redressal of public grievances in almost all departments of public utilities is a major cause of public dissatisfaction. This is, almost always, a subject of criticism by elected representatives. Public grievances generally arise out of the inaccessibility of officials, failure to acknowledge applications, non-adherence to time limits, and highly cryptic and bureaucratic responses to people's grievances.

Every government department should have a well-defined mission statement setting out standards of service to be provided. The other reasons for the grievance redressal system not being effective are (i) responsibility is not assigned to individuals for each task; (ii) responsibility for non-redressal of grievances is rarely fixed; (iii) government officials are not properly trained in grievance redressal measures.

A serious problem for any one who has to deal with the government as a citizen is its sheer complexity. Because of the multiplicity and commonality of the schemes, the public has a hard task in identifying the right department that would be able to solve their problems. Worse, even for fairly simple matters such as obtaining caste and income certificates, birth and death certificates, licenses of business, selling of properties, a number of different agencies requiring a plethora of different forms are involved. The illiterate and the poor are badly affected. They are unable to avail themselves of benefits under various development programmes because of lack of information, the difficulties inherent in applying for such benefits and their inability to pay for speeding up work.

Clearly, the citizens' access to governmental information is circumscribed. Even the Right to Information Act will have limited success until several other related Acts and Government Rules of Business are changed. There has to be a fundamental change in the way the government functions, in terms of updating and codifying procedures, simplifying rules and an attitudinal change in the civil service. The culture of secrecy that pervades the functioning of the government must be broken. Though the Right to Information Act has been passed, barriers to information continue to remain. Official information is not easily accessible to the people and what is available is not easily comprehensible, written as it is, in bureaucratic jargon. Rules and procedures, more often than not, involve a lot of discretion, providing ample scope for abuse of powers and corruption.

The conduct of diagnostic surveys through outsourcing could also help in providing vital information when institutional weaknesses inhibit the regular flow of information. However, such diagnostic surveys are not regular and there are several levels of acceptability to be undergone, before any correctional measures based on the survey recommendations can be taken. The Planning Department of the Government of Karnataka has instituted the practice of evaluating certain important schemes of the departments by outsourcing evaluation to independent agencies.

Government tends to measure the success of programmes by the sheer number of people benefited, rather than by 'how' they are benefited. While the Monthly Monitoring Review (MMR) and Karnataka Development Project (KDP) meetings at the government level focus on review of financial and physical progress, such reviews do not provide enough opportunity to assess the quality of service delivery to the people.

Rigid rules, archaic procedures and resistance to change have always been the barriers to governance reforms. Several tasks and schemes in the government have become so redundant and stereotyped that employees very often do not know what they are trying to accomplish. Workloads are unevenly distributed. While some field officers are under-worked, others are over-worked and some offices are located in places inaccessible to the public. The tax-payers and the general public are not interested in what rules and processes the bureaucracy follows, but they do care deeply about how the government delivers services.

Every government department should have a well-defined mission statement setting out standards of service to be provided.

Making the administration more people- and market-friendly as well as more efficient calls for improvement in civil service management. This means the development of a professional civil service. Employees' skills and aptitudes are not matched with the work they perform. Performance has little bearing on pay and promotions. Vested personal loyalties and political considerations prompt routine professional and career decisions. Success offers few rewards, failures few punishments. Government procedures and administrative orders make it tough to reward good performers or even to discipline the non-performers as the following report shows.

Making the administration more people- and market-friendly as well as more efficient calls for improvement in civil service management. This means the development of a professional civil service.

Teacher absenteeism is a phenomenon present in all-indian states including Karnataka. A World Bank survey (2004) found that teacher absenteeism in India ranged from 14.6 per cent in Maharashtra to 41.9 per cent in Jharkhand. Karnataka stood eighth with 21.7 per cent. Teachers in schools that had been inspected in the three months prior to the survey were about two per cent less likely to be absent. Teachers who were 'powerful' (male, older, better educated and higher ranking) were likely to be more frequently absent because they were the ones against whom it was most difficult to take action. The report points to a lack of accountability and lack of action, both before and after the event, in both teachers and supervisors. School Development Monitoring Committees (SDMCs) have been constituted with parents as members to ensure better governance in the system, but its performance has been mixed.

Recommendations

It is clear that Karnataka should take steps to sustain the pace of governance reforms and also initiate action for further reforms.The improvement in service delivery and the gradual reduction of poverty should serve as an impetus to the government to continue with governance reforms. There also is a broad political consensus for the reforms, since many of the reform strategies in the state have been effected through legislations, for instance, the Transparency in Public Procurement Act, Fiscal Responsibility Act, Industrial Facilitation Act, etc. Such Acts have helped institutionalise the reform process. Lessons from the ongoing reform process reveal the importance of political ownership of the reforms to ensure sustainability. To take the reforms forward, it is recommended that the following measures should be initiated:

- Set up a Task Force in governance reforms;
- Bring out an annual governance strategy and action plan;
- Have a governance strategy and action plan for each district. This would also help to focus on reducing regional disparities;
- Bring out an e-governance action plan for every government department;
- Give greater publicity to the Right to Information Act and also improve documentation, archives of documents;
- Continue to take action to rationalise government activities and schemes;
- Extend the success of the *Sachivalaya Vahini* to districts, beginning initially with the offices of the Deputy Commissioners and Chief Executive Officers of the zilla panchayats;
- Strengthen the public-private partnership, especially in the areas of infrastructure development so that government investments are reduced and the private sector also gets encouraging returns on its investments; and
- Have grievance *adalats* at the district, taluk and gram panchayat levels to address issues pertaining to land, food security, housing, health, education, public works, drinking water, sanitation, power, agriculture, with special emphasis on areas pertaining to law, order and crime, and especially crimes against women.

Voluntarism and NGOs

Voluntarism and NGOs

Introduction

A dynamic civil society in an elected, participatory democracy such as India, ensures that there is a strong and vocal constituency for public financing and provisioning of basic social services. It also is the best safeguard against bad governance, inefficient service delivery and the hierarchical structures of decision-making that result in delays and red tape. At the same time, civil societies are often fragmented and stratified into 'haves' and 'have-nots' on the basis of income, gender and caste, resulting in disparities in access to public resources and services. The poor and the marginalised lack the ability to give voice to their concerns. Empowering the voiceless and giving visibility to the 'invisible' therefore, are significant aspects of the process of building strong civil society organisations (CSOs) and forms a part of the agenda of many non-governmental organisations (NGOs). Civil society organisations are community based organisations and include labour unions, NGOs, people's groups, foundations and religion-based groups.

Unlike the public sector, which is often accused of inefficiency and non-responsive behaviour, or the private sector which, driven by profit, prices itself out of the reach of the poor, the voluntary sector is perceived to be motivated by altruism, making it a suitable catalyst for promoting the sustainable development of the poor in rural areas; an agency capable of giving voice to the needs and aspirations of people and enabling the growth of local participatory mechanisms for self-empowerment. This chapter will look at the role of NGOs in human development from several perspectives, viz. (i) while the poor continue to be overwhelmingly dependent on public social services, NGOs have begun to emerge as key players in various human development sectors, thereby supplementing public efforts, (ii) NGO-driven initiatives often bring a more participatory and empowering focus to development, (iii) NGOs and civil society organisations, while not necessarily coterminous, tend to have overlapping objectives and many grassroots CSOs have their origins in the ground-breaking work of NGOs. In this sense, NGOs have strengthened civil society.

The sheer diversity of NGO activity is testimony to the range, professionalism and expertise of these organisations. NGOs have been instrumental in the provision of healthcare, literacy, poverty alleviation through sustainable development, rehabilitation, women's rights, engendered human development programmes, environmental protection, HIV/AIDS support programmes, agriculture extension services, to name a few. They supplement government services in a significant way although their methodology is different.

The chapter acknowledges the strengths that NGOs bring to their work in diverse sectors and analyses their contributions to human development in the state. At the same time, the constraints on NGO actions are also briefly examined.

Voluntarism, which has its roots in altruism, has a long tradition in India, and particularly in Karnataka. The roots of voluntarism are two-fold: religion and the freedom movement. Karnataka has the classic example of Sri Basaveswara: born in 1131 AD, a very great social reformer, who at the age of 16, rejected untouchability and the rigid rituals that widows were forced to follow; and promoted, with vigour, equal rights for women and a casteless society. Although many of the voluntary institutions devoted to social service in Karnataka emerged from religion, they created a distinct space for themselves and adopted a professional approach to developmental issues. However, the degree of institutional space between the organisations devoted to social service and the formal religious establishment from which they originate differs. In some institutions, for example, the religious head is also the head of the social service institution, while in others, the social service organisation is more autonomous.

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The degree of space between the religious establishment and the social service institution shapes the social and development strategies that the latter selects as its mission.

The other major source of voluntarism was the freedom movement, and Mahatma Gandhi in particular. There are hundreds of organisations in Karnataka, which originated during the freedom movement and continue to do constructive work in communities, addressing issues like Dalit welfare, illiteracy and poverty. The inspirational basis for most of them is Mahatma Gandhi's philosophy rather than any religion.

The Central Government and NGOs

The Government of Karnataka's approach to voluntary agencies is conditioned very much by the position taken by the Central Government, mainly in the plan documents. Most of the plans focus on a broad spectrum of voluntary involvement. The Sixth Five Year Plan was the first to include a reference to the voluntary sector, even if it was only in the context of distinguishing such organisations from cooperatives and Panchayat Raj institutions (PRIs), which are government sponsored. In the Tenth Plan, NGOs are described as intermediary, not-for-profit institutions but they are referred to only twice; the space and attention given to the voluntary sector is really minimal. It is only in the Seventh Plan that there is an extensive discussion of the voluntary sector and 'NGOs', which are generally understood to be not-for-profit, professional, intermediary institutions, which manage programmes in the areas of economic and social development, engage in advocacy, welfare, rehabilitation and training. These NGOs are generally not membership institutions. They form one set of institutions, which are part of a broader portfolio, which include institutions like trade unions, professional associations, and environmental groups, which are largely membership institutions. However, the members of the membership institutions mentioned above are largely from the middle and upper classes. There is another category of institutions generally called community based organisations (CBOs) which are also membership institutions but whose members are from the 'targeted sections' of development interventions and a majority are poor. Many NGOs are involved in building these community based institutions.

The recognition of the role of voluntary agencies in partnering government initiatives by the Centre may have had some influence in the initiatives taken by the Government of Karnataka to bring several NGOs into major government sponsored programmes.

The plan documents, even the Seventh Plan, do not use the term 'NGO'. The Tenth Plan is the exception. The earlier Plans used terms like 'people's participation' (Sixth Plan), 'voluntary agencies' (Seventh Plan), 'voluntary sector/organisation' (Eighth, Ninth Plans). The focus, therefore, is on the broader portfolio of institutions described above, which fall more comfortably under the umbrella of Civil Society Organisations rather than NGOs in the commonly understood sense. This focus on 'voluntary' rather than 'non-government' is part of the long tradition of voluntarism in the country. Many voluntary organisations received grants from the Central and state governments to run orphanages, homes for destitute women, hostels for working women, hostels for Scheduled Caste and Scheduled Tribe students, primary and secondary schools and colleges. The focus of government-voluntary agency partnership was the management of institutions. The management of poverty alleviation and social service programmes was the preserve of the government.

NGOs in Karnataka

The profile of government-voluntary organisation partnership followed much the same path in Karnataka. The recognition of the role of voluntary agencies in partnering government initiatives by the Centre may have had some influence in the initiatives taken by the Government of Karnataka to bring several NGOs into major government sponsored programmes. Though this experience has been a mixed one, there is ample evidence that, on the whole, this collaboration between the public and voluntary (NGO) sectors in development has helped to raise the ownership of people of these programmes and the quality of people's institutions that subsequently emerged.

One interesting feature of this process is that the government itself has promoted a number of NGOs registered under the Societies Registration Act. These institutions, registered under the

Societies Act, have government employees as members and executives of the society. Almost all of these government sponsored societies have been promoted in the context of bilaterally and multilaterally funded projects. Such organisations tend to further blur the profile of a voluntary organisation. In reality, they are part of the implementing structure of government. If we add to these organisations set up by government, other charitable societies and trusts set up by business houses as well as educational institutions (including the Indian Institutes of Management) and hospitals, the character of a voluntary organisation becomes further indeterminate. As a result, several of the problems that NGOs - as commonly understood – continue to face, arise from decisions taken by governments relating to taxation and other forms of control that are actually more appropriate to profit making societies like certain hospitals and educational institutions, but which, by default, extend to all institutions since they all fall under the umbrella category of 'registered societies'.

NGOs, CBOs and SHGs

It might be useful to briefly describe how this chapter considers these three institutions. As already mentioned, the Seventh Plan Document is the only one which focuses on those organisations which fit the category 'NGO' as we now understand it, and which are not-for-profit, professional, intermediary institutions which manage programmes in the areas of economic and social development, engage in advocacy, welfare, rehabilitation and training. The World Bank, for instance, defines NGOs as a wide spectrum of groups and institutions that are entirely or largely independent of government, and characterised primarily by humanitarian or cooperative, rather than commercial, objectives. This description excludes organisations such as universities and research institutions which are often autonomous, and refers mainly to private, non-profit organisations that are engaged in activities to relieve suffering, promote the interests of the poor, protect the environment, provide basic social services, or undertake community development. They depend on donations and voluntary service to run their organisations.

The term 'self-help group' (SHG) is sometimes used very ubiquitously to encompass all kinds of group activity; a more exact definition of an SHG would be a group or collective of people based on the affinity of its members, who share a similar socio-economic status. The group manages savings and credit to its members, provides access to regular income to enable members to meet their livelihood needs while empowering them to create social and political space for themselves in their households and communities. Over time, a sustainable and dynamic SHG may evolve into an NGO and/or CSO. (See chapter 14 for more information on SHGs).

A Community Based Organisation (CBO) is a generic term, used very loosely to describe a private non-profit organisation or group that works within a community for the socio-economic development of that community. Very often, the CBO focuses on issues of local significance such as literacy, violence against women, child healthcare and livelihoods, to name a few. The term is also used to describe any group of people such as SHGs, Village Forest Committees, User Groups, etc. The term CBO is used mainly to distinguish these institutions from NGOs, which are intermediary organisations. The CBOs are usually membership institutions that function at a more 'informal' level (though some of them do register or may even be compelled to register if they are to benefit directly from certain types of government programmes) while the NGOs are invariably legal entities.

How successful are CBOs in managing community resources in a democratic, participatory manner? The CBOs referred to here are those that manage community resources such as forests, irrigation tanks, watersheds and village water supply schemes. Most of these community user groups have been formed by NGOs working in a bilateral/ multilateral-funded project administered by the state government. The management of community resources through user groups is often a component of the project structure. A survey of Village Forest Committees (VFCs) in Uttara Kannada district indicates that many VFCs have been successful in eradicating the role of contractors who used to exploit families who collected non-timber forest

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products (NTFP). However, power over these resources was then transferred to the powerful families in the village who dominated the Village Forest Committees. An employee of the Forest Department was the secretary of the committee and was responsible for organising meetings and keeping the accounts. As a result, meetings were not held regularly. This combination of legitimising the powerful and strengthening the nexus between the local Forest Department staff and the village elite did little to improve community ownership and management of forest resources. Both NGOs and government departments contributed to this situation. As a result, it was subsequently proposed that Village Forest Committees be disbanded and that the panchayats take over the responsibility of managing these resources. Village forest committees continue to function, however.

The formation of a CBO does not automatically ensure democratic management of a given resource, even if NGOs are involved in the process. Besides, when a CBO is formed at the instance of government, then, the top-down approach of management remains and the user groups' dependence on government departments for technical and financial assistance impedes the evolution of an autonomous, self-managing CBO.

The performance of user groups in the management of irrigation tanks has also not matched expectations. This is due to many reasons, the major one being that many of the cultivators in the irrigated area of the tank are share croppers, and therefore, do not have much interest in improving the land or maintaining the water source. Management of these facilities, which had not always been efficiently managed earlier, means that the user groups will have to mobilise funds for payment of electricity and maintenance charges. The performance of user groups in major irrigation programmes has been comparatively better; but there is still much to be done in building a synergy between the government departments that manage irrigation and the people who use the water. The formation of a CBO does not automatically ensure democratic management of a given resource, even if NGOs are involved in the process. Besides, when a CBO is formed at the instance of government, then, the top-down approach of management remains and the user groups' dependence on government departments for technical and financial assistance impedes the evolution of an autonomous, self-managing CBO.

The conclusion is not that the CBOs have no place in development strategy, but that they cannot be expected to discharge their functions competently without systematic capacity building inputs (which cannot happen through just one or two training programmes targeting one or two CBO representatives) and without the delegation of at least some real authority. The latter scenario can result in conflict-situations with PRIs but a 'happy' solution has been found by converting some CBOs such as watershed committees, which handle substantial funds into sub-committees of the jurisdictional GP. Co-opting a CBO may mean that statutory requirements have been met since the GP is entrusted with local developmental tasks but it does very little for the autonomy of the CBO. Further, the nature of the CBO should depend on the nature of the resource to be managed. A milk society at the village level, for example, must include both large and small farmers, as well as landless families involved in milk production. It is the large farmers who produce enough milk to make the route viable. The small farmers and landless families are then able to sell their marginally surplus production of milk to the milk union. However, when the resource is finance for credit, if large and small farmers/landless families are included in the same group, then the richer and more powerful people are likely to control all the resources and ride roughshod over the poor.

Karnataka enjoys the distinction of fostering a healthy relationship between the government and NGOs. Such partnerships are established in the hope of greater synergy, and even though they may bring conflicts in their wake, Karnataka has chosen to manage these tensions, rather than abandoning NGO partnerships altogether.

Government–NGO partnership

What are the reasons for involving NGOs in development programmes? There is a long history of NGOs being part of the service delivery system of the government; the major examples are in health related programmes, women and child care, and more recently in programmes funded by the Ministry of Rural Development. Involvement of NGOs officially in multilateral/bilateral programmes raises the level of cooperation to another level. The NGOs become not only implementers; they also find a place in designing and managing programmes together with government at all levels.

The Government of Karnataka was the first to take this step; the watershed project in Gulbarga (1986) was the first in the country in which the GoK, a bilateral agency (Swiss Development Cooperation) and an NGO (MYRADA) were officially involved in a triangular partnership. However, a conceptual framework is required which provides an institutionalised basis for such collaborations to work effectively.

Assuming that the basis for Government-NGO partnerships is the comparative advantages that each can bring into the programme, the relationship should either thrive on mutual respect – including spaces for disagreements and compromises in the interests of the partnership goals – or go separate ways: there is not much space for a middle path, and to take on the roles of contractor-supplicant defeats the purpose of coming together; at any rate, it cannot be called a 'partnership'.

One issue that has been worrying many NGOs is whether the ability to remain true to their core objectives will be diluted when the government is the financing agency. How far is the NGO prepared to go in questioning the assumptions of the programme under implementation? There is no doubt that the ability of the NGO to question will depend very much on: a) the size of the NGO, especially at the grassroots in terms of the area covered and people directly involved in its programmes; b) the NGO's credibility based on its past performance and those involved with it at Board level and senior management positions; and c) the ability of the NGO to negotiate with government without polarising and publicising the issue. All NGOs do not have these features, nor are all these strengths equally obvious in those NGOs, which have them.

The ability to influence policy is also conditioned by the bidding process. NGOs argue that bidding for contracts to implement programmes announced by the government ties the hands of the bidding agency and puts it at a disadvantage if it were to question the contents and implementation strategies of programmes. However, NGOs do bid for contracts and the government then deals with NGOs as contractors.

BOX 13.1

Characteristics of NGOs' activities

NGOs are characterised by the diversity of their activities. They are also associated with efficient, participatory service delivery systems. Government-NGO partnerships seek to build on the indisputable strengths of the good performing NGOs. These are: (i) the willingness to work in remote areas among marginalised people, (ii) the ability to set in motion, a participatory process in the identification of needs, the design and implementation of programmes, (iii) the readiness to use and mobilise local resources, (iv) a non-hierarchical approach to working with people, (v) cost effective service delivery, (vi) freedom from red tape and (vii) freedom to innovate.

But then, the government is not the only organisation that may push NGOs in a certain direction. Many NGOs are dependent on donor funds and the increasing competition for donor funds squeezes out the smaller NGOs. Donors, in turn, may impose standardised formats, and this results in NGOs losing their key strengths: diversity and flexibility. Governments, in turn, accuse NGOs of secrecy and lack of transparency regarding donors and the use of funds. A more serious concern for many governments is the issue of mandate and accountability. Marshcall notes that NGOs must be very clear about who they derive their mandate from and to whom they are accountable. Professing to speak for the people or acting as alternatives to elected governments is misleading and undermines the credibility of NGOs. While tensions can erupt in the wake of successful social awareness programmes initiated by NGOs, when the power elites may feel threatened (e.g. anti-arrack agitations, anti-dowry actions), such tensions can be seen to be producing outcomes that promote equity and social justice. It is more problematic when NGOs and elected bodies come into conflict. In Karnataka, however, the very successful 'Gram SAT' training of PRI functionaries was implemented with NGO participation, so, it is possible for PRIs and NGOs to harmonise their developmental activities.

Categories of NGOs in Karnataka

NGOs are usually categorised according to their main activity. However, the history of NGOs shows that many NGOs start with a particular activity, but broaden their portfolio as they progressively

respond to people's concerns, which are not compartmentalised. Most NGOs however, are mobilisers of people and providers of services. From this basis, they move to catalysing social change and influencing gender relations. An analysis of the Directory of Voluntary Organisations in Karnataka, which brought out profiles of 530 NGOs, indicates that of the 530 NGOs surveyed, the largest numbers are engaged in development, followed by social service and health. It also shows that the majority, by far, are situated in central and south Karnataka. (Table 13.1)

TABLE 13.1

Category index of NGOs

Main category	Sub category	No. of NGOs
Culture and Arts	Culture	5
	Media and communication	7
	Recreation and adventure	2
	Total	**14**
Education	Education – General	14
	Scholarships for education	2
	Non-formal education	1
	Primary and secondary education	1
	Value education	4
	Skills/Vocational training	9
	Research and scientific education	1
	Education – others	12
	Total	**44**
Health and Rehabilitation	Alternative/indigenous healthcare	2
	Blood services	2
	Cancer-related	3
	Community health	5
	Disability	5
	Services for the intellectually impaired	14
	Services for multiple disabilities	6
	Physically impaired/Cerebral palsy	11
	Speech and hearing impaired	6
	Visually impaired	6
	Eye care	1
	Family planning	1
	HIV/AIDS	5
	Hospitals	1
	Leprosy	4
	Mental health	5
	Substance abuse rehabilitation	7
	Health – General	11
	Health – Others	2
	Total	**97**
Social Service	Social Service - General	49
	Care of the elderly	21
	Childcare, orphanages, adoption	29
	Street children	2

(Table 13.1 Contd...)

(Table 13.1 Contd...)

Main category	Sub category	No. of NGOs
	Crisis intervention, counselling	14
	Destitute and abandoned	3
	Total	**118**
Environment	Alternative energy	2
	Animal and bird care	5
	Ecology and environment	9
	Organic farming and marketing	2
	Tribal communities and forests	9
	Environment - Others	1
	Total	**28**
Development	General Development Organisations	61
	Agriculture	4
	Alternative tourism	1
	Drinking water and sanitation	3
	Handicrafts support	2
	Housing	1
	Rural development	63
	Entrepreneur development	6
	Slum development	13
	Total	**154**
Law and Advocacy	Child labour	9
	Civic organisations/Civil liberties	5
	Consumer interests and concerns	3
	Dalit issues	5
	Women, Gender, Rights	19
	Human Rights and Legal Aid	3
	Devadasis and sex workers	2
	Law and Advocacy - others	1
	Total	**47**
Support organisations	Documentation and research	3
	Development research fellowships	1
	Grant-making (Indian)	1
	Grant-making (International)	1
	Management, HRD, Evaluation	2
	Networking and advisory services	4
	Literature (publishing/marketing)	1
	Training	7
	Accounting/Auditing/Legal Advice	1
	Fund raising	2
	Support – Other	4
	Total	**27**
Religion	Religion – support and promotion	1
	Total	**1**
Total of all types		**530**

Note: This is by no means a complete list of NGOs in Karnataka and the lack of reliable data is a serious constraint.

Source: Bangalore Cares: Directory of Voluntary Organisations in Karnataka, 2000.

Conclusion

It may be asked why NGOs should not take over more government functions when they have so many advantages. The answer is that most NGOs are small, and hence, lack institutional capacity, have access to limited funds and all too often, are capable of dealing only with single issues. Besides, the government cannot transfer its responsibilities for poverty alleviation, food security, social security and basic social services to NGOs. People have certain expectations of their elected representatives that NGOs cannot substitute. NGOs, with their indubitable strengths, play a significant role in advocacy, building CSOs and CBOs and implementing services at the grassroots in a participatory manner. This is their great contribution: building a dynamic and responsive civil society and enabling the poor and the vulnerable to speak for themselves. This will become evident in the chapter on self-help groups.

Self-Help Groups: Empowerment Through Participation

Self-Help Groups: Empowerment Through Participation

Introduction

Self-help groups (SHGs) and women's self-help groups (WSHGs) in particular, represent a form of intervention that is a radical departure from most current programmes. They are an effective strategy for poverty alleviation, human development and social empowerment. They offer grassroots participatory implementation that is demand driven by 'beneficiaries' who, in other projects, often find themselves receiving goods or services in a manner that is opaque and impersonal. Most SHG-based programmes are implemented by the government in partnership with NGOs or by NGOs and donor agencies. SHGs also have the potential to transform themselves into vibrant civil society organisations.

Credit needs of the poor

Poverty represents a negative facet of human development. The state of Karnataka has always recognised the need for, and the value of, financial services to the poor. Financial services can be classified as access to finances and management of finances. Where the poor are concerned, access is tackled through various schemes for below the poverty line (BPL) households and while the names of such schemes have changed over the years, the core elements have remained the same since the days of the Integrated Rural Development Programme (IRDP), viz. a loan accompanied by a subsidy, that together, amount to a fairly large single-dose infusion of funds to the identified poor families. The management aspect was largely ignored with government functionaries making most of the credit decisions on behalf of the poor. Schemes on offer covered a limited range of pre-determined investment choices accompanied by inflexible terms and conditions.

Yet, there is no reason to believe that the basic reasons why poor people need money are any different – except in matters of detail – from the requirements of the rich. The poor borrow to invest in activities that enable income-generation, to meet societal obligations related to 'life events' (births, deaths, weddings, etc.) and to meet emergency needs related to accidents, drought, illness and other such unforeseen contingencies. Cases of loans taken for asset-creation being 'diverted' to pay for contingent expenditure occur because financial institutions do not lend for non-asset creation purposes.

There is enough empirical evidence at hand to support the following statements:

1. A single-dose infusion of credit into a poor household – even when worked out on the basis of feasibility studies of economic activities and even if accompanied by a significant subsidy component – is not viable. The poor benefit far more significantly from multiple doses of credit that begin small and grow in volume with each loan cycle. It takes an average of 5 or more loan cycles to graduate from being poor to becoming non-poor.
2. The poor need money in amounts, at specific times, and for purposes that make the money materially useful to them. They are competent to make practical financial calculations and take 'street-smart' decisions just as well as the better-off. They may enjoy receiving grants and subsidies but are, at the same time, aware that subsidies are no replacement for a financial system that works.
3. The requirements of poor families, of materially useful sums of money, can come in one of several ways, of which, the three most ubiquitous are through (i) savings – where current consumption of money is postponed to yield lump sums at future dates

Poverty represents a negative facet of human development. The state of Karnataka has always recognised the need for, and value of, financial services to the poor.

BOX 14.1

What is an SHG?

NABARD defines it as a group of 20 or less people from a homogenous class who are willing to come together for addressing their common problems. They make regular savings and use the pooled savings to give interest-bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritisation of needs, setting self-determined terms for repayment, and keeping books and records. It builds financial discipline and credit history that then encourages banks to lend to them in certain multiples of their own savings and without any demand for collateral security.

To this definition can be added the affinity dimension and the need to acquire the 6 organisational characteristics of Vision/Mission, Organisational Management Systems, Organisational Accountability Norms, Financial Management Systems, Learning and Evaluation Systems and Networks and Linkages with other institutions.

The poor can and do save in a variety of ways. Yet, their poverty compels them to take loans from time to time, which – because of their fragile situations and the alignment of market forces – they may or may not be able to adequately service.

(ii) loans – where a lump sum is obtained at present in exchange for surrendering future consumption, and (iii) sale of assets – which may either represent a planned process of financial management or be a crisis response.

4. The poor can and do save in a variety of ways. Yet, their poverty compels them to take loans from time to time, which – because of their fragile situations and the alignment of market forces – they may or may not be able to adequately service. What is true is that the moneylender – also represented by landlords, traders, provision shop owners, relatives, salaried friends and neighbours, etc. – is their most reliable credit provider, despite the prospect of adverse consequences in the future.

The origin of the self-help group strategy can be traced to recognition of these truths based on a systematic observation of people's coping mechanisms and behaviour in relation to money. However, though money and its management was the starting point of the SHG strategy (the groups were earlier called Credit Management Groups), experience in the facilitation of such groups soon made it obvious that not only did the money in their hands enable the poor to slowly acquire power, but even more, the group strategy itself created spaces and involved processes that transformed SHGs into civil society organisations that empowered members – both individually and collectively – a *gestalt,* where the organised whole became more than the sum of its parts. This is an important realisation. It can influence the choice between adopting a credit delivery approach that is content with putting some extra money (loans/subsidies) in the hands of a poor person, and a group-based credit management approach where the processes of managing group funds lead to members taking the lead in the management of the group itself and becomes a means of empowering the poor, especially women, both in the public and private domains.

The history of SHGs in Karnataka

Karnataka does not figure on the top of the tables published by financial institutions that show the number of self-help groups formed in each state. This is mainly because the tables capture data after 1991-92 when the National Bank for Agriculture and Rural Development (NABARD) launched the SHG-Bank Linkage Programme. However, between 1984 and 1985, MYRADA, a non-governmental organisation engaged in rural development and based in Karnataka, promoted several co-operative societies that were enabled to give loans to their members. Subsequently, the large co-operatives broke up into small groups, which were the genesis of the first SHGs, referred to at that time as Credit Management Groups, with a focus on the management of credit. The concept of each member making a saving in the group soon followed, as also the establishment of a system of regular meetings, book keeping and records, and collective decision-making. A pilot study (Puhazhendi and Sai, 2000) gave NABARD the confidence to mainstream the SHG-Bank Linkage Programme in 1996 as a normal lending activity. The programme then spread rapidly, if unevenly, across the country, making it by 2002, the largest microfinance programme in the world.

Thus, the history of SHG promotion started with NGOs taking the lead in the mid-1980s and the lead passing on to NABARD by the late 1980s. After the SHG-Bank Linkage Programme was launched in 1991-92, the very first loans to SHGs in the country were given in Kolar district of Karnataka: by the Vysya Bank,

Bangarpet branch to *Venkateshwara Mahila Sangha* of Muduguli on December 9, 1991 and by the Corporation Bank, Andersonpet Branch to *Saraswathi Mahila Sangha* of Boduguriki on January 30, 1992. NABARD upscaled the programme in Karnataka by initiating a series of measures that included training of NGO and bank staff, convening regular meetings of all intervening agencies, analysing reports and providing feedback for changes in operational systems to make them more user-friendly, and launching the first RRB (Regional Rural Bank), the Cauvery Grameena Bank of Mysore district, as an SHG promoting institution (1994-95). In the 1990s, IFAD, with World Bank collaboration and in partnership with the Government of India and six state governments, including Karnataka, launched a similar programme titled *Swashakti.* This experience encouraged Karnataka to launch a state-wide programme called *Stree Shakti*, (Women's Power) based on the SHG strategy.

Together, the initiatives of the various stakeholders, (the government, NGOs, banks) increased SHG coverage in Karnataka significantly. At recent estimates, 40,295 anganwadi workers (of the Department of Women and Child Development), 561 NGOs, 8 regional rural banks, 20 District Central Co-operative Banks, and 2 commercial banks are engaged in SHG promotion. Together they are estimated to have facilitated the creation of close to 1,95,000 SHGs in Karnataka.[1]

Outreach

Today there is scarcely a village in Karnataka where an SHG has not been facilitated. The state government is now the single largest SHG promoting institution. It is important also to note that even in the many government programmes that are not primarily SHG-oriented, SHGs are still included and budgeted for, mainly to engage and empower the poor and introduce a measure of equity, where otherwise, the programme may have remained 'poor-neutral'. Table 14.1 gives an indicative list of interveners and the SHGs they have promoted.

Broadly, therefore, there are three categories of institutions promoting SHGs: the government, financial institutions and NGOs. The promoting institution plays a significant role in the way an SHG develops and functions. The *Stree Shakti* programme, anchored by the Department of Women and Child Development, attempts to focus the attention of members on curbing domestic violence against women, promoting girl child education, preventing child marriage, etc. Up-scaling the number of SHGs to 100,000 meant that all activities did not take place as scheduled due to budgetary constraints. SHGs promoted by financial institutions are normally viewed as potential sources of clients. They tend to focus on credit provision, and investment in the institutional capacity building of SHGs is limited. These SHGs hardly ever move into social activism. Of the three broad categories of SHG-promoting institutions mentioned above, financial institutions may have the smallest numbers, but in a way they are the most significant since these initiatives of bankers to become directly involved in SHG formation have helped to mainstream the SHG strategy in their priority sector portfolio and to make it a normal lending activity of banks. SHGs promoted by NGOs tend to promote the priorities and agenda of the NGOs concerned and to reflect the organisational and financial strengths as well as weaknesses of the NGOs. Thus, at least in the first two years of formation, they may range between two ends of the spectrum: the one determinedly focussed on altering power balances in favour of the poor (mainly poor women) without much attention to strengthening SHG institutional systems and the other focussed on building up the SHG as a professionally managed institution with little or no attempt made to influence social issues on which members could focus, leaving it to the discretion of members themselves.

Broadly, therefore, there are three categories of institutions promoting SHGs: the government, financial institutions and NGOs. The promoting institution plays a significant role in the way an SHG develops and functions.

However, though there may be one institution taking the lead in SHG promotion in a given context, yet in most cases other institutions are

[1] Estimated on the basis of a note circulated by NABARD at a meeting called in 2004 at Bangalore of bankers, Government (Women and Child Development Department) and NGOs in Karnataka to review the SHG-Bank Linkage Programme and fix targets for 2004-05. The number of 1,95,000 SHGs also tallies well with the figures obtained from the various agencies listed in Table 14.1.

TABLE 14.1

Some SHG-promoting institutions

Programme	No. of SHGs promoted	SHGs facilitated by	Programme focus
Swashakti Implemented by the Karnataka State Women's Development Corporation with IFAD-World Bank assistance.	2139	NGO partners of the Karnataka State Women's Development Corporation.	Empowerment of women. No credit or subsidy component. Emphasis on training for self-development.
Stree Shakti Implemented by the state government under the Department of Women and Child Development.	100000	Mainly anganwadi workers of the Department of Women and Child Development. Some NGOs now being involved.	Empowerment of women through savings and micro-credit, social awareness. Adequate budgetary provision for training. Grant of Rs.5000 per group as revolving fund.
SUJALA Implemented by the Department of Watershed Development with World Bank assistance.	1171	NGO partners of the Watershed Development Department.	The programme focus is on watershed development. SHGs are included to help the poor and the landless as a means to bring in a measure of equity into the programme. Budgetary provision made for SHG capacity building and to take up income generating activities.
KAWAD Implemented by the Karnataka Watershed Development Society with DFID assistance.	1013	NGO partners of the Karnataka Watershed Development Society.	The programme focus is on watershed development. SHGs are included to help the poor and the landless as a means to bring in a measure of equity into the programme. Budgetary provision made for SHG capacity building and to take up income generating activities.
Drought Prone Areas Programme (DPAP), Desert Development Programme (DDP), Integrated Watershed Development Programme (IWDP), Western Ghats Development Programme (WGDP), National Wastelands Development Programme (NWDP) These programmes are managed by the Watershed Development Department and implemented through the zilla panchayats. Funds are provided by the state and Central Government.	DPAP – 4795 DDP - 3220 IWDP – 1290 WGDP – 1075 NWDP – 2840	Department staff and NGOs.	The programme focus is on watershed development. SHGs are included to help the poor and the landless as a means to bring in a measure of equity into the programme. Budget is provided for training and working capital support (Rs.10,000 per group) to 'community organisations' (not specifically SHGs) but efficiency of use has varied with implementers and quality of monitoring.
Karnataka Urban Development and Coastal Environment Management Project (KUDCEMP) Implemented through Karnataka Urban Infrastructure Development and Finance Corporation (KUIDFC) with Asian Development Bank assistance.	3200	Municipal Corporation staff of selected towns along with NGO partners and promoters of Karnataka Urban Infrastructure Development and Finance Corporation.	The programme focus is primarily on sanitation and solid waste disposal in urbanising areas. SHGs are included to ensure that the poor are involved both in delivering the planned services and in benefiting from them.

(Table 14.1 Contd...)

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Programme	No. of SHGs promoted	SHGs facilitated by	Programme focus
Swarna Jayanti Shahari Rozgar Yojana (SJSRY) Bank loans to SHGs accompanied by state and Central Govt. subsidy. **Swarnajayanti Gram Swarozgar Yojana (SGSY)**	6896 Not separately calculated since SHGs formed under all programmes in rural areas are included for support.	Staff of Town, Municipal and City Corporations with or without the involvement of NGOs. No separate cadres engaged to form groups. SHGs formed under all programme are eligible for support depending on annual budgetary quotas.	The programme focus is on using the SHG approach for poverty reduction through channelling of bank loans and government subsidies. Budget is provided for training and working capital support to SHGs but efficiency of use varies with implementers.
SHGs promoted by Regional Rural Banks with NABARD support for capacity building	3044	The staff of the Regional Rural Banks.	Focus is on building up priority sector clientele for SHG-Bank linkage. Budgets for SHG capacity building vary from bank to bank. Efficiency of budget use can even vary from branch to branch of the same bank.
SHGs promoted by Commercial Banks with NABARD support for capacity building	21	The staff of banks concerned.	
SHGs promoted by DCC Banks and Co-operatives	34881	The staff of the DCC Banks/ Co-operatives concerned.	
SHGs promoted by Non-Government Organisations	30000 (approximate number)	The staff of the NGOs concerned. Since NGOs are also involved in several of the programmes listed above, the number of SHGs given here excludes the numbers already given above.	The focus is on empowerment of women but the extent to which this is understood and actually facilitated varies very widely between NGOs. Different levels of budgetary constraints also influence the quality of work.
Total SHGs promoted	**195585**		

Source : Estimated on the basis of a note circulated by NABARD at a meeting of bankers, Government (Women and Child Development Department) and NGOs in Karnataka called in 2004 at Bangalore to review the SHG-Bank Linkage Programme and fix targets for 2004-05.

brought in as the programme progresses. For example, both the government and the financial institutions tend to involve NGOs in the training of SHGs. NGOs and the government encourage their groups to link with financial institutions, and NGOs learn both from the government and from financial institutions the formal systems of reporting and financial management. Such interactions, coupled with the dynamic nature of the SHGs themselves, give reasons to believe that even if the promoting institutions do not share the same level of skills, time, staff or budgets for SHG promotion, and even if SHG promotion is not the primary objective of all such institutions, they tend to develop the same understanding of what an SHG is and what it can achieve as a civil society organisation.

Towards human development

The SHGs, as originally conceived, are not just groups that promote savings and provide credit, they are intended to become institutions that promote human development and empower their members. The major objectives of building participatory institutions of the poor such as SHGs is to provide the members with an opportunity and the space to develop a vision/mission, to develop and maintain organisational and financial management systems, to grow in confidence and skills to manage their lives and promote their interests in the private and public domains, to establish the linkages required for an institution to function effectively and sustainably, and to support its members to become agents of social change.There is adequate evidence to substantiate the claim that in this process, the members of the SHGs build new relationships, which are more balanced in terms of gender and decision-making and more equitable in resource distribution, within the group, in the home and with other institutions and groups in society. Institutions, by

BOX 14.2

Promoting good quality SHGs through SPIN

SPIN, or Self-help Promoting Institutions Network is a network of NGOs, Government and Banks started in Chitradurga district in 1999. Though each member institution in the network may have an independent agenda, their coming together in SPIN is specifically for the promotion of good quality SHGs. Their commitment is (i) to ensure that common minimum quality standards are maintained in their SHGs; (ii) all SHG related data is shared between member organisations and used to create a district level data base; (iii) programme related information and capacity building inputs are shared between members in the spirit of 'give and take'.

themselves, do not empower the poor unless they are participatory like the SHGs (in which all the members are united by a degree of homogeneity and affinity, all are involved in decision-making and in establishing the rules that govern their behaviour) and adequately provided with capacity-building support. In fact, institutions have the potential to be disempowering, if their structure is inappropriate and imposed from outside and their internal processes are hierarchical or elitist; in such cases they reflect and reinforce the existing class/caste/gender relations.

A major assumption on which the SHG strategy is based is that participatory institutions of the poor provide them with the space to develop skills and confidence and to mobilise resources. Good SHGs have been known to provide the impetus by which people can change the iniquitous power relations which have been keeping them both in poverty and subjugation. In a society where gender, class and caste play a major role in supporting exclusivity and extraction of surplus, it is not enough to teach people to fish, if they cannot reach the river. The hurdles in the way have more to do with oppressive socio-economic relations and structures rather than with skills. Building people's institutions, therefore, should be the primary objective of SHGs if they wish to transform themselves into civil society organisations.

The most visible manifestations of success are financial. Attempts have also been made to assess the degree of empowerment of SHG members, though not as regularly and uniformly as financial information flows. A majority of the SHG promoting institutions have not created reliable databases or promoted record keeping and documentation systems that enable good quality data related to empowerment to be accessed, consolidated and analysed. 'Empowerment' is such a misunderstood term that its meaning is trivialised to the extent that merely giving a small loan ends up being seen as gender empowerment.

Theoretically and ideally, SHGs, both of men and women, promote the following features which could have an impact on enhancing human development and empowerment: (i) a habit of regular savings; (ii) weekly meetings with a clear agenda and conducted in a participative way, where decisions are taken by the groups to give loans to its members regarding the purpose, size and schedule of repayments; (iii) a culture of sanctions for wilful default; (iv) awareness of, and involvement in, credit plus issues related to equity, gender and rights including the creation of a culture that reduces violence in the home; (v) the ability and willingness to carry out periodically a participatory self-assessment; and finally, (vi) a culture of learning. Together these contribute to, and enhance, the management skills and the confidence of the SHG members while increasing their capacity to meet their livelihood needs.

The following sections will draw from studies, which indicate the impact resulting from the experience that the poor have in managing SHGs.

BOX 14.3

Perspectives of poverty

If human development is the ability to lead a long, healthy and creative life with freedom, self-respect and the respect of others, then in turn this requires that (1) the income; (2) the basic needs perspectives of poverty are met – both of these perspectives will be referred to as the livelihood needs of the poor; and (3) that the social perspectives are achieved.

1. Income perspective of poverty:
A person is poor if his/her income is below the poverty line.
2. Basic needs perspective of poverty:
A person is poor when he/she is deprived of material requirements for fulfilling minimum human needs (food, shelter, clothing, health, education, employment, and participation).
3. Social perspective of poverty:
A person is poor when he/she lacks the ability and opportunity to function at a minimal acceptable level in society.

The impact will focus on issues related to their ability to cope with their livelihood needs, which include incomes and basic needs, as well as with the impact on gender relations in the home and on changes in society.

The livelihood needs of the poor – The income and basic needs perspective of poverty

Savings and Credit

Cultivating the habit of regular savings and the ability to access them when required through credit not only reduces significantly the vulnerability of the livelihood base of the poor and their dependence, it also enhances human development. It enables them to borrow for urgent needs instead of going to moneylender, which increases their dependency since he/she is often the one who provides them with labour employment at low wages. This, in turn, gives them a degree of freedom to bargain for better wages and working conditions and enables them to build a capital base which, hitherto, was impossible since the exorbitant interest rates demanded by moneylenders siphoned off all surplus. The 'feel good' factor is evident in a group that has been able to save enough in the group to meet with urgent needs. However, the members of the group need to go further if they are to justify the claim that savings empower people. They need to ensure that savings and credit are managed effectively.

When asked why they joined the SHG, 88 per cent of SHG members interviewed said that the primary reason for their joining was that it gave them the opportunity and motivation to save money regularly (NABARD 2002).[2]

This is a significant piece of information, making it possible to appreciate the figures given in Table 14.2 below as an indicator of the SHG's role in building financial buffers for members to overcome dependence and vulnerability.

This represents a huge sum of money by any standard, over which the members (95 per cent of whom are women) have access and control. Studies made by MYRADA[3] have shown that in remote villages where the SHGs meet about 25 per cent of the credit requirement, the interest rates of private moneylenders fall considerably – often by 50 per cent - and moneylenders from outside the village stop coming since the cost of transactions cannot be met with the lower interest rates.

A study of 64 SHGs in Chitradurga district (Berg et al, 1998) indicates that the average savings of members in the SHG increases as their membership matures.

Loans to members

Savings made by members are pooled and loaned to one another. SHG members determine the terms and conditions (these differ from SHG

Cultivating the habit of regular savings and the ability to access them when required through credit not only reduces significantly the vulnerability of the livelihood base of the poor and their dependence, it also enhances human development.

TABLE 14.2

Savings by SHG members in selected major programmes

(Rs. crore)

Promoting Institution	Total SHGs promoted	Total members enrolled	Total savings mobilised in SHGs
Karnataka Watershed Development (KAWAD) Society, through partner NGOs (upto February 2004)	1013	16012	2.53
Swashakti Programme (KSWDC, through partner NGOs) (upto December 2003)	2139	38346	4.76
Stree Shakti Programme (Department of Women and Child Development, through anganwadi staff) (upto March 2004)	100000	1479794	179.60
MYRADA (NGO directly promoting SHGs) (upto December 2003)	8359	130672	27.77
Total	**111511**	**1664824**	**214.66**

Source: Reports of KAWAD, KSWDC, Women and Child Development Department and MYRADA.

[2] Page 22, Table 3.9, *Impact of Self-Help Groups (Group Processes) on the Social/Empowerment Status of Women Members in Southern India,* commissioned jointly by MYRADA and NABARD, designed by MYRADA and conducted by A.C. Neilson ORG-MARG (SRC), published by NABARD in November 2002 and released at the Seminar on SHG-Bank Linkage organised by NABARD at New Delhi on 25th – 26th November 2002 to commemorate 10 years of SHG-Bank Linkage.

[3] Internal (unpublished) studies conducted by MYRADA in 2003 covering selected villages in Chamarajnagar, Mysore, Chitradurga and Erode districts to estimate the impact of SHGs on the existing moneylenders servicing the areas.

BOX 14.4

Savings

Where the poor are concerned, savings are made, not out of a surplus of income, but by cutting down some expenditure somewhere. In theory income *minus* expenditure = savings; in the case of the poor, the reality is income *minus* savings = expenditure. Savings are an essential feature of all SHGs, creating pools of funds for loaning to members and also serving as the basis to attract additional loan funds from financial institutions. Several studies have shown that savings reduce their vulnerability since they provide them with credit during periods when income is low. Such periods occur just before the onset of monsoons. It is during these periods that they have to depend on moneylenders whose terms and conditions ensure that they are in perpetual debt, unable to accumulate capital and in many cases lose their pledged lands or assets. Rural people generally do not have steady monthly incomes. The harvest, if good, brings in a lump sum income which they tend to spend without saving for the lean periods because they have no place to save which is 'friendly' and which they can access easily, other than converting money into household assets.

TABLE 14.3

Savings of SHGs

(Rupees)

Age of SHGs	1 Year	3 Years	5 years
Average monthly savings in kind	250	800	750
Average monthly financial savings	175	175	375
Total average monthly savings	**425**	**975**	**1125**

Source: Berg Christian, Bredenbeck Kirsten, Schurmann Anke, Shanzick Julia and Vanekar Christiaine (1998), Humboldt Universitat zu Berlin, 1998.

to SHG). Loans are provided for all purposes without making the traditional distinction between 'consumption' and 'income generation'. An example of the variety of purposes is given in Table 14.5. The SHG model provides its members with the space and flexibility to make decisions that are appropriate to each situation. Only private moneylenders lend for such a variety of purposes with minimum fuss and paper work; all financial institutions and government schemes lend only for 'productive' purposes. But it is the 'life events' and emergencies that drive the poor to debt traps. It leads also to the diversion of loans taken from formal organisations/government into consumption loans, which they are unable to repay.

It must be noted, that apart from their savings, SHG members also credit all the interest earned on loans to the group's common fund. Unfortunately data on interest earned by the SHGs is not easy to access from any of the major government sponsored programmes. Data from MYRADA's projects however is indicative. The 8,359 SHGs in MYRADA have earned a total of Rs.17.1 crore (Rs.171 million) through interest, which remains in the common fund of the groups. This is almost two-thirds of their total savings of Rs.27.7 crore (Rs.277 million). This amount from interest adds significantly to their 'own' funds and is a major indicator of how well the group is functioning, financially, as well as of its level of self-reliance.

TABLE 14.4

Loans given by selected SHGs to their members

(Rs. crore)

Promoting institution	Total SHGs promoted	Total members enrolled	Total loans given	Total amount loaned
Karnataka Watershed Development (KAWAD) Society, through partner NGOs (upto February 2004)	1013	16012	51598	14.66
Swashakti Programme (KSWDC, through partner NGOs) (upto December 2003)	2139	38346	73542	13.36
Stree Shakti Programme (Department of Women and Child Development, through Anganwadi Staff) (upto March 2004)	100000	1479794	Data not collected	380.79
MYRADA (NGO directly promoting SHGs) (upto December 2004)	8359	130672	796780	183.45
Grand total	**111511**	**1664824**	**921920**	**592.26**

Sources: Reports of KAWAD, KSWDC, Women and Child Development Department and MYRADA.

TABLE 14.5

Pattern of lending

(Rupees)

Sl. No.	Item	No. of loans	Amount loaned	Amount recovered	Balance outstanding	Amount overdue
1	Clothing	1366	528692	238479	290213	106
2	Education	3945	4261683	2780085	1481598	17474
3	Food	40354	65099160	44786373	20312787	17602
4	Health	8012	10362055	7057492	3304564	590
5	Repaid to moneylender	1203	3582419	2196208	1386211	0
6	Socio-religious ceremonies	3659	8824255	5674839	3149416	38579
7	Travel	689	307762	158043	149720	0
8	Crop loan	26842	45683839	31569955	14113884	1814
9	Equipment (agriculture)	298	222495	134246	88250	14023
10	Irrigation	12	137348	18367	118981	10265
11	Land development	466	1245006	705603	539404	17820
12	Land release/purchase	442	2492261	1451745	1040516	102466
13	Bullock	761	3388875	1655596	1733280	29144
14	Cow/buffalo	2655	13479698	6452113	7027586	36256
15	Feed treatment	19	39039	22382	16657	(-) 6707
16	Infrastructure (sheds, carts, etc.)	173	280439	111894	168545	42714
17	Poultry	17	19210	7940	11270	0
18	Piggery	15	22500	1660	20840	6860
19	Sheep/goat	443	1698036	453646	1244390	68135
20	Bee-keeping	16	19500	19500	0	0
21	Cottage industry	294	656344	326822	329522	71025
22	Petty business	12574	41468598	28702603	12765995	82118
23	Sericulture	123	184120	42423	141697	(-) 1780
24	House construction	311	1114760	591810	522950	10745
25	House electrification	20	26700	15187	11513	1500
26	House repair	1338	4897626	2423549	2474077	13980
27	Low cost latrine	267	256700	165123	91577	0
28	Fishery	44	255133	103003	152130	0
29	Release of bonded labour	2	5000	0	5000	0
30	Paying mortgage on house	4	16500	2900	13600	0
Total		**106364**	**210575755**	**137869584**	**72706172**	**574729**

Source: MYRADA's HD Kote Project, Mysore district as on December 31, 2002.

It would be misleading to estimate per capita loans from the above figures since the groups vary widely in age from over 10 years to less than six months. Sizes of loans given by SHGs to members range from less than Rs.500 to over Rs.30,000, depending on the age and capital base of each group. Loan repayment periods range from under a month to over two years, and the interest charged by the groups to their members could range from 12 per cent to 36 per cent per annum. In fact, the interest rates charged by SHGs come in for some criticism but since members decide them collectively, it is obvious that the rates are not regarded by members as being exorbitantly high.

The average amount loaned annually under the *Stree Shakti* programme alone, which has mobilised loans from banks for the last three years, works out to around Rs.106 crore; this figure is at least three times larger than the loans given annually under the erstwhile IRDP. The total number of loans that SHGs advanced to members is 9,21,920. This could never have been achieved by the formal financial system where one bank branch sanctions about 30 loans in the priority sector.

The wide variety of purposes for which loans are advanced and the ability to ensure a high rate of recovery indicates that where the microfinance model places the responsibility of decision-making squarely on the SHG, members are able to manage the SHG as a productive, responsive organisation.

An analysis of the data indicates that the SHG members take several loans over a period of three to five years. This is the only way that they are able to move out of poverty. A single dose or a one-time infusion of subsidised credit does not significantly raise them above the poverty line. The wide variety of purposes and the difference in the sizes of loans for similar purposes show that the SHGs do not have fixed and standardised patterns of lending and are able to adjust to each member's needs.

A review of the trends in lending indicates that during the first two years, SHG members take a large number of loans for clothing, education, food, health, to repay money lenders, and for socio-religious ceremonies. These are commonly known as 'consumption loans'. The trend in loans also indicates that loans for trade, cottage industries, animal husbandry and agriculture increase in number and size from the third year onwards after people have acquired a degree of independence and confidence that their investment in assets will be safe and productive.

The Berg study referred to earlier estimates that in the first year 25 per cent of the SHG members are above the poverty line; in three years, this number increases to 70 per cent and in five years, to 86 per cent as Table 14.6 indicates. About five to ten per cent of the SHG members, who join the SHG, are just above the poverty line before they join, though they are closely united by affinity with the others; in the first year about 10 per cent to 15 per cent make use of the opportunities provided by the SHG to cross the poverty line, but in most cases they fall below after six months or so, and then rise again.

This trend is also confirmed by another study commissioned by NABARD/MYRADA (2002) as the Table 14.7 indicates.

SHGs and financial institutions

Increased lending has been made possible through accessing loan funds from financial institutions, after the SHG – Bank Linkage Programme was launched in 1991-92. Under this programme, there are no subsidies for the asset, yet it has grown, particularly after 1999, and is today the largest microfinance programme in the world. The repayment rates average around 95 per cent.

The SHG members consider their ability to raise loans from banks and their ability to negotiate with banks directly as a major indicator of increased levels of confidence and self esteem[4]. This provides some insights into SHG members' ability to access finance from mainstream institutions. Many members say

[4] Social Intermediation Study sponsored by Aga Khan Foundation and Canadian International Development Agency, Page 12 of unpublished final draft of MYRADA segment, Sue Szabo (supported by Mamtha Krishna and Madhuri Partha Sarathy).

that they learnt to sign after joining the group. Although this might seem like a minor achievement to most of us, to SHG members, it seems to be a way of gaining acceptance in the 'mainstream', and a source of pride. Many members spoke of how they were previously ashamed to conduct bank transactions, as they used thumb impressions in place of signatures. Only after learning to sign were they comfortable about going to a bank. It was after joining the SHG, that they had gained the confidence of conducting bank transactions on their own, and approaching bank officials for loans.

The credit funds provided under the SHG-Bank Linkage Programme in Karnataka compare favourably with the credit disbursed to SHGs in Karnataka under the *Swarna Jayanthi Gram Swarozgar Yojana* as shown in Table 14.9. It may be recalled that all the previous loan-cum-subsidy programmes of the Central government for the rural poor, including IRDP and DWACRA, have been merged under SGSY. The SGSY programme is mainly intended to provide loans to groups. Due to various compulsions, individual beneficiaries are also being included in large numbers but they are not considered the primary target. Hence, Table 14.9 is of loans given to SHGs only.

BOX 14.5

Loan cycles

People need several cycles of loan to overcome poverty and that some of these loans may be 'non-productive' in nature but are an essential part of the process to climb up the socio-economic ladder. Thus, if a leaking roof is not repaired the income earning produce stored under it will be destroyed; if a broken leg is not treated immediately, the labourer may never be able to work productively again; if land pledged to a moneylender is not redeemed, the land itself may be lost forever; if a social event is not appropriately celebrated, friends and relatives may become unavailable in times of need. Similarly, a person may not be able to manage a larger programme right from the beginning but if her programme starts small and slowly graduates in size, this growth is steered by her and she can manage it much better. The varieties of purposes for which loans are given by SHGs indicate that the SHGs are able to meet this need.

Social perspectives of poverty

Data on social development is far more difficult to put together because of the varied ways in which information is collected and the relatively fewer efforts made to present quality information along standard parameters in terms of quantified data. The skill levels and time required to undertake such research also makes it far more expensive compared to consolidating financial information. Nevertheless, an attempt will be made to assess the impact on SHG members with respect to their ability to introduce changes in gender relations in the home and in society as a result of their experience in a well-functioning SHG. The CATAD study represents one effort made to quantify progress in social development and empowerment; Tables 14.10 - 14.13 indicate significant progress in these domains.

TABLE 14.6

Percentage of households above the poverty line

Age of SHGs	1 year	3 years	5 years
Percentage of households above the poverty line	25	70	86

Source: SHG-Bank Linkage programme in Karnataka, NABARD, 2004.

TABLE 14.7

Financial status of SHG members

Change in personal financial status after 3 years	Number of SHG members	Percentage
It has improved	114	89.1
It has remained the same	14	10.9
Can't say	0	0
Total	**128**	**100**

Source: SHG-Bank Linkage programme in Karnataka, NABARD, 2004.

BOX 14.6

Profiles in empowerment

Lakkavva Ningappa Heggade is from a poor family and joined the Shri Sharada *Stree Shakti* group of Metaguda village, Mudhol taluk, Bagalkot district. She took a loan of Rs.1,000 from her group and bought a sheep, which gave birth. Soon after, she sold the sheep and lambs at a small profit. She then added it to another loan of Rs.3,000 that she took from her group, and bought a cow. She sold milk and milk products to repay her loan. A third loan of Rs.5,000 enabled her to purchase a buffalo which she managed in the same way. She then took a loan of Rs.7,000 to buy a small house site. Her fifth loan of Rs.8,000 was taken to release her father-in-law's mortgaged lands and the sixth loan of Rs.6,000 helped her husband and father-in-law to re-start cultivation. She regularly repays all her loans and has become a model of how a poor woman can overcome poverty with planning and determination backed by SHG support.

Sundramma, who has been an SHG member for five years, lives with her husband and two children in Holalkere village of Chitradurga district. The family is landless and lives in a rented house, in front of which they have set up a small grocery shop. She and her husband also work as agricultural labourers. After six months of regular savings, Sundramma asked for, and got, a loan of Rs.5,000 from her group, to expand her shop. After repaying this loan, she took another of Rs.10,000 of which she used Rs.5,000 to improve her shop and Rs.5,000 to buy a cow. She then took a third loan to buy six sheep, which soon expanded to a flock of 12. She sold seven sheep for Rs.10,000, which she invested in a chit fund since she still owed some money to the SHG and was not yet eligible for a fourth loan. With the chit fund amount, she purchased a small house site and leased a two acre coconut plot for one year. Her husband started selling tender coconuts. By then, she had repaid her earlier SHG loan and got another loan of Rs.15,000, of which she used Rs. 5,000 to buy a buffalo, Rs.5,000 to further expand her shop, and Rs.5,000 to purchase wholesale bakery items that her husband then started selling, along with the tender coconuts. She continues to be a responsible SHG member and her family now has assets worth Rs.1 lakh.

Sources: *Stree Shakti* case study, DWCD, 2004, MYRADA 2003.

TABLE 14.8

Loans by banks to SHGs under the SHG-Bank Linkage programme in Karnataka

Year	Number of SHGs credit linked with formal financial institutions	Amount loaned (Rs. lakh)
1992-93	114	5.73
1993-94	51	5.51
1994-95	481	77.71
1995-96	1460	145.08
1996-97	760	159.12
1997-98	1138	232.19
1998-99	2002	429.86
1999-2000	5018	1054.81
2000-01	8009	1714.00
2001-02	18413	3475.39
2002-03	25146	7249.50
2003-04	41688	13960.36
Total	**103866**	**28521.28**

Source: SHG-Bank Linkage Programme in Karnataka, NABARD, 2004.

The study of 64 WSHGs selected three decision-making areas, all related to their husbands, in order to assess whether their experience in the SHGs had an impact on gender relations. These decision-making areas were (i) who decides on the purpose of loans in the home before the woman submits her request at the SHG meeting; (ii) who makes decisions about making changes to household infrastructure; and (iii) who makes decisions regarding the purchase of higher value household articles.

In these three decision areas there is a significant shift from a position where women were largely dominated to one where they have equal say or even where they take the lead. This progression can be attributed largely to two factors: (i) the money to implement many such decisions

comes from SHGs and from the increased contribution of women to household income. As providers of funds the women are able to assert their right to influence the use of such funds; (ii) weekly engagement in SHG-related decision-making enables women to gain competence in decision-making, which includes presenting their side of the case coherently, reasonably and logically.

The study then went on to enquire whether SHG members were able to play an influential role in community affairs. Table 14.11 indicates that they were increasingly able to do so.

TABLE 14.9

Credit disbursements to SHGs under SGSY and Bank Linkage Programmes

(Rs. lakh)

Year	Credit-cum-subsidy disbursed to SHGs under SGSY	Credit disbursed by financial institutions
2000-01	4187.91	1714.00
2001-02	7114.86	3475.39
2002-03	3688.87	7249.50
Total	**14991.64**	**12438.89**

Source:
1. SHG-Bank Linkage Programme in Karnataka, NABARD, 2004.
2. Ministry of Rural Development 2002-03 (upto February 2003) for SGSY.

TABLE 14.10

Increased decision-making power of women SHG members in their households

(Per cent)

Decision areas	Influence on decisions	SHG age: < 1 year	SHG age: 3 year old	SHG age: > 5 years
Decisions on purpose of loans	Decision dominated by husband	30	13	12
	Decision made jointly by SHG member and husband	51	53	42
	Decision dominated by SHG member	19	34	46
Decisions on making changes to household infrastructure	Decision dominated by husband	36	4	7
	Decision made jointly by SHG member and husband	48	58	41
	Decision dominated by SHG member	16	39	52
Decisions on higher value household purchases	Decision dominated by husband	26	17	14
	Decision made jointly by SHG member and husband	55	35	58
	Decision dominated by SHG member	19	48	28

Source: SHG-Bank Linkage programme in Karnataka, NABARD, 2004, Pages 117-118.

TABLE 14.11

Increased influence of SHGs over community/village issues

(Per cent)

Community/Village affairs	Indicators of influence	SHG age: < 1 year	SHG age: 3 year old	SHG age: > 5 years
Maintenance of village infrastructure/utilities	Percentage of SHGs that play roles in ensuring the maintenance of at least 2 utilities	30	65	90
Intermediation to solve problems in community/village	Percentage of SHGs that have been approached at least once by others in the village to solve problems	25	50	50
Representation of SHG members in local bodies	Percentage of SHGs having elected members in at least two local bodies	10	25	55

Source: SHG-Bank Linkage programme in Karnataka, NABARD, 2004, Pages 127-128.

TABLE 14.12

Increased knowledge and awareness of SHG members

(Per cent)

Subjects	SHG age category	Good knowledge
Self-help group concept and approach	< 1 year	35
	3 years old	65
	> 5 years	90
Banking knowledge	< 1 year	40
	3 years old	65
	> 5 years	95
Health and sanitation	< 1 year	60
	3 years old	85
	> 5 years	95
Family planning	< 1 year	50
	3 years old	75
	> 5 years	70
Income generating programmes	< 1 year	45
	3 years old	75
	> 5 years	95
Common properties management	< 1 year	30
	3 years old	25
	> 5 years	70

Source: SHG-Bank Linkage programme in Karnataka, NABARD, 2004, Page 102, Table 3.

BOX 14.7

Leading to social and civic action

Nayakanahatti, a large village of around 1,600 households in Challakere taluk of Chitradurga district has 20 SHGs with around 400 members. They have been federated into an *Indira Mahila Kendra* (IMK) under *Indira Mahila Yojana*, a programme of the Government of India. The IMK acts as an interface between the SHGs and government departments. The local fair price shop provoked frequent complaints regarding the sale of kerosene. An SHG member brought this up at an IMK meeting where other SHGs and government representatives were also present. There she discovered that not only was she entitled to a regular supply of her full monthly quota, she was also only expected to pay Rs.3.35 per litre and not the Rs.3.60 that she was being charged. At this meeting the SHGs decided to bring the matter to the notice of the Tehsildar. The Tehsildar issued a warning to the shop and for some months kerosene was supplied properly. A few months later, the shop manager reverted to his old ways. The matter was again discussed at an IMK meeting and all the SHGs decided to make a combined public protest outside the shop. Once again, the supply was resumed properly and the price was lowered. The members were pleased with the outcome but they also realised that one-time protests were not always enough and consumers should always be vigilant. The federation also acted as a catalyst for civic action.

Source: MYRADA (2002) and *Stree Shakti* Case Study, DWCD, 2004.

The training provided to the SHGs in the initial year and a half, focuses largely on institution building. Apart from this, members also experience an increase in social awareness through capacity building. The study also analysed whether members felt that their knowledge in these areas had increased and whether there was adequate recall. Table 14.12 indicates that there were significant increases in knowledge and recall as the groups progressed. In all cases it can be seen that members' knowledge (and ability to recall this knowledge) increased with the length of time spent as a group member.

A study commissioned by the Department of Women and Child Development (2003)[5] also yields some interesting data on social development aspects. This study covered a random selection of 65 *Stree Shakti* groups with 998 members across 13 districts of Karnataka. Members ranked (i) group unity and fellowship; (ii) awareness of issues; and (iii) self confidence as the benefits they had derived from their SHGs. Improvement in social status, participation in community events or awareness of social problems were quite low on the list. What is significant, however, despite some of the shortcomings of this programme, is that the process of development in a government delivered scheme was participatory and empowering. SHGs offer a successful and viable alternative to top-down approaches to programme formulation and implementation.

Self-help groups, managed in an ideal scenario, provide a way of reducing poverty that simultaneously improves the capacity of its members on many levels. It is grounded in participatory decision-making, which creates a sense of ownership among members. This is very different from how many other poverty alleviation/ human development programmes evolve with a top-down system of decision-making and distance from the people most affected by these decisions. For the purposes of presenting an alternative approach to sustainable development, this chapter

[5] Page 19, Table-13, *Stree Shakti* Self-Help Groups – Basic Quality Assessment: A Study commissioned by the Department of Women and Child Development, Karnataka, and carried out by MYRADA in October 2003.

BOX 14.8

Dealing with dowry

Beebamma is a member of a *Stree Shakti* SHG at Santhemagenahalli of Channapatna taluk, Bangalore Rural district. Her daughter was of marriageable age and she was worried that she would not be in a position to pay dowry. Her preoccupation with this issue prompted her to discuss it with the other members at an SHG meeting. The members understood her situation and decided to find a solution. In this process they discovered that another member, Putteeramma, had a son of the right age. They proposed that the two women could negotiate an alliance. This worked out and soon the wedding was celebrated without any dowry being involved, only the wedding expenses for which Beebamma was granted a loan of Rs.5,000 from her SHG. The SHG members narrated this, not only as an example of helping one another, but also as a demonstration of the usefulness of open and meaningful discussions at SHG meetings. Dowry, it may be noted, is legally prohibited. The group acted responsibly to curb this evil.

Source: MYRADA (2002) and *Stree Shakti* Case Study, DWCD, 2004.

consciously focuses on success stories and best practices. The reality is that many SHGs are unable to survive in times of natural or personal calamity. Savings drop when there is drought, which affects income and leads to migration. Many *Stree Shakti* SHGs became defunct during the drought that affected the state three years in a row from 2001 onwards. There is sometimes an internal conflict between donor-driven project goals i.e. financial viability of an SHG and the larger theme of empowerment, especially in women's SHGs. SHGs have been known to replicate the social relations of their environment, with poorer SHGs unable to compete for credit with the more viable ones. These issues must be recognised and addressed if we are to upscale the concept as a significant poverty reduction and social empowerment tool.

TABLE 14.13

Stree Shakti SHGs: Involvement in social activities

Issues taken up	Total SHGs interviewed
Anti-child marriage	65 SHGs from 13 districts of which 5 aged less than 2 years and 60 aged above 2 years
Anti-dowry	
Anti-domestic violence	
Pro-girls' education	
Any other	

Source: Page 19, Table-13, *Stree Shakti* Self-Help Groups – Basic Quality Assessment: A Study commissioned by the Department of Women and Child Development, Karnataka, and carried out by MYRADA in October 2003.

Notes:

1. In the case of girl child education, though only few SHGs have taken it up as an issue of public concern, all the interviewed SHGs said that in their own groups they tried to ensure that all members with girls in the school-going age members sent their daughters to school.
2. Any other includes village water, street lights, road and drain cleaning, mobilising social security for the disabled and widows, contributing money for charitable and community development purposes.

BOX 14.9

The SHG that evolved into a CSO

In Neelanahalli village of Davangere district, a *Stree Shakti* SHG, *Adishakti Mahila Sangha*, won the Best SHG Award from the state government last year. Group lending has helped members take up a number of income generating activities. In addition to their own saving, the SHG has taken loans of Rs.2,80,000 from the State Bank of India, Davangere under the SHG-Bank Linkage Programme and Rs.1,25,000 under the SGSY Programme. But most importantly, the group has raised its voice against alcoholism, dowry and child marriage. Looking beyond the needs of its own members, it has also organised veterinary camps where all villagers can bring their animals for treatment. Its most important community contribution so far has been in resolving the drinking water problem in the village. The group contributed Rs.11,000 from its own funds towards the Government of India's *Swajaldhara* Water Project, as a result of which the village was enabled to augment its drinking water supply. This SHG has steadily grown into a vital civil society organisation.

Source: MYRADA (2002) and *Stree Shakti* Case Study, DWCD, 2004.

Recommendations

- Given the effectiveness of SHGs in reducing poverty and building capacity of members, this strategy must now move into areas such as the development of the Scheduled Castes, the Scheduled Tribes and Minorities.
- It is very important for programmes using the SHG strategy to have clarity about objectives. Too many objectives are unrealistic. Fuzzy definitions of objectives mean that they may fall by the wayside.
- Objectives relating to empowerment must be clearly defined and then supported by appropriate interventions.
- Given the low levels of community and political participation by members, this aspect must be strengthened since SHG members usually are people who are voiceless in the community.
- Training programmes for Panchayat members should also build capacity in CSOs such as SHGs. This process will enable the emergence of a more vibrant civil society.

The Way Forward

The Way Forward

Introduction

In this, the last chapter, which sets out to chart a course for the future, we take stock of the issues discussed in the preceding chapters and suggest some broad policy strategies. Each chapter contains a very detailed set of recommendations which will not be repeated here. The chapter will highlight central concerns in Karnataka's human development and indicate signposts for the future.

Unlike previous State HDRs, this Report has a thematic focus: it analyses public investment in human development in Karnataka and its outcomes with regard to the physical quality of life, especially for the poor and marginalised groups – literacy, education, healthcare, nutrition, drinking water, sanitation, housing and livelihoods. The Report has presented, within the context of financing human development, an analysis of the multiple deprivations experienced by people located at the intersection of caste, poverty, gender and region. The Report notes that equity and efficiency are not mutually exclusive, but are mutually reinforcing. There cannot be a trade-off between fiscal prudence and social sector investment. The provision of adequate funds must necessarily be matched by enhanced efficiency in service delivery for both the rural and urban poor. The governance reforms in Karnataka have been evaluated from this perspective. Since devolution of planning, governance and service delivery powers and functions to local bodies, is perceived, quite correctly, as the most effective way of ensuring accountability and transparency at the grassroots, the Report assesses the performance of local governments in transforming the human development scenario in Karnataka. Governments and local bodies perform best when civil society is vigilant in voicing and safeguarding public interest. Social mobilisation based on right to information initiatives and informal collective associations such as women's self-help groups, which go beyond credit, to empowerment, could well be a step in that direction. A review of the work of NGOs and their partnerships with government as well as civil society suggests that there is a need for stronger partnerships for development – a public-private-NGO-community coalition for human development, instead of stand-alone interventions by each of them separately.

Human development in Karnataka

It is now recognised that while high economic growth is indeed crucial to a country's development, it may not automatically improve the lives of all people especially if there is inequity of access to the benefits of growth, which results in exclusion and the marginalisation of large sub-populations. The UNDP Human Development Reports replace the growth driven model of development by one that affirms that growth without human development is inequitable, unjust and exclusionary. Development must be people-centric and people-driven to be truly meaningful.

One of the major findings of the Karnataka Human Development Report 1999 was that Karnataka ranked seventh among major Indian states with a human development index (0.448) that was only slightly higher than all-India (0.423). The 1999 Report noted that most of the social indicators for Karnataka hovered around the national average and there was a need for the state to break out of the mould of an average performer. This Report establishes that while Karnataka has improved its performance, its HDI (0.650) is only marginally higher than the all-India HDI value (0.621). Among states, it still ranks seventh. At the international level, Karnataka's position is 120 while India is 127. The attainment of human development in Karnataka is considerably better than in most South Asian countries such as Pakistan, Nepal, Bhutan and Bangladesh.

Financing human development

The 1999 HDR also recommended a significant increase in public investment in social sectors and directing the additional resources to the

Unlike previous State HDRs, this Report has a thematic focus: it analyses public investment in human development in Karnataka and its outcomes with regard to the physical quality of life, especially for the poor and marginalised groups.

Equity and efficiency are not mutually exclusive, but are mutually reinforcing. There cannot be a trade-off between fiscal prudence and social sector investment.

more needy districts. During 1990-2001, Karnataka experienced the country's highest growth rate of GSDP as well as per capita GSDP, at 7.6 per cent and 5.9 per cent respectively. Despite this, the state remains in the category of middle-income states, with per capita GSDP slightly below all state average. The HDI in Karnataka also increased by 20 per cent from 0.541 (revised) in 1991 to 0.650 in 2001. Although Karnataka's standing in HDI and its various components is higher than all-India, its position is below the neighbouring states of Kerala, Maharashtra and Tamil Nadu. Complacency at being better than the all-India average should not lull Karnataka into moving slowly. The state, in the years ahead, must ensure that it draws level with, if not surpass, the performance of those neighbouring states that have performed well in human development. This means that there will have to be a substantial increase in investment in both physical and human capital and improvement in the productivity of the capital invested. Countries like Cuba and Sri Lanka, which prioritised social sector spending, have seen this strategy pay off with very good human development indicators. In India, the states are the principal providers of social services, incurring as much as 85 per cent of the national expenditure on services such as health, nutrition, education, housing, water supply and sanitation. Hence, any enhancement of human development indicators will mean that Karnataka must earmark a substantial quantum of its financial resources for the social sector.

Karnataka's improvement in rank over the decade in terms of both per capita social expenditure and per capita human expenditure, took place despite the fiscal squeeze it was then experiencing and indicates an across-the-board and politically non-partisan commitment to human development.

UNDP's Global HDR 1991 suggests that the public expenditure ratio (PER) for a country should be around 25 per cent; the social allocation ratio (SAR) should be about 40 per cent and the social priority ratio (SPR) about 50 per cent. The human expenditure ratio (HER) should be about 5 per cent. In contrast, PER in Karnataka has been less than the suggested norm of 25 per cent over the entire decade. SAR, even with the inclusion of rural development, has seen a steady decline throughout the 1990s. At the beginning of the decade, the SAR at 41 per cent was just above the norm, but during the decade, it fell to almost 34 per cent in 2002-03, which is well below the suggested norm of 40 per cent. The calculation of SPR, due to the inclusion of more heads of expenditure than those used by UNDP, meant that SPR was just around the norm of 50 per cent in 2002-03. Finally, the HER was lower than the suggested norm of 5 per cent in all the years, and it has been steadily swerving from the norm.

In order to achieve the targets set for the Tenth Plan, not to speak of the MDGs, the state government will have to make an additional allocation of about two per cent of GSDP.

However, if one moves away from ratios then the situation is somewhat brighter because Karnataka was next only to Gujarat and Maharashtra in the percentage of increase in per capita social expenditure and per capita social priority expenditure in the 1990s. Karnataka's improvement in rank over the decade in terms of both per capita social expenditure and per capita human expenditure, took place despite the fiscal squeeze it was then experiencing and indicates an across-the-board and politically non-partisan commitment to human development.

The declining trend in the PER, SAR, and SPR in the 1990s indicates the magnitude of the challenges Karnataka must confront to achieve the MDGs and the Tenth Plan targets. There has also been a significant decline in the share of expenditure for rural development, nutrition and family welfare. Public healthcare services are very important to the poor who are its principal clients, but expenditure on health and family welfare has marginally declined from about one per cent of GSDP in 1990-91 to about 0.88 per cent of GSDP in 2002-03. The share of public health in the budget has declined from around nine per cent in 1990-91 to about six per cent in 2001-02.

In order to achieve the targets set for the Tenth Plan, not to speak of the MDGs, the state government will have to make an additional allocation of about two per cent of GSDP. Even this, it should be noted, is not adequate to achieve the objectives of the state's many departmental vision statements, nevertheless, providing additional resources of the order of two per cent of the GSDP itself is a challenging task.

How will this be achieved? A strategy incorporating three critical elements is suggested:

1: Providing additional budgetary space

for allocations to human development expenditures by (i) increasing the stagnant revenue-GSDP ratio, (ii) improving power sector finances as a strategy for financing for human development, (iii) levying appropriate user charges on irrigation and taking steps to collect these charges, (iv) ensuring greater efficiencies in power and irrigation, (v) rationalising grants and fees for higher educational institutions, and (vi) containing unproductive administrative expenditures. (vii) The debt swap scheme introduced recently will provide some fiscal space to the state government to enhance spending on human development in the next few years. (viii) Similarly, the introduction of VAT should enhance the revenue productivity of the tax system in the medium and long term.

2: Expenditures must focus on targeting problem/low performing sectors such as (i) the backward regions and districts which have low HDI; (ii) the poor and the marginal groups viz. women because the GDI reveals the existence of inequity of access and outcomes, and the Scheduled Castes and Scheduled Tribes whose HDI reveals the chasm that separates them from the total population.

3: Social priority sectors must get optimal funding. Currently, in education, primary education does receive a major share of the education budget but with almost all of the outlay going for salaries, more resources will have to be provided for infrastructure and other inputs for improving the quality of education. While the expenditure on primary healthcare has remained stagnant, tertiary healthcare is increasingly getting a bigger share of resources. This trend must not continue since investing in primary healthcare gives better value for the investment. With as little as 19.55 per cent being spent on supplies, services and maintenance all of which are important inputs for improving the quality of services, Karnataka must improve its performance in healthcare by providing more funds for medicine and sub-district medical infrastructure.

Human development outcomes

The Report analyses the effect of various factors such as budgetary support, state policies and economic growth in the 1990s on human development outcomes in the state, which will be briefly reviewed below.

Poverty, income and livelihoods

The state is witnessing a structural transition in the composition of its domestic product with the share of the primary sector declining sharply. In the 1990s, Karnataka's growth of 6.9 per cent exceeded all-India's 6.1 per cent. However, in the period 1993-94 to 2003-04, the manufacturing and service sectors grew at 7.50 and 10.61 per cent respectively, while growth in the primary sector regressed to 0.61 per cent per annum. The share of the primary sector fell from 38.10 per cent in 1993-94 to 20.90 per cent in 2003-04 but an increase in the tertiary sector from 37.9 to 54 per cent pushed up the growth rate.

The tertiary sector contributes more than half the state's income, but employment is still primary sector oriented. Agriculture continues to be the mainstay of employment although employment levels are decreasing. Agricultural labour, which accounts for 40 per cent of the rural population, has the lowest level of consumption among all occupational groups. The self-employed in agriculture, who form the next largest segment, have the second highest incidence of poverty among all categories. The proportion of marginal workers in the total workforce is increasing. The percentage of irrigated land is so low that it has serious implications for rural incomes. Women form nearly 60 per cent of the agricultural labour force. Among the southern states, Karnataka has the second largest percentage of children living in poor households. Growth in Karnataka continues to be Bangalore-centric. By 2000-01 Bangalore city alone was contributing about 22 per cent of the state's total income. Bangalore Urban and Rural districts generated a fourth of the state income. Bijapur, Bidar, Gulbarga and Raichur were the poorest districts in terms of per capita domestic product. Labour productivity is the lowest in all north Karnataka districts except Dharwad.

Expenditures must focus on targeting problem/low performing sectors such as the backward regions, the poor and the marginal groups.

The state is witnessing a structural transition in the composition of its domestic product with the share of the primary sector declining sharply.

Literacy and education

By 2001, Karnataka had achieved, at least partially, the Tenth Plan goal of 75 per cent literacy with an urban literacy rate of 80.58 per cent. The rural areas with 59.33 per cent literacy are some distance from the gatepost. The goal of reducing the gender gap in literacy by 50 per cent by 2007 will require concerted efforts since, between 1991 and 2001, the gender gap in literacy declined rather slowly by 3.1 and 3.76 percentage points in the rural and urban areas respectively. It is a matter of concern that the illiteracy rate is more than 63 per cent among Scheduled Tribe and about 58 per cent among Scheduled Caste females. As many as 15 districts (nine in north and six in south Karnataka) have a literacy rate that is below the state average.

The department of Public Instruction has identified certain education-related goals to be achieved by 2006-07 but they appear to be rather ambitious when juxtaposed with current levels of attainment: (i) All children to complete 8 years of schooling. The improvement in the mean years of schooling over a 4 year period was a modest 4.25 in 2003-04 from 3.97 in 1999-2000. (ii) Of those who complete 8 years, 80 per cent should go on to secondary education. In 2003-04 it was 40 per cent. (iii) Increase achievement levels. This has been defined in terms of passing examinations rather than achieving enhanced learning skills. (iv) Reduce income, gender, caste, religious, regional gaps in enrolment, retention and other indicators.

In order to ensure that the above goals can be met within a realistic time frame, and 'Education for All' does not remain a distant promise, macro policy initiatives must focus on:

(1) Increasing resources for primary and secondary education: The Kothari Commission recommended six per cent of the GSDP and this seems reasonable. Currently expenditure on school education is overwhelmingly salary-related and hence more resources will have to be provided for quality-enhancing inputs such as classrooms, furniture, libraries, laboratories, teachers' training and instructional material. Inadequate and/or lack of infrastructure are a significant cause of high dropout rates. The infrastructure index for primary schools reveals that Bangalore Urban district (0.81) leads in terms of facilities provided to students and Uttara Kannada (0.20) is last. A World Bank study (2004) found that poor school infrastructure also discouraged teachers who preferred to work in schools with toilets, electricity, covered classrooms, non-mud floors and libraries. In fact, schools that are near paved roads have less teacher absence. Education financing must ensure more capital expenditure. The educationally backward regions require special attention in the context of maximising educational performance with existing resources.

(2) Reducing significantly, the differences in the educational attainments of boys and girls; SCs, STs and the total population; the northern districts especially the Hyderabad Karnataka region and the coastal and *malnad* districts and between urban and rural areas. Removal/reduction of disparities is central to ensuring equity of access to the underprivileged, and it is a daunting task because it means that policy makers must engage with the structural causes of inequality and the extent to which these gaps can be bridged by pro-active state policies.

Karnataka has many achievements to its credit in terms of universal access and enrolment and must now focus on retention and upgrading the quality of learning. About three per cent of primary schools in rural, and four per cent schools in urban areas, do not have any teachers at all while about 20 per cent in rural and seven per cent schools in urban areas have only one teacher. All schools must have two teachers. Nine districts in north Karnataka and five districts in south Karnataka have less than 50 per cent female teachers in primary schools in 2003-04 which is not in accordance with the state's own norms. As many as 16 (nine in north Karnataka) districts are below the state infrastructure index average. Addressing these shortfalls will have a beneficial impact on girls' attendance especially in the educationally backward regions/ districts.

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The infrastructure of high schools is also poor, particularly in north Karnataka as the average index (0.37) of these districts is below the average index of the state (0.42). In 2002-03, as many as 54 per cent schools did not have any toilet and 68 per cent schools did not have separate toilets for girls. Ensuring that 80 per cent of those who complete primary education move into secondary education means that high schools must provide basic facilities to students, especially for girls.

Examination results (SSLC) indicate that government and rural high schools do not perform as well as privately managed schools and urban schools. Government schools provide services primarily to low income groups, girls, SCs and STs and rural areas. Their coverage is extensive, which ensures accessibility and this has been the policy thrust so far. Ensuring that the underprivileged have access to quality education will have to be the next step in the process of removal of barriers between social groups, regions as well as boys and girls.

Healthcare and nutrition

As stated above, health expenditure which declined from one per cent of GSDP in 1990-91 to 0.88 per cent in 2002-03 must be stepped up to three per cent of the GSDP if the objectives of the government's Vision document are to become a reality. Rural healthcare resources must be augmented since the gap between urban and rural health indicators is very pronounced due to a variety of reasons, including the inadequacy of the quality of healthcare provided to the rural population. As in education, policy must target disparities: backward regions/districts with high IMR and MMR, sensitive sub-populations (SCs and STs) whose health profile is so manifestly worse than that of the state population, and women, because so many macro health issues arise from their location at the juncture of gender and poverty.

With more than 70 per cent of total infant deaths taking place at the neonatal stage, interventions must focus on multiple tactics such as encouraging spacing methods, particularly in young couples and strategically combining community healthcare with institutional facilities. The state must achieve universal immunisation among children below two years by intensively targeting high risk districts such as Raichur. For MMR to be reduced significantly, healthcare interventions must ensure complete antenatal care and universal coverage by trained birth attendants with institutional obstetric care for problematic cases. The state has seen an increase in HIV/AIDS prevalence, consistent with the national trend and needs to take timely action to ensure that its gains in human development are not undermined.

Healthcare expenditure must be stepped up to three per cent of the GSDP.

Nutrition is a major health issue, as is evident from the high levels of under nutrition and anaemia in poor women and children from rural areas, and SCs and STs. The targets for 2007 include reduction of severe malnutrition among children from 6.2 per cent to three per cent and moderate malnutrition from 45 per cent to 30 per cent, and reduction in newborn children with low birth weight from 35 per cent to 10 per cent. Any workable strategy must centre on convergence of the multiple food security and employment generation programmes in the state to ensure that the weakest and poorest are not excluded from the ambit of these schemes.

Water supply, sanitation and housing

In terms of house ownership, the state (78.5 per cent) is fourth among the southern states and is below the all-India level. A little over 31 per cent of households in Karnataka have access to drinking water within the premises placing the state above its neighbours, Tamil Nadu and Andhra Pradesh. The growing unsustainability of water supply schemes is a problem area for the state since over-exploitation of groundwater for irrigation has resulted in a sharp decline in groundwater levels. Rural sanitation is in a pitiful state. While the situation is not much better in the other southern states with the exception of Kerala, an unsanitary environment is the perfect breeding ground for disease. This is one area that requires more attention with reference to funding and public awareness.

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When disparities impact human development

Gender

The Gender-related Development Index (GDI) in Karnataka (0.637) is higher than the all-India average (0.609), as per the data for the base year 2001. Karnataka is 6th among 15 major states in gender development, which is better than its rank in human development. At the international level, Karnataka's rank in the GDI is at 99 as against 103 for the entire nation.

The GDI at the state level has improved from 0.525 in 1991 to 0.637 in 2001, registering an increase of 21 per cent in ten years. The pace of reduction in gender disparities needs to be stepped up. It is only marginally higher than the increase of 20 per cent in the HDI during the same period. Only seven districts, Bangalore Rural, Bangalore Urban, Dakshina Kannada, Kodagu, Shimoga, Udupi and Uttara Kannada have a GDI above the state average. Regional disparities are as sharply manifested in gender issues as in human development.

Gender bias in access to healthcare, education, water supply, sanitation and housing has its basis in the inequalities within the household that women have to contend with and the gender bias of service providers.

Gender bias in access to healthcare, education, water supply, sanitation and housing has its basis in (i) the inequalities within the household that women have to contend with which result in their getting less priority than males in terms of access to income, food, healthcare and education, and (ii) the gender bias of service providers.

Any roll back in public expenditure on social services, as noted earlier, impacts poor households very adversely, and women in particular, since the poor rely heavily on public facilities in health and education. The burden of expenditure on health or education on poor households in the context of a reduction in public funding of these services means that women's nutrition, health and education become casualties when difficult choices confront families.

In Karnataka, as in India, the feminisation of poverty is an unfortunate if increasing trend. Women's work participation in agriculture has increased, it is true, but it has been as wage labour. Their participation in the secondary and tertiary sectors is low. The proportion of marginal workers among women has gone up significantly and more so in the poorer regions. In addition, women workers appear to be more crowded into agriculture which is a low wage sector. This picture for women workers stands in contrast to that for men, whose work participation increases are more evenly distributed across the regions, whose proportion of marginal workers while higher than before, is still under 10 per cent, and who were less dependent on agricultural work by 2001. The fruits of the state's economic boom of the 1990s do not appear to have reached women workers, especially those from the poorer regions.

The state must evolve a strategic vision and plan of action for women, which in turn, must include budgetary support for women's development programmes.

Some significant policy initiatives will have to be undertaken to address gender inequity. The state must evolve a strategic vision and plan of action for women, which in turn, must include budgetary support for women's development programmes in the department of Women and Child Development. *Stree Shakti*, for example, needs significantly larger funding for capacity building and vocational training. Programmes for women facing violent family situations also require additional resources. With women constituting nearly half of the state's population, their share in the budget too must increase. The government must introduce gender budget and audit immediately while strengthening the KMAY, which has deteriorated into number crunching in the absence of regular feedback about the quality of impact. A public education campaign against sex selection and violence against women must top the agenda. It is to be borne in mind that an enabling environment has been built up in Karnataka over the years. Gender sensitisation of key policy makers and service providers was first initiated by Karnataka, as far back as 1990 and the momentum needs to be sustained. A greater and more effective focus on gender mainstreaming through gender budgets, engendered Monitoring and Evaluation (M&E) instruments and other supporting mechanisms is required. Accordingly, state plans and budgets must be assessed according to agreed criteria of gender and human development. Indeed, interventions such as national missions on health

and urban renewal need to be implemented with a gender perspective.

Social groups

This HDR is unique in yet another way. This is the first SHDR to evaluate the human development status of the Scheduled Castes (SCs) and Scheduled Tribes (STs) in the state. The human development index of the Scheduled Castes (0.575) is higher than that of the Scheduled Tribes (0.539) but much lower than that of the total population of the state (0.650). The gap is -11 per cent for SCs and -17 per cent for STs. The HDI of the SCs and STs is closer to the HDI of the total population in 1991 revealing a significant decadal gap in human development. The greatest disparities are in education and income, with SCs being 15 per cent and STs being 20 per cent below the state income index in 2001 and 11 per cent and 21 per cent respectively below the state education index for 2001.

In the matter of gender equality as measured by the GDI, SC women are better off than ST women. However, there is a considerable difference between the state GDI average and the GDI for SC and ST women. As in the case of the HDI, the GDI values for 2004 for each index is closer to the state values for 1991.

The Report has brought into clear focus, the sharpness of the disparity between the Scheduled Caste and the general population along almost all human development indicators. The Scheduled Castes are heavily dependent on agriculture but own only 11.65 per cent of operational holdings, 83.25 per cent of which is un-irrigated; hence they derive only 15.4 per cent of their income from cultivation. More than half of all marginal land holdings are held by SCs. They are concentrated in the primary sector (78.83 per cent) where remuneration is low and their share of the secondary and tertiary sectors is poor. The literacy rate of the Scheduled Castes (52.87) is much lower than the state literacy rate (66.64 per cent). The crude birth rate is 21.8 for the state, which is equivalent to the estimated birth rate (22.0) for SCs. The crude death rate is 7.2 for Karnataka and the estimated death rate for SCs is 9.12. The infant mortality rate for SC children is estimated to be 64.74 per 1,000 live births while it is 52 for the state.

The Scheduled Tribes are the most marginal of all social groups in the context of every socio-economic indicator. Their literacy rate (48.3) is the lowest for all social groups and female literacy, which is 36.6 per cent, compared with the state average (56.9), places ST women far behind a population that is, itself, disadvantaged to start with. Their performance in school and tertiary education again places them well behind other social groups. ST health status is alarmingly poor, having either stagnated or deteriorated. NFHS data for 1992-93 and 1998-99 shows regressive trends with the total fertility rate increasing to 2.38 from 2.15, the post-natal mortality rates to 21.9 from 18, the child mortality rate to 38.9 from 38 and the under-five mortality rate to 120.6 from 120.3. Only the neonatal mortality rate fell to 63.2 from 67.6.

Some state programmes have been conspicuously successful in Karnataka: housing, providing drinking water facilities and electrification of tribal and Dalit houses can be counted among policies that have seen effective outcomes. However, the overall picture is not encouraging and their health, education and livelihood profiles reveal them as the most disadvantaged sections of the population. Both the Scheduled Castes and Tribes are clustered in the poorer districts/regions of the state. Maximising coverage of these groups would result in visible improvements in the state's overall health, education and income indicators given the concentration of poverty among the Dalits and tribals. Policies to increase the access and retention of girl students will have to recognise the specific constraints that confront tribal and SC girls. They need more facilities at post-primary level to increase their access to education.

The health and nutrition status of the SCs and STs is largely shaped by poverty and their inability to access services. Their inability to pay for private healthcare also means that they will either use public health facilities where available or defer/forego medical treatment altogether,

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with disastrous consequences. The less developed districts are, not coincidentally, also the districts with many vacant posts, so that the outreach of health services is circumscribed precisely where vulnerable populations are most in need.

Programmes should be constantly monitored at design and appraisal stages to ensure that resources are not being cornered by/delivered to already privileged groups. A major problem is the lack of adequate and timely disaggregated data on the SCs and STs which needs to be redressed.

Another aspect of spatial inequality is the sharp gap, especially in social infrastructure, between rural and urban areas.

Spatial disparities

Regions: Spatial inequality is increasingly emerging as a major barrier to sustaining the country's many human development initiatives. Like several other Indian states, Karnataka is no stranger to the existence of disparities in the socio-economic development of its regions, a scenario that has its historical roots in pre-state formation days. As serious policy actions to redress regional imbalance were not immediately initiated after 1956, the socio-economic differences between regions and districts continued to harden so that by 1980-81, Bangalore Urban and Dakshina Kannada emerged as the most developed districts, followed closely by Kodagu, Shimoga, Dharwad and Belgaum, while the three Hyderabad Karnataka districts of Raichur, Bidar and Gulbarga surfaced as the most backward districts of the state. By 2000-01, the pattern of growth over two decades reveals a further congealing of the economic stratification of districts based on geographic location: Bangalore Urban, Kodagu, Dakshina Kannada, Bangalore Rural, Udupi, Mysore and Chikmaglur districts had a per capita domestic product that was higher than the state average with Bangalore Rural and Urban districts together generating a quarter of the state income. Bangalore City alone contributed about 22 per cent of the state income. The northern districts of Bijapur along with the Hyderabad Karnataka triumvirate of Bidar, Gulbarga and Raichur continued to be in the poorest quartile in terms of per capita domestic product.

In literacy, Dakshina Kannada (83.35) and Bangalore Urban (82.96) and Udupi (81.25) districts are well on the way to matching Kerala's performance, while all four districts of the Hyderabad Karnataka region are below the all-India literacy rate and Bijapur which had a literacy rate higher than the all-india literacy rate in 1991, lost ground in 2001, and its literacy rate fell below the all-india figure in respect of male, female and total literacy levels. The education index and the infrastructure index indicate that school performance in terms of the dropout rate, test scores, gender equity and infrastructure in schools is better in south Karnataka, but the northern districts have made tangible improvements overall. In healthcare, the five northeastern districts of Gulbarga, Bidar, Koppal, Raichur and Bellary and two northwestern districts of Bagalkot and Bijapur have worse health indicators than the rest of the state. The state infant mortality rate (IMR) is 52 per 1000 live births, however, the southern districts perform better with an IMR of 50 compared with Bombay Karnataka (59) and Hyderabad Karnataka (60). The distribution of government healthcare facilities and personnel is uneven, with the result that the quality and reach of services are shaped by geographic location.

Disparities engendered by gender and caste intersect with regional imbalance to mould quite distinctively, the deprivation profiles of women and the Scheduled Castes and Tribes. The growing incidence of female poverty, which is visible across the state, is highest in Hyderabad Karnataka where the share of marginal workers among women went up from 14 to 39 per cent. Bombay Karnataka also saw a significant increase in the proportion of marginal workers among women. Most of these women are SCs and STs who constitute a sizable segment of the rural underclass. Female literacy levels among the SCs and STs are lowest in the northeastern districts.

Urban-rural differences: Regional differences in socio-economic development are one aspect of spatial inequality. The other is the sharp gap, especially in social infrastructure, between rural and urban areas. Various socio-economic indicators reveal that people in rural areas in the country have poorer access to sanitation, drinking water, healthcare and education services, and have

fewer economic opportunities than their urban counterparts. The divide appears to be widening since improvements in rural areas have not been dramatic. In Karnataka, in 1996 for example, the rural IMR was 71 and the urban IMR was 40. In 2004, the rural IMR declined to 64 but the urban IMR decreased quite substantially to 24. Clearly, IMR is declining much faster in the urban environment with its many healthcare advantages in terms of quality, quantity and access whereas the reduction in the rural IMR is not satisfactory. NFHS-2 data shows that people in urban areas are likely to use health facilities more often than their rural counterparts: as many as 78.8 per cent of urban women have institutional deliveries compared with 38.5 per cent rural women. Mal and under-nutrition are also more acute among women and children in rural areas since urban women can afford a more balanced diet while rural women eat less fruits, eggs and meat. The Tenth Plan goal of 75 per cent literacy has been achieved in urban Karnataka where the literacy rate is 80.58 per cent but the rural areas with 59.33 per cent literacy are lagging behind. Government schools are quite rightly concentrated in rural areas, while urban areas favour a mix of the public and the private sector. Urban parents have the capacity to pay for 'quality' education, which is perceived as improving the life opportunities of their offspring. There is considerable disparity in the quality of schooling available to urban and rural children, which can lay the basis for inequity of life choices.

Urban Karnataka is doing better than the rural parts of the state in terms of facilities such as drinking water and sanitation. Only 18.5 per cent of rural households have access to drinking water within the premises compared with 56.5 per cent in urban areas. Over 75 per cent of urban households have latrines within the house while 82.5 per cent rural households lacked this facility. House ownership patterns, however, show a different trend. House ownership is high in the predominantly agrarian northern districts and it is below the state average in Bangalore Urban district.

What are the implications of spatial disparity for the HDI? There is a strong correlation between the economic development status of a district and its HDI at least where the top and bottom ranking districts are concerned. Districts from both north and south Karnataka have shown a decadal percentage improvement in the HDI that is higher than the state average i.e. Bangalore Rural (21.15), Gadag (22.87), Gulbarga (24.50), Hassan (23.12), Haveri (21.57), Koppal (30.49), Mysore (20.42) and Raichur (23.48). Significantly, Koppal has the best performance and three out of five districts in the Hyderabad Karnataka region have seen very credible improvements in human development. However, there has not been a corresponding change in their rankings in HDI (which are low), since other districts have also improved/maintained their performance.

Another caveat is that while urban human development indicators may be higher than rural, the existence of disparities of income and access within urban centres is an increasing phenomenon and points to the need to tackle urban poverty with speed.

Service delivery, participatory and community based governance

Investing in human development is, to some extent, about the provisioning of funds, but merely spending money without addressing the subject of effective service delivery means there will be a tremendous wastage in human and fiscal terms. The issue is not merely 'how much' has been provided but 'how' it has been spent. Systems should be efficient, people-friendly and corruption-free. Human development, to be truly effective, must be people-centred and people-defined. Empowering people to decide their own development strategies is critical to providing participatory development. Building strong, democratic local bodies and vibrant civil society organisations in partnership with NGOs can create a self-sustaining environment for people-centred human development.

Governance

Good governance enables the emergence of a citizen-friendly, citizen-responsive administration, and in the process, ensures that public authority is exercised for the common good. Good governance

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Good governance enables the emergence of a citizen-friendly, citizen-responsive administration, and in the process, ensures that public authority is exercised for the common good.

Making the administration more people-friendly and efficient calls for an improvement in civil service management. This means the development of a professional civil service. Employees' skills and aptitudes must be matched with the work they perform. Performance must be rewarded and non-performance disciplined.

Addressing the question of whether decentralisation in Karnataka has empowered local governments to provide public services according to the preferences of their residents, brings us face to face with the need for more reform.

takes cognizance of what people expect from the administration, and develops the capacity to fulfill their expectations. Governance reform in Karnataka has focused on system improvement, service delivery, financial management, accountability, transparency, and strong anti-corruption measures. The Government has initiated several measures to optimise the efficiency of service delivery and induct financial discipline. Citizen's charters are in place in all departments for better transparency and accountability, and the office of the Lok Ayukta has been strengthened to contend with corruption effectively. Admittedly, all these are steps in the right direction but much more needs to be done to create a sense of accountability and repel corruption in the delivery system. Absenteeism of government officials and jockeying for transfers to preferred destinations (in south Karnataka, and *maidan* districts to be more explicit) leaving many posts in the northern/*malnad*/coastal districts vacant mean that the brunt of the impact is borne by the poor who use government-provided services. The higher income groups invariably use private sector services in education and healthcare and consequently have little stake in improving the system. Lack of motivation and alienation from the poor results in a bureaucracy that is not accountable to the people it is supposed to serve. The Report uncovers the connection between high levels of teacher absence and poor learning skills of pupils or high IMR in districts with a large number of vacant posts of doctors and ANMs. Corruption means that resources are not utilised to serve the objectives for which they were earmarked. A World Bank study says that evidence suggests that gender inequality weakens a country's quality of governance—and thus the effectiveness of its development policies.[1]

The government must develop an annual governance strategy and action plan and a governance strategy and action plan for each district. This would also support the reduction of regional disparities. Making the administration more people-friendly and efficient calls for an improvement in civil service management. This means the development of a professional civil service. Employees' skills and aptitudes must be matched with the work they perform. Performance must be rewarded and non-performance disciplined. The *Sachivalaya Vahini* needs to be replicated in the districts. Grievance *Adalats* at the district, taluk and gram panchayat level could deal with local problems pertaining to land, food security, housing, health, education, public works, drinking water, sanitation, power, agriculture, and crime especially crimes against women, SCs and STs. Public-private partnerships which have started showing results need sustained encouragement.

Institutional reforms

Karnataka is a pioneer among Indian states in terms of the magnitude of the powers, functions and funds that have devolved to rural, elected local bodies, especially in governance and planning. Theoretically, devolution is underpinned by an assumption that service delivery is more efficient, effective and responsive to people's needs when decision-making takes place at the grassroots through a process that is both participatory and transparent. In Karnataka, policy initiatives have focused on the devolution of functions, functionaries and finances; ensuring equity through reservation in local bodies and authority positions for the underprivileged; and institutionalising community participation in governance and planning through gram sabhas and district planning committees.

Addressing the question whether decentralisation in Karnataka has empowered local governments to provide public services according to the preferences of their residents, brings us face to face with the need for more reform. Both the state and the PRIs are experiencing certain constraints: on the ground, the government has transferred functions and functionaries to panchayats, but the tight fiscal situation has restricted the devolution of funds to about 21.8 per cent of the state's expenditures or about 5 per cent of GSDP in 2001-02, most of which was non-plan. Plan expenditure was about 38 per cent in 2001-02 and 27.4 per cent in 2002-03. This gives panchayats little scope to plan development activities in accordance with local needs since, in most sectors, the resources were just

[1] *Engendering Development through Gender Equality* by Elizabeth M. King and Andrew D. Mason in *Outreach* Spring 2001.

adequate to pay the salaries of the employees and spillover schemes from previous plans and other salary and maintenance expenditures. Financial assistance to GPs until 2005-06 constituted only five per cent of the total district sector outlay and a little over 1 per cent of the state outlay. Distribution of resources to districts has been historically pre-determined and is rarely based on actual needs. One reason is that sanction of new facilities such as primary health centres or high schools or sanitation projects is determined at the state level, and not by the panchayats. This sometimes results in an uneven distribution of resources across districts. A disaggregated analysis of the outlay on 30 major schemes shows that PRIs have little autonomy in determining their allocation priorities. This suggests that the nature of fiscal decentralisation will have to change to enable PRIs to address area-specific needs in a more focused way.

A major complaint of the panchayat leaders, especially in GPs, is that the funds devolved are not commensurate with the needs of the people and monies sanctioned to them are not released in time to carry out development works. Untied grants to GPs have increased significantly over the years. Rationalisation of schemes and transfer of more schemes to PRIs must be combined with more autonomy.

The ZPs and TPs do not have revenue-raising powers and they merely channel resources received from the state government as salaries of teachers and health workers. GPs alone have taxation powers among rural local bodies, but they spend only six per cent of the total expenditures incurred by the rural local governments and thus, have a negligible role in providing social services. GPs also have a poor track on record of raising resources to supplement the grants they get from the Centre and the state.

Reservation in both elected bodies and in authority positions has brought a large proportion of first time/first generation representatives from hitherto unrepresented social groups into the local governance system, with significant outcomes for the socio-political process. Unfortunately, participatory decision-making through gram sabhas has not led to a prioritisation of human development in the agenda. There are many reasons for this situation. One, participation in gram sabhas is not always as universal or regular as was envisaged and two, very often decision-making is guided by the panchayats which seem to prefer construction-oriented activities with high visibility to human development related projects, that have long gestation cycles.

Decentralised planning can become a reality only when state intervention in the planning process is minimised. The planning process should also move away from sectoral planning to integrated area planning. The PR Act provides civil society with adequate opportunities for participation in local governance but caste, class and gender hierarchies in rural society often prevent the underprivileged from voicing their needs. Building capacity in *vasati sabhas*, SHGs and other community based organisations is a prerequisite to ensuring that there is effective social audit of local planning and implementation. To encourage PRIs to prioritise human development goals requires more capacity building, inclusion of human development goals in district plans backed by funds and sustained monitoring of HD objectives. GPs should be encouraged to monitor a set of HD indicators every quarter. These indicators could range from increased school attendance, reduction in dropouts, child nutrition, total ANC, immunisation of all children, and monitoring unemployment. These actions would contribute significantly to improving HD outcomes in the state and in north Karnataka in particular. Increases in district plan outlays should not be distributed on a pro rata basis to districts. Instead, districts with poor human and economic development indicators should get more resources.

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Gram panchayats should be encouraged to monitor a set of HD indicators which could range from increased school attendance, reduction in dropouts, child nutrition, total ANC, immunisation of all children, and monitoring unemployment.

NGOs and civil society

A dynamic and socially aware civil society is a prerequisite for the emergence of an articulate and potent constituency for public financing and provisioning of basic social services for the poor and the underprivileged. It is also a vigilant watchdog against poor governance and corruption. In developing countries, however, where civil societies are often fragmented and divided by hierarchies, the marginalised lack opportunities to voice their demands. Empowering the poor,

women, the Scheduled Castes and Tribes, is a critical aspect of the process of enabling them to voice their basic needs.

NGOs are responsible for ushering processes that have transformed development at the grassroots. Nowhere is this better exemplified than in the way NGOs have enabled self-help groups, especially women's self-help groups, to become powerful instruments of economic change and gender empowerment.

The Report examines the role of NGOs from three perspectives: (i) while the state must perforce be the dominant provider of services to the poor, NGOs can, and do, supplement core actions in various sectors; (ii) NGOs are credited with bringing a participatory and empowering focus to development; and (iii) NGOs and civil society.

The Directory of Voluntary Organisations in Karnataka, which brought out profiles of 530 NGOs, shows that of the 530 NGOs surveyed the largest numbers are engaged in development activities, followed by social services and health. The majority work in central and south Karnataka leaving the north largely neglected. There is an increasing emphasis on community participation and NGO involvement in social sector service delivery. This may lead to greater accountability and local participation but the caveat is that it cannot always be assumed that all NGOs (or private agents) will be more efficient, participatory or gender aware than state agencies.

While it is often reiterated that human development is people-centric, it is not always people-driven because those who are most needy and whose human development indicators are low are unable to voice their demands.

Many community based organisations in Karnataka such as village forest committees and tank users' cooperative societies were formed at the instance of government/donor agencies, with the result that they are often hierarchically managed and are dependent on government departments for technical and financial assistance. With the space for evolving into an independent, self-managing CBO being somewhat constricted, these bodies, not surprisingly, present mixed outcomes.

NGOs are responsible for ushering processes that have transformed development at the grassroots. Nowhere is this better exemplified than in the way NGOs have enabled self-help groups, especially women's self-help groups, to become powerful instruments of economic change and gender empowerment. Self-help groups represent the participatory, people-centred focus that is synonymous with the NGO contribution to development. The Karnataka government sponsors at least 66 per cent of the nearly 200,000 SHGs in the state. *Stree Shakti* is the flagship development programme of the department of Women and Child Development. The programme has its share of successes and shortcomings. Yet, *Stree Shakti* has also impacted women's lives in a meaningful way by increasing their levels of self confidence and self worth. The groups have shown they have the ability to develop into vibrant CBOs and should be so encouraged.

Conclusion

It would be tempting to close this Report with the hope that Karnataka should break out of the category of middle ranking states in human development but for this to happen, many institutional and policy changes will have to take place as indicated above. The state must build on its strengths, which include satisfactory economic growth in the tertiary sector in the 2000s while it gears up to address areas of concern in human development. Providing additional resources even for human development is a challenge for Karnataka, indeed for almost all-indian states given their tight fiscal situation, but such a move is imperative to ensure that backward regions/districts better their performance and socially and economically underprivileged groups are enabled to broaden their life choices. At the same time, governance reform and greater financial and institutional support to local bodies and basic services in rural areas and for the urban poor are steps in the direction of ensuring that services reach those for whom they were designed: the poor and the vulnerable. The state is not the only stakeholder in the process. While it is often reiterated that human development is people-centric, it is not always people driven because those who are most needy and whose human development indicators are low are unable to voice their demands. In this context, NGOs have performed ably by initiating a development process that is grassroots-based and highly participatory in nature. Many community based organisations owe their existence to NGO action. In the final analysis, governments and NGOs perform best when they are answerable to a civil society that

is sensitive to the human development needs of the people. Civil society expresses its opinion through a multiplicity of organisations, which may or may not be formally structured. Some nascent civil society organisations which have taken birth on account of state-NGO partnerships, such as self-help groups, have the potential to speak for the most marginal people and, if nurtured and given the space to grow, could become powerful instruments of social change.

Appendix: Statistical Tables

1. Inter-state Comparison of Key Indicators

State		As per NHDR methodology				As per UNDP methodology			
		HDI		HDI rank		2001			
		1991	2001	1991	2001	HDI	Rank	GDI	Rank
1		2	3	4	5	6	7	8	9
1	Andhra Pradesh	0.377	0.416	9	10	0.609	9	0.595	9
2	Assam	0.348	0.386	10	14	0.578	11	0.554	12
3	Bihar	0.308	0.367	15	15	0.495	15	0.477	15
4	Gujarat	0.431	0.479	6	6	0.655	5	0.642	5
5	Haryana	0.443	0.509	5	5	0.653	6	0.636	7
6	Karnataka	0.412	0.478	7	7	0.650	7	0.637	6
7	Kerala	0.591	0.638	1	1	0.746	1	0.724	1
8	Madhya Pradesh	0.328	0.394	13	12	0.572	12	0.548	13
9	Maharashtra	0.452	0.523	4	4	0.706	2	0.693	2
10	Orissa	0.345	0.404	12	11	0.569	13	0.555	11
11	Punjab	0.475	0.537	2	2	0.679	4	0.676	3
12	Rajasthan	0.347	0.424	11	9	0.596	10	0.573	10
13	Tamil Nadu	0.466	0.531	3	3	0.687	3	0.675	4
14	Uttar Pradesh	0.314	0.388	14	13	0.535	14	0.520	14
15	West Bengal	0.404	0.472	8	8	0.647	8	0.631	8
India		**0.381**	**0.472**			**0.621**		**0.609**	

Sources:
1. Col. 2 to Col. 5: National Human Development Report (NHDR), 2002, Planning Commission, GoI.
2. Col. 6 to 9: Computed by V. Shantappa, Coordinator, KHDR-2005 using latest UNDP Methodology, (Refer Technical Note).

1. Inter-state Comparison of Key Indicators

State		Crude birth rate					
		1991			2002		
		Total	Rural	Urban	Total	Rural	Urban
1		10	11	12	13	14	15
1	Andhra Pradesh	26.00	26.50	24.40	20.70	21.10	19.30
2	Assam	30.90	31.70	21.30	26.60	27.50	18.30
3	Bihar	30.70	31.30	25.50	30.90	31.80	23.50
4	Gujarat	27.50	28.20	25.90	24.70	26.60	20.60
5	Haryana	33.10	34.70	27.20	26.60	27.60	22.60
6	Karnataka	26.90	27.90	24.00	22.10	23.50	18.80
7	Kerala	18.30	18.40	18.10	16.90	17.00	16.40
8	Madhya Pradesh	35.80	37.30	29.70	30.40	32.30	22.70
9	Maharashtra	26.20	28.00	22.90	20.30	20.60	19.80
10	Orissa	28.80	29.60	21.60	23.20	23.70	19.60
11	Punjab	27.70	28.50	25.60	20.80	21.70	18.10
12	Rajasthan	35.00	36.00	30.30	30.60	31.90	24.20
13	Tamil Nadu	20.80	20.80	20.80	18.50	19.10	17.50
14	Uttar Pradesh	35.70	37.20	29.00	31.60	32.60	26.80
15	West Bengal	27.00	30.30	18.50	20.50	22.60	14.10
India		**29.50**	**30.90**	**24.30**	**25.00**	**26.60**	**20.00**

Source: SRS Bulletins/Reports RGI.

State		Crude death rate					
		1991			2002		
		Total	Rural	Urban	Total	Rural	Urban
1		16	17	18	19	20	21
1	Andhra Pradesh	9.70	10.50	6.70	8.10	8.90	5.50
2	Assam	11.50	11.80	6.90	9.20	9.60	6.00
3	Bihar	9.80	10.20	6.30	7.90	8.20	6.10
4	Gujarat	8.50	8.80	7.90	7.70	8.30	6.40
5	Haryana	8.20	8.50	6.80	7.10	7.20	6.40
6	Karnataka	9.00	9.80	6.90	7.20	7.90	5.70
7	Kerala	6.00	6.20	5.30	6.40	6.40	6.20
8	Madhya Pradesh	13.80	14.90	9.20	9.80	10.50	7.20
9	Maharashtra	8.20	9.30	6.20	7.30	8.30	5.60
10	Orissa	12.80	13.50	6.50	9.80	10.30	6.40
11	Punjab	7.80	8.50	5.70	7.10	7.40	6.20
12	Rajasthan	10.10	10.60	7.70	7.70	8.00	6.40
13	Tamil Nadu	8.80	9.50	7.60	7.70	8.60	5.90
14	Uttar Pradesh	11.30	12.00	8.30	9.70	10.20	7.30
15	West Bengal	8.30	8.90	6.70	6.70	6.90	6.40
India		**9.80**	**10.60**	**7.10**	**8.10**	**8.70**	**6.10**

Source: SRS Bulletins/Reports, RGI.

1. Inter-state Comparison of Key Indicators

State		Total fertility rate						Couples protected 31-03-2000
		1991			1999			
		Total	Rural	Urban	Total	Rural	Urban	
1		22	23	24	25	26	27	28
1	Andhra Pradesh	3.00	3.10	2.50	2.4	2.5	2.1	52.8
2	Assam	3.50	3.60	2.10	3.2	3.3	1.9	15.2
3	Bihar	4.40	4.50	3.50	4.5	4.7	3.4	21.2
4	Gujarat	3.10	3.20	2.90	3.0	3.2	2.4	52.8
5	Haryana	4.00	4.30	3.00	3.2	3.3	2.6	49.4
6	Karnataka	3.10	3.30	2.50	2.5	2.7	2.0	56.3
7	Kerala	1.80	1.80	1.70	1.8	1.8	1.8	39.6
8	Madhya Pradesh	4.60	4.90	3.40	3.9	4.3	2.6	45.9
9	Maharashtra	3.00	3.40	2.50	2.5	2.7	2.3	49.3
10	Orissa	3.30	3.40	2.30	2.7	2.8	2.2	37.6
11	Punjab	3.10	3.20	2.80	2.5	2.6	2.1	65.5
12	Rajasthan	4.60	4.90	3.70	4.2	4.4	3.0	36.1
13	Tamil Nadu	2.20	2.30	2.00	2.0	2.1	1.8	50.4
14	Uttar Pradesh	5.10	5.40	3.70	4.7	5.0	3.6	38.0
15	West Bengal	3.20	3.60	2.10	2.4	2.7	1.6	32.2
India		**3.80**	**4.10**	**2.80**	**3.2**	**3.5**	**2.3**	**46.2**

Sources:
1. Col. 22 to Col. 27: SRS Reports, RGI.
2. Col. 28: Department of Health and Family Welfare, GoI.

State		Infant mortality rate					
		1991			2002		
		Total	Rural	Urban	Total	Rural	Urban
1		29	30	31	32	33	34
1	Andhra Pradesh	73	77	56	62	71	35
2	Assam	81	83	42	70	73	38
3	Bihar	69	71	46	61	62	50
4	Gujarat	69	73	57	60	68	37
5	Haryana	68	73	49	62	65	51
6	Karnataka	77	87	47	55	65	25
7	Kerala	16	17	16	10	11	8
8	Madhya Pradesh	117	125	74	85	89	56
9	Maharashtra	60	69	38	45	52	34
10	Orissa	124	129	71	87	90	56
11	Punjab	53	58	40	51	55	35
12	Rajasthan	79	84	50	78	81	55
13	Tamil Nadu	57	65	42	44	50	32
14	Uttar Pradesh	97	102	74	80	83	58
15	West Bengal	71	76	47	49	52	36
India		**80**	**87**	**53**	**63**	**69**	**40**

Source: SRS Reports, RGI.

1. Inter-state Comparison of Key Indicators

State		Neonatal mortality rate		Child mortality rate	Maternal mortality rate
		1991	1999	1999	1998
1		35	36	37	38
1	Andhra Pradesh	50.5	46.0	18.1	159
2	Assam	53.4	53.0	27.5	409
3	Bihar	41.4	41.0	22.9	452
4	Gujarat	45.1	43.0	19.6	28
5	Haryana	40.0	39.0	22.4	103
6	Karnataka	52.9	43.0	16.7	195
7	Kerala	11.3	11.0	3.6	198
8	Madhya Pradesh	68.1	61.0	32.6	498
9	Maharashtra	38.2	29.0	12.7	135
10	Orissa	74.7	61.0	29.0	367
11	Punjab	33.5	34.0	16.8	199
12	Rajasthan	48.4	50.0	27.7	670
13	Tamil Nadu	42.6	36.0	13.0	79
14	Uttar Pradesh	64.3	52.0	29.6	707
15	West Bengal	43.6	31.0	15.0	266
India		**51.0**	**45.0**	**22.5**	**407**

Source: Col. 35 to Col. 38: SRS Reports.

1. Inter-state Comparison of Key Indicators

State		Sex ratio		Sex ratio (0-6 years)		Percentage of birth order (3rd and above)	Medical attention at birth (1999)	
		1991	2001	1991	2001	1999	Institutional	Trained professional
1		39	40	41	42	43	44	45
1	Andhra Pradesh	972	978	975	961	21.8	42.8	27.1
2	Assam	923	935	975	965	41.5	21.1	16.1
3	Bihar	907	919	953	942	42.8	15.4	19.4
4	Gujarat	934	920	928	883	34.0	36.3	38.3
5	Haryana	865	861	879	819	36.2	24.7	68.1
6	Karnataka	960	965	960	946	27.2	49.2	26.0
7	Kerala	1036	1058	958	960	15.4	97.1	1.8
8	Madhya Pradesh	912	919	941	932	44.9	14.7	22.1
9	Maharashtra	934	922	946	913	31.4	47.8	20.6
10	Orissa	971	972	967	953	33.3	13.9	24.0
11	Punjab	882	876	875	798	30.0	12.7	86.1
12	Rajasthan	910	921	916	909	45.8	8.0	26.3
13	Tamil Nadu	974	987	948	942	22.3	64.8	21.5
14	Uttar Pradesh	876	898	927	916	55.0	7.8	42.0
15	West Bengal	917	934	967	960	30.6	36.2	13.9
India		**927**	**933**	**945**	**927**	**41.0**	**25.4**	**28.8**

Sources:
1. Col. 39 to 42: Census 1991 and Census 2001, (PCA).
2. Col. 43 to 45: SRS: Reports RGI.

1. Inter-state Comparison of Key Indicators

State		Life expectancy at birth			Mean age at marriage		Literacy rate					
		2003			1998-99		1991			2001		
		Persons	Male	Female	Male	Female	Total	Male	Female	Total	Male	Female
1		46	47	48	49	50	51	52	53	54	55	56
1	Andhra Pradesh	63.9	62.8	65.0	23.9	18.3	44.1	55.1	32.7	60.5	70.9	51.2
2	Assam	60.0	59.0	60.9	27.8	21.7	52.9	61.9	43.0	63.3	71.9	56.0
3	Bihar	65.3	65.7	64.8	23.8	18.8	37.5	51.4	22.0	47.0	60.3	33.6
4	Gujarat	63.6	63.1	64.1	24.4	20.2	58.3	69.5	46.3	69.1	76.5	55.6
5	Haryana	67.0	64.6	69.3	24.6	19.8	55.8	69.1	40.5	67.9	79.3	56.3
6	Karnataka	65.8	62.4	66.4	26.7	20.1	56.0	67.3	44.3	66.6	76.1	56.9
7	Kerala	73.4	71.7	75.0	27.9	21.5	89.8	93.6	86.2	90.9	94.2	87.9
8	Madhya Pradesh	58.6	59.2	58.0	23.5	18.9	44.7	58.5	29.4	63.7	76.5	50.5
9	Maharashtra	68.3	66.8	69.8	25.3	19.8	64.9	76.6	52.3	76.9	86.3	67.5
10	Orissa	59.9	60.1	59.7	26.6	21.2	49.1	63.1	34.7	63.1	75.9	51.0
11	Punjab	70.9	69.8	72.0	25.7	22.1	58.5	65.7	50.4	69.7	75.6	63.5
12	Rajasthan	62.5	62.2	62.8	22.3	18.3	38.6	55.0	20.4	60.4	76.5	44.3
13	Tamil Nadu	68.4	67.0	69.8	26.6	20.9	62.7	73.7	51.3	73.5	82.3	64.5
14	Uttar Pradesh	63.8	63.5	64.1	23.3	19.0	40.7	54.8	24.4	56.3	70.2	43.0
15	West Bengal	67.7	66.1	69.3	26.2	19.6	57.7	67.8	46.6	68.6	77.6	60.2
India		**64.8**	**64.1**	**65.4**	**24.9**	**19.7**	**52.2**	**64.1**	**39.3**	**64.8**	**75.8**	**54.2**

Sources:
1. Col. 51 to 56: Census 1991 and 2001.
2. Col. 46 to 48: Technical Group of RGI.
3. Col. 49 and 50: NFHS - 2, 1998-99.

1. Inter-state Comparison of Key Indicators

State		Per capita NSDP		Per captita GSDP	Work participation rate	Incidence of unemployment					
		1993-94	2001-02	2001-02	2001	1993-94			1999-2000		
						Male	Female	Persons	Male	Female	Persons
1		57	58	59	60	61	62	63	64	65	66
1	Andhra Pradesh	7416	10590	11914	45.8	1.3	0.6	1.1	1.8	0.9	1.4
2	Assam	5715	6059	6851	35.8	4.6	9.5	5.6	3.7	8.0	4.6
3	Bihar	3100	3554	3922	33.7	2.6	1.3	2.3	2.9	0.9	2.4
4	Gujarat	9796	13684	16334	41.9	1.8	1.1	1.6	1.1	0.3	0.8
5	Haryana	11079	14250	16386	39.6	1.9	0.9	1.6	1.5	0.4	1.2
6	Karnataka	7838	10709	13057	44.5	1.5	1.3	1.4	1.5	1.2	1.4
7	Kerala	7938	10832	11960	32.3	5.8	12.1	7.7	5.6	15.1	8.6
8	Madhya Pradesh	6584	7699	8852	42.7	1.7	0.5	1.3	1.5	0.3	1.1
9	Maharashtra	12183	14892	16807	42.5	2.4	1.1	1.9	3.4	1.8	2.9
10	Orissa	4896	5927	6872	38.8	2.5	1.2	2.1	3.2	1.5	2.6
11	Punjab	12710	15210	17225	37.5	1.8	1.9	1.9	2.4	1.2	2.1
12	Rajasthan	6182	8571	9877	42.1	0.8	0.2	0.5	1.1	0.3	0.8
13	Tamil Nadu	8955	12717	14284	44.7	2.6	2.0	2.4	2.9	1.9	2.6
14	Uttar Pradesh	5066	5687	6636	32.5	1.4	0.1	1.1	1.7	0.7	1.4
15	West Bengal	6756	10375	11389	36.8	3.0	5.0	3.5	3.9	4.3	4.0
India		**7690**	**10774**	**12215**	**39.1**	**2.1**	**1.7**	**2.0**	**2.5**	**1.8**	**2.3**

Sources:
1. Col. 57 to 59: CSO.
2. Col. 61 to 66: NSSO: (50th and 55th Rounds) Reports.
3. Col. 60: Census 2001 PCA.

State		Percentage of population below poverty line					
		1993-94			1999-2000		
		Rural	Urban	Combined	Rural	Urban	Combined
1		67	68	69	70	71	72
1	Andhra Pradesh	15.92	38.33	22.19	11.05	26.63	15.77
2	Assam	45.01	7.73	40.86	40.04	7.47	36.09
3	Bihar	58.21	34.50	54.96	44.30	32.91	42.60
4	Gujarat	22.18	27.89	24.21	13.17	15.59	14.07
5	Haryana	28.02	16.38	25.05	8.27	9.99	8.74
6	Karnataka	29.88	40.14	33.16	17.38	25.25	20.04
7	Kerala	25.76	24.55	25.43	9.38	20.27	12.72
8	Madhya Pradesh	40.64	48.38	42.52	37.06	38.44	37.43
9	Maharashtra	37.93	35.15	36.86	23.72	26.81	25.02
10	Orissa	49.72	41.64	48.56	48.01	42.83	47.15
11	Punjab	11.95	11.35	11.77	6.35	5.75	6.16
12	Rajasthan	26.46	30.49	27.41	13.74	19.85	15.28
13	Tamil Nadu	32.48	39.77	35.03	20.55	22.11	21.12
14	Uttar Pradesh	42.28	35.39	40.85	31.22	30.89	31.15
15	West Bengal	40.80	22.41	35.66	31.85	14.86	27.02
India		**37.27**	**32.36**	**35.97**	**27.09**	**23.62**	**26.10**

Source: Planning Commission, GoI.

2. District-wise Key Human Development Indicators

District		HDI				GDI			
		Value		Rank		Value		Rank	
		2001	1991	2001	1991	2001	1991	2001	1991
1		2	3	4	5	6	7	8	9
1	Bagalkot	0.591	0.505	22	20	0.571	0.483	23	21
2	Bangalore Rural	0.653	0.539	6	11	0.640	0.524	6	12
3	Bangalore Urban	0.753	0.623	1	4	0.731	0.592	1	4
4	Belgaum	0.648	0.545	8	9	0.635	0.525	9	11
5	Bellary	0.617	0.512	18	18	0.606	0.499	17	17
6	Bidar	0.599	0.496	21	23	0.572	0.477	22	23
7	Bijapur	0.589	0.504	23	21	0.573	0.486	21	20
8	Chamarajnagar	0.576	0.488	25	24	0.557	0.472	25	24
9	Chikmaglur	0.647	0.559	9	7	0.636	0.550	8	6
10	Chitradurga	0.627	0.535	16	13	0.618	0.514	14	13
11	Dakshina Kannada	0.722	0.661	2	1	0.714	0.645	2	1
12	Davangere	0.635	0.548	12	8	0.621	0.530	13	9
13	Dharwad	0.642	0.539	10	10	0.626	0.531	11	8
14	Gadag	0.634	0.516	13	17	0.626	0.502	12	16
15	Gulbarga	0.564	0.453	26	25	0.543	0.432	26	25
16	Hassan	0.639	0.519	11	16	0.630	0.507	10	14
17	Haveri	0.603	0.496	20	22	0.596	0.480	19	22
18	Kodagu	0.697	0.623	4	3	0.690	0.617	4	3
19	Kolar	0.625	0.522	17	15	0.613	0.505	16	15
20	Koppal	0.582	0.446	24	26	0.561	0.428	24	26
21	Mandya	0.609	0.511	19	19	0.593	0.491	20	19
22	Mysore	0.631	0.524	14	14	0.605	0.496	18	18
23	Raichur	0.547	0.443	27	27	0.530	0.422	27	27
24	Shimoga	0.673	0.584	5	5	0.661	0.572	5	5
25	Tumkur	0.630	0.539	15	12	0.618	0.528	15	10
26	Udupi	0.714	0.659	3	2	0.704	0.644	3	2
27	Uttara Kannada	0.653	0.567	7	6	0.639	0.548	7	7
Karnataka		**0.650**	**0.541**			**0.637**	**0.525**		

Source: Computed by V. Shantappa, Co-ordinator, KHDR-II, (Refer Technical Note).

2. District-wise Key Human Development Indicators

District		Per capita GDP at 1993-94 prices (Rs.)				% of Population living below poverty line	
		Value		Rank			
		2001-02	1991-92	2001-02	1991-92	1993-94	1999-2000
1		10	11	12	13	14	15
1	Bagalkot	11557	6511	12	18		
2	Bangalore Rural	17144	6427	4	19	38.2	5.2
3	Bangalore Urban	24774	9816	1	5	31.4	9.9
4	Belgaum	11085	7028	13	10	29.9	17.9
5	Bellary	12291	7277	9	9	44.5	33.1
6	Bidar	7654	5136	26	26	56.1	30.4
7	Bijapur	9092	6562	23	17	29.03	32.1
8	Chamarajnagar	10182	6985	17	11		
9	Chikmaglur	13328	10132	6	4	15.6	2.3
10	Chitradurga	10155	6658	18	16	39	16.3
11	Dakshina Kannada	20682	13390	2	2	8.9	7.4
12	Davangere	9989	6815	19	13		
13	Dharwad	12549	7905	8	6	49.8	21.4
14	Gadag	10607	5918	15	23		
15	Gulbarga	8616	5505	25	24	45.5	26.8
16	Hassan	10263	6681	16	15	14.21	11.5
17	Haveri	8679	4850	24	27		
18	Kodagu	18838	16090	3	1	20.7	4.9
19	Kolar	9619	6219	21	20	48.5	41.9
20	Koppal	10882	5476	14	25		
21	Mandya	9908	6745	20	14	30.2	16.6
22	Mysore	13178	6888	7	12	28.9	15.5
23	Raichur	7579	6022	27	22	25.1	45.6
24	Shimoga	12152	7797	10	7	25.6	8.1
25	Tumkur	9408	6133	22	21	40.6	18.5
26	Udupi	15471	10714	5	3		
27	Uttara Kannada	12043	7788	11	8	25	6.7
Karnataka		**13057**	**7447**			**33.2**	**20.1**

Sources:

1. Col 10 and 11: Directorate of Economics and Statistics, Karnataka.
2. Col. 14: Computed by V. Shantappa, Thulasiram, Nagarajashetty and J. Sridhar, based on pooled NSS-Consumer expenditure data of 1993-94.
3. Col.15: Computed by Suryanarayana and Zaidi (2002) based on pooled NSS-Consumer expenditure data of 1999-2000.

2. District-wise Key Human Development Indicators

District		Work participation rate					
		All		SC		ST	
		2001	1991	2001	1991	2001	1991
1		16	17	18	19	20	21
1	Bagalkot	43.6	42.2	44.3	39.9	48.9	46.0
2	Bangalore Rural	47.4	43.0	47.9	44.3	49.6	45.5
3	Bangalore Urban	39.3	34.3	39.1	34.2	41.2	35.3
4	Belgaum	44.6	42.4	45.2	42.8	49.9	45.9
5	Bellary	45.4	44.7	47.9	48.1	49.7	49.6
6	Bidar	37.1	39.9	41.1	44.2	42.3	47.0
7	Bijapur	39.7	41.1	40.3	39.0	41.6	44.9
8	Chamarajnagar	46.4	43.9	45.9	44.3	47.8	43.4
9	Chikmaglur	45.3	45.0	50.2	50.7	50.5	51.5
10	Chitradurga	47.6	44.7	48.4	47.8	49.3	31.1
11	Dakshina Kannada	49.9	45.3	58.1	52.7	57.5	48.2
12	Davangere	43.8	42.5	48.1	43.8	49.5	48.4
13	Dharwad	42.7	39.0	43.2	38.9	49.9	43.3
14	Gadag	47.1	44.8	49.3	43.6	51.5	49.8
15	Gulbarga	43.1	43.1	45.5	46.1	48.0	48.6
16	Hassan	50.2	44.3	51.4	46.8	52.6	46.7
17	Haveri	46.3	43.7	51.2	48.6	50.9	46.9
18	Kodagu	48.6	47.1	54.7	52.8	61.1	58.4
19	Kolar	48.7	43.4	49.1	46.0	54.4	50.1
20	Koppal	46.4	46.4	47.6	49.3	49.6	51.7
21	Mandya	47.7	44.5	47.0	45.4	49.5	47.7
22	Mysore	42.0	38.8	43.3	38.4	46.6	41.5
23	Raichur	43.9	43.1	45.4	43.7	49.1	48.3
24	Shimoga	43.5	40.1	47.4	44.7	46.6	42.3
25	Tumkur	51.0	47.7	51.9	50.1	53.6	50.1
26	Udupi	43.9	39.8	49.9	46.1	50.4	46.5
27	Uttara Kannada	42.9	38.8	44.7	41.8	44.8	38.6
Karnataka		**44.5**	**42.0**	**46.3**	**44.7**	**49.4**	**47.8**

Source: Census 2001 and 1991 (PCA).

2. District-wise Key Human Development Indicators

District		Female work participation rate					
		All		SC		ST	
		2001	1991	2001	1991	2001	1991
1		22	23	24	25	26	27
1	Bagalkot	33.3	32.2	38.5	31.4	43.0	38.6
2	Bangalore Rural	34.7	29.2	39.0	34.2	40.2	33.7
3	Bangalore Urban	18.7	13.2	23.3	17.7	23.7	17.4
4	Belgaum	32.7	29.7	36.7	34.4	44.2	38.1
5	Bellary	35.9	35.5	43.7	43.8	44.4	43.3
6	Bidar	26.2	30.5	35.5	40.7	34.6	41.5
7	Bijapur	28.5	31.9	33.6	31.7	32.0	37.7
8	Chamarajnagar	31.1	27.3	34.9	33.0	34.4	29.0
9	Chikmaglur	30.9	32.1	42.6	44.1	41.8	45.0
10	Chitradurga	37.7	34.6	42.4	41.7	42.1	40.7
11	Dakshina Kannada	41.7	37.6	54.5	49.6	51.6	41.5
12	Davangere	30.1	30.2	41.2	34.6	40.3	39.9
13	Dharwad	28.6	25.0	33.6	29.2	41.7	32.0
14	Gadag	37.7	36.3	45.2	36.8	46.6	45.1
15	Gulbarga	34.9	34.6	40.9	41.8	42.6	42.1
16	Hassan	39.7	32.4	44.8	38.8	43.7	37.2
17	Haveri	33.7	31.6	45.5	42.5	43.0	38.8
18	Kodagu	36.2	35.3	49.1	47.6	57.3	53.7
19	Kolar	39.0	31.4	42.2	37.4	49.0	40.9
20	Koppal	38.9	38.5	43.8	44.9	45.8	46.5
21	Mandya	33.9	31.0	37.4	36.6	38.7	38.6
22	Mysore	25.3	20.8	30.9	22.9	33.2	26.8
23	Raichur	34.7	32.6	40.0	35.7	43.4	40.6
24	Shimoga	28.0	24.4	37.1	34.5	34.9	31.1
25	Tumkur	41.3	38.1	45.2	43.4	46.3	42.5
26	Udupi	33.9	31.3	42.5	41.1	42.2	39.8
27	Uttara Kannada	27.8	23.7	32.5	30.6	32.6	25.0
Karnataka		**32.0**	**29.4**	**38.4**	**36.6**	**41.7**	**39.6**

Source: Census data 2001 and 1991 (PCA).

2. District-wise Key Human Development Indicators

District		Literacy rate					
		2001			1991		
		All	SC	ST	All	SC	ST
1		28	29	30	31	32	33
1	Bagalkot	57.30	42.44	42.87	53.58	39.60	44.30
2	Bangalore Rural	64.70	55.35	56.22	50.17	35.60	37.60
3	Bangalore Urban	82.96	70.23	72.83	76.27	57.30	62.00
4	Belgaum	64.21	55.57	43.72	53.00	41.40	34.00
5	Bellary	57.40	42.31	41.12	45.89	30.10	27.00
6	Bidar	60.94	52.37	48.68	45.11	34.10	29.20
7	Bijapur	57.01	47.16	46.19	56.55	45.90	44.30
8	Chamarajnagar	50.87	49.94	41.53	38.19	33.80	29.00
9	Chikmaglur	72.20	54.58	58.84	61.05	35.20	39.90
10	Chitradurga	64.45	52.75	53.93	52.28	35.10	24.10
11	Dakshina Kannada	83.35	66.14	72.95	76.74	54.90	62.70
12	Davangere	67.43	49.96	54.11	55.96	32.70	39.20
13	Dharwad	71.61	61.19	54.46	62.73	50.30	49.30
14	Gadag	66.11	48.45	57.73	55.88	38.00	45.00
15	Gulbarga	50.01	39.05	32.40	38.54	25.20	21.60
16	Hassan	68.63	53.61	56.43	56.85	35.00	40.10
17	Haveri	67.79	50.25	58.67	56.10	42.50	46.70
18	Kodagu	77.99	64.93	40.37	68.35	45.70	25.50
19	Kolar	62.84	52.98	47.80	50.45	37.00	31.40
20	Koppal	54.10	38.78	42.11	38.23	47.50	23.00
21	Mandya	61.05	55.92	54.63	48.15	39.10	37.50
22	Mysore	63.48	53.98	46.35	50.88	35.70	33.10
23	Raichur	48.81	38.76	29.01	34.34	21.50	14.40
24	Shimoga	74.52	56.78	62.11	63.90	39.80	48.00
25	Tumkur	67.01	54.33	59.69	54.48	37.00	43.80
26	Udupi	81.25	70.13	69.63	74.47	46.20	56.60
27	Uttara Kannada	76.60	65.45	62.74	66.73	50.20	35.10
Karnataka		**66.64**	**52.87**	**48.27**	**56.04**	**38.10**	**36.00**

Source: Census data 2001 and 1991 (PCA).

2. District-wise Key Human Development Indicators

District		Female literacy rate						Literacy - gender disparity index	
		2001			1991				
		All	SC	ST	All	SC	ST	2001	1991
1		34	35	36	37	38	39	40	41
1	Bagalkot	43.56	28.75	28.49	38.19	25.30	27.20	0.295	0.347
2	Bangalore Rural	54.99	44.56	46.03	38.15	22.80	25.00	0.190	0.275
3	Bangalore Urban	77.48	61.98	64.80	68.81	46.80	51.50	0.094	0.131
4	Belgaum	52.32	41.63	29.50	38.69	25.80	19.20	0.235	0.319
5	Bellary	45.28	29.04	28.75	32.24	17.40	15.20	0.257	0.339
6	Bidar	48.81	40.22	35.61	30.53	21.40	14.90	0.246	0.366
7	Bijapur	43.47	31.95	31.88	41.81	30.40	31.70	0.287	0.314
8	Chamarajnagar	42.48	42.22	32.77	28.6	22.80	20.20	0.191	0.269
9	Chikmaglur	64.01	44.76	49.44	51.31	24.60	30.10	0.154	0.199
10	Chitradurga	53.78	40.92	41.54	39.38	21.70	25.60	0.209	0.288
11	Dakshina Kannada	77.21	58.36	65.69	68.84	45.90	53.70	0.112	0.148
12	Davangere	58.04	38.16	42.98	44.41	19.20	26.10	0.179	0.245
13	Dharwad	61.92	49.26	41.95	50.41	36.80	33.90	0.180	0.243
14	Gadag	52.52	33.69	42.08	39.68	24.90	27.00	0.266	0.353
15	Gulbarga	37.90	27.02	20.77	24.49	12.80	9.40	0.281	0.402
16	Hassan	59.00	43.14	45.56	44.9	23.50	27.40	0.188	0.259
17	Haveri	57.37	36.94	45.16	43.28	31.00	29.80	0.198	0.271
18	Kodagu	72.26	56.56	34.61	61.22	36.00	21.50	0.105	0.137
19	Kolar	52.23	42.09	36.23	37.75	25.20	18.70	0.213	0.293
20	Koppal	39.61	25.62	26.48	22.78	35.90	8.70	0.323	0.453
21	Mandya	51.53	46.25	45.42	36.7	27.80	26.70	0.195	0.272
22	Mysore	55.81	45.52	37.47	41.6	26.10	23.90	0.152	0.210
23	Raichur	35.93	26.09	16.91	21.7	11.00	5.40	0.307	0.399
24	Shimoga	66.88	46.40	52.51	54.33	28.00	36.50	0.141	0.189
25	Tumkur	56.94	43.39	48.70	41.93	24.60	30.50	0.195	0.274
26	Udupi	75.19	62.81	62.78	66.64	34.20	48.20	0.117	0.157
27	Uttara Kannada	68.47	55.55	53.61	56.77	38.70	23.80	0.148	0.193
Karnataka		**56.87**	**41.72**	**36.57**	**44.34**	**26.00**	**23.60**	**0.189**	**0.250**

Note: Disparity Index=Log(X2/X1)+Log[(Q-X1)/(Q-x2)], where X2>X1 and Q>200, where X1=female literacy rate, X2=Male literacy rate

Source: Census data 2001 and 1991 (PCA).

2. District-wise Key Human Development Indicators

District		% of schools without teachers 2001	% of schools with single teacher 2001	% of habitations having primary school facility within 1km (Gross Access Ratio)		Infrastructure index (all management schools) 2003-04	
				1993	2002	Primary schools	Secondary schools
1		42	43	44	45	46	47
1	Bagalkot	3.6	8.9	-	99.25	0.46	0.27
2	Bangalore Rural	1.7	22.3	89.39	96.28	0.40	0.56
3	Bangalore Urban	1.7	15.9	90.13	96.38	0.81	0.55
4	Belgaum	1.7	19.3	95.76	94.53	0.36	0.47
5	Bellary	2.1	5.7	93.27	96.54	0.41	0.46
6	Bidar	3.0	10.3	94.23	94.32	0.32	0.25
7	Bijapur	1.2	9.9	93.46	92.69	0.29	0.36
8	Chamarajnagar	0.9	18.6	-	86.70	0.48	0.17
9	Chikmaglur	5.4	4.1	69.03	72.05	0.42	0.62
10	Chitradurga	1.0	16.9	94.24	96.84	0.28	0.46
11	Dakshina Kannada	1.5	16.2	71.88	86.86	0.64	0.73
12	Davangere	1.0	8.1	-	98.14	0.37	0.44
13	Dharwad	9.1	11.3	97.42	98.17	0.60	0.33
14	Gadag	0.7	5.6	-	98.58	0.61	0.51
15	Gulbarga	1.4	9.2	97.75	91.99	0.25	0.19
16	Hassan	4.0	25.3	86.24	90.56	0.28	0.38
17	Haveri	2.9	9.7	-	98.84	0.38	0.43
18	Kodagu	1.4	19.5	68.50	74.78	0.65	0.42
19	Kolar	3.6	23.4	84.37	96.87	0.33	0.23
20	Koppal	3.0	11.4	-	99.42	0.38	0.52
21	Mandya	9.1	27.0	92.32	96.39	0.48	0.47
22	Mysore	3.9	13.1	88.34	94.82	0.61	0.46
23	Raichur	1.8	16.0	87.42	92.10	0.34	0.47
24	Shimoga	5.4	31.3	72.71	70.26	0.44	0.25
25	Tumkur	3.2	27.3	88.99	94.99	0.30	0.55
26	Udupi	2.2	19.1	-	83.98	0.54	0.19
27	Uttara Kannada	2.9	38.9	74.67	73.23	0.20	0.69
Karnataka		**3.0**	**18.9**	**83.75**	**88.41**	**0.43**	**0.42**

Sources:
1. Col. 42-45: Seventh All-India Education Survey (Provisional).
2. Col. 46 and 47: Computed by CMDR, Dharwad (refer Technical Note).

2. District-wise Key Human Development Indicators

District		Enrolment equity index at primary level (I - VIII) 2000-01			Sex ratio		Life expectancy at birth		Crude birth rate	
		Tribal equity index	Social equity index	Gender equity index	2001	1991	2001 Persons	1991 Persons	2001-02	1991-92
1		48	49	50	51	52	53	54	55	56
1	Bagalkot	102.65	105.08	45.85	977	982	60.8	59.0	26.4	30.4
2	Bangalore Rural	122.52	111.65	53.23	953	945	66.5	64.4	18.7	26.7
3	Bangalore Urban	248.90	119.03	50.11	906	903	67.3	64.8	19.6	26.0
4	Belgaum	76.41	93.43	47.68	959	954	67.7	64.4	23.9	27.8
5	Bellary	87.28	92.17	45.67	969	966	66.1	62.8	26.4	30.2
6	Bidar	46.29	87.41	48.95	948	952	63.3	61.0	26.1	30.1
7	Bijapur	293.38	127.03	48.25	948	948	62.6	59.2	25.6	30.4
8	Chamarajnagar	94.47	104.65	49.50	968	953	63.5	62.5	18.6	26.9
9	Chikmaglur	93.88	93.77	48.28	984	977	63.2	60.1	19.2	29.4
10	Chitradurga	87.15	95.57	48.57	955	951	64.6	62.8	21.4	27.9
11	Dakshina Kannada	117.78	105.13	46.49	1023	1020	67.4	66.0	18.4	25.5
12	Davangere	77.58	85.49	43.20	951	942	65.8	63.0	21.7	27.9
13	Dharwad	110.14	112.51	45.04	948	935	61.9	59.1	22.2	29.6
14	Gadag	135.81	109.14	47.26	968	969	62.7	60.0	23.1	29.5
15	Gulbarga	41.74	93.48	45.60	964	962	62.9	59.5	28.0	31.2
16	Hassan	104.62	98.66	48.19	1005	999	65.2	59.5	18.1	31.0
17	Haveri	99.53	108.04	48.58	942	936	62.2	59.6	22.8	29.6
18	Kodagu	69.18	94.73	48.59	996	979	63.3	61.0	20.1	26.0
19	Kolar	120.55	109.99	48.23	970	965	64.2	62.0	21.5	28.3
20	Koppal	95.29	103.78	45.50	982	981	63.5	60.0	28.8	30.3
21	Mandya	130.05	93.56	50.69	985	963	62.9	60.9	17.7	28.2
22	Mysore	125.14	114.18	45.43	965	953	64.8	62.9	19.8	26.9
23	Raichur	78.09	92.25	43.86	980	978	63.9	60.4	27.8	30.3
24	Shimoga	134.77	151.11	46.32	977	964	67.4	65.8	20.7	26.2
25	Tumkur	103.36	101.92	47.61	966	959	65.3	63.0	19.2	27.7
26	Udupi	107.71	216.75	49.50	1127	1134	67.8	66.1	15.8	25.4
27	Uttara Kannada	62.58	100.24	45.61	970	966	62.9	60.9	20.7	26.7
Karnataka		**91.21**	**101.59**	**47.58**	**965**	**960**	**65.8**	**62.1**	**22.4**	**27.0**

Sources:
1. Col. 48 to 50: Computed by V. Shantappa, based on enrolment figures of CPI, (refer Technical Note).
2. Col. 51 and 52: Census 2001 and 1991 (PCA).
3. Col. 53 to 56: Computed by Dr. P.J. Bhattacharjee.

2. District-wise Key Human Development Indicators

District		Crude death rate		Infant mortality rate		No. of beds (Govt. medical institutions) per lakh population		% of complete immunisation 2003-04	% of safe deliveries 2001
		2001-02	1991-92	2001-02	1991-92	2003-04	1991-92		
1		**57**	**58**	**59**	**60**	**61**	**62**	**63**	**64**
1	Bagalkot	8.7	10.0	64	95	47	47	64.4	50.1
2	Bangalore Rural	6.5	6.8	48	64	51	52	92.7	79.1
3	Bangalore Urban	6.1	6.8	45	64	123	179	72.1	90.6
4	Belgaum	6.1	6.9	45	65	50	51	74.3	68.6
5	Bellary	7.2	8.2	53	79	91	102	77.3	54.0
6	Bidar	8.4	9.2	66	87	67	59	89.0	52.5
7	Bijapur	9.2	10.0	67	95	67	61	77.6	50.1
8	Chamarajnagar	7.8	8.3	57	79	86	60	84.8	69.7
9	Chikmaglur	8.5	9.7	62	92	113	91	95.9	78.0
10	Chitradurga	7.3	7.9	54	75	88	71	80.8	53.8
11	Dakshina Kannada	6.0	6.2	44	59	96	97	93.3	91.5
12	Davangere	7.1	7.9	52	75	99	91	93.4	53.8
13	Dharwad	9.4	10.3	69	97	112	133	86.3	65.3
14	Gadag	9.0	10.0	66	95	57	54	86.9	65.3
15	Gulbarga	9.1	9.9	67	94	66	64	81.0	47.7
16	Hassan	9.1	10.0	59	95	110	93	84.4	69.7
17	Haveri	9.0	10.0	66	95	54	44	81.2	65.3
18	Kodagu	8.4	9.1	62	86	234	257	109.7	79.4
19	Kolar	8.0	8.2	59	78	99	92	79.3	59.2
20	Koppal	8.9	9.7	65	92	51	40	72.8	48.0
21	Mandya	8.5	9.2	62	87	91	71	81.5	61.9
22	Mysore	7.7	8.3	56	79	137	135	90.2	69.7
23	Raichur	7.6	8.5	59	80	58	42	88.8	48.0
24	Shimoga	6.1	6.3	45	60	110	107	109.5	83.0
25	Tumkur	7.2	8.0	53	76	61	50	78.4	63.5
26	Udupi	6.1	6.2	45	59	89	87	93.8	91.5
27	Uttara Kannada	8.0	9.0	59	85	105	89	80.0	86.1
Karnataka		**7.5**	**8.6**	**55**	**82**	**88**	**89**	**81.94**	**51.0**

Sources:
1. Col. 57-59: Computed by Dr. P.J. Bhattacharjee.
2. Col. 60: SRS Report, RGI.
3. Col. 61-63: DFHS, Karnataka.
4. Col. 64: National Population Commission, 2001.

2. District-wise Key Human Development Indicators

District		Percentage of temporary houses to total houses					
		2001			1991		
		All	Rural	Urban	All	Rural	Urban
1		65	66	67	68	69	70
1	Bagalkot	7.92	9.08	5.07			
2	Bangalore Rural	14.03	15.81	7.32	19.63	21.76	10.53
3	Bangalore Urban	1.75	3.81	1.48	3.44	6.90	2.90
4	Belgaum	7.05	8.46	2.63	9.11	10.87	3.21
5	Bellary	24.47	27.86	18.31	25.42	26.23	23.60
6	Bidar	2.29	2.55	1.31	5.18	6.01	1.54
7	Bijapur	9.21	10.84	3.34	8.62	10.14	3.95
8	Chamarajnagar	11.50	12.29	7.00			
9	Chikmaglur	6.02	7.09	1.63	16.48	18.92	3.67
10	Chitradurga	12.53	13.11	9.92	13.64	16.00	7.42
11	Dakshina Kannada	4.63	6.87	1.16	23.22	29.96	4.84
12	Davangere	5.66	7.10	2.38			
13	Dharwad	17.21	30.19	6.92	21.54	26.95	12.12
14	Gadag	28.08	30.67	23.19			
15	Gulbarga	5.13	6.31	1.72	5.45	6.65	1.54
16	Hassan	2.63	2.89	1.38	6.98	7.78	3.14
17	Haveri	8.52	9.26	5.58			
18	Kodagu	4.03	4.52	0.88	13.47	15.26	2.93
19	Kolar	10.82	13.44	2.76	16.19	19.37	5.01
20	Koppal	33.81	35.55	25.30			
21	Mandya	8.88	8.60	10.34	14.37	14.15	15.38
22	Mysore	5.14	6.81	2.36	12.28	15.44	4.81
23	Raichur	31.68	36.21	18.39	36.44	38.26	29.90
24	Shimoga	7.46	10.90	1.16	21.08	27.78	3.79
25	Tumkur	13.79	16.05	4.42	19.69	22.47	6.12
26	Udupi	6.85	7.96	2.03			
27	Uttara Kannada	8.55	11.26	1.91	21.84	27.64	4.63
Karnataka		**9.51**	**12.32**	**4.23**	**14.97**	**18.86**	**6.45**

Note: Figures in cols. 68 to 70: relate to undivided 20 districts.

Source: Census 2001 and 1991 (PCA).

2. District-wise Key Human Development Indicators

District		% of households having access to all 3 facilities (safe drinking water + electricity + toilet) 2001		
		All	Rural	Urban
1		71	72	73
1	Bagalkot	12.09	4.05	31.85
2	Bangalore Rural	31.78	19.20	79.00
3	Bangalore Urban	82.88	38.81	88.65
4	Belgaum	20.74	9.35	56.61
5	Bellary	24.76	10.07	51.26
6	Bidar	17.27	6.37	58.80
7	Bijapur	11.00	2.53	41.56
8	Chamarajnagar	15.52	9.10	52.69
9	Chikmaglur	38.41	29.12	76.41
10	Chitradurga	19.66	10.03	62.48
11	Dakshina Kannada	55.63	38.04	82.68
12	Davangere	31.87	17.28	64.93
13	Dharwad	43.00	14.10	66.33
14	Gadag	14.89	5.93	31.87
15	Gulbarga	16.96	3.74	54.79
16	Hassan	26.24	15.28	77.17
17	Haveri	24.00	15.65	57.43
18	Kodagu	40.32	35.75	69.58
19	Kolar	31.39	18.00	72.37
20	Koppal	12.14	7.00	37.21
21	Mandya	23.30	14.74	68.66
22	Mysore	41.28	14.27	86.20
23	Raichur	13.89	4.75	40.64
24	Shimoga	45.07	29.55	73.36
25	Tumkur	24.24	12.35	73.39
26	Udupi	51.26	44.44	80.62
27	Uttara Kannada	33.46	21.37	62.94
Karnataka		**35.18**	**15.22**	**72.64**

Source: Census 2001 (PCA).

3. Population and Demography

District		Area (in sq. km)	1991 population			2001 population		
			Person	Male	Female	Person	Male	Female
1		2	3	4	5	6	7	8
1	Bagalkot	6594	1390259	701515	688744	1651892	834247	817645
2	Bangalore Rural	5815	1673194	860231	812963	1881514	962183	919331
3	Bangalore Urban	2190	4839162	2542950	2296212	6537124	3426599	3110525
4	Belgaum	13415	3583606	1834005	1749601	4214505	2150090	2064415
5	Bellary	8419	1656000	842300	813700	2027140	1029714	997426
6	Bidar	5448	1255799	643192	612607	1502373	771022	731351
7	Bijapur	10475	1537731	789504	748227	1806918	926424	880494
8	Chamarajnagar	5685	883365	452333	431032	965462	489940	475522
9	Chikmaglur	7201	1017283	514526	502757	1140905	574911	565994
10	Chitradurga	8388	1312717	672849	639868	1517896	776221	741675
11	Dakshina Kannada	4843	1656165	819847	836318	1897730	938434	959296
12	Davangere	6018	1559222	803083	756139	1790952	917705	873247
13	Dharwad	4230	1374895	710671	664224	1604253	823204	781049
14	Gadag	4657	859042	436321	422721	971835	493533	478302
15	Gulbarga	16224	2582169	1316088	1266081	3130922	1592789	1538133
16	Hassan	6814	1569684	785144	784540	1721669	859086	862583
17	Haveri	4851	1269213	655426	613787	1439116	740469	698647
18	Kodagu	4102	488455	246869	241586	548561	274831	273730
19	Kolar	8223	2216889	1128316	1088573	2536069	1286193	1249876
20	Koppal	8458	958078	483701	474377	1196089	603312	592777
21	Mandya	4961	1644374	837597	806777	1763705	888034	875671
22	Mysore	6269	2281653	1168291	1113362	2641027	1344670	1296357
23	Raichur	5559	1351809	683258	668551	1669762	841840	827922
24	Shimoga	8465	1452259	739561	712698	1642545	830559	811986
25	Tumkur	10598	2305819	1177233	1128586	2584711	1313801	1270910
26	Udupi	3598	1038099	486409	551690	1112243	522231	590012
27	Uttara Kannada	10291	1220260	620697	599563	1353644	686876	666768
Karnataka		**191791**	**44977201**	**22951917**	**22025284**	**52850562**	**26898918**	**25951644**

Sources:
1. Col. 3 to 5: Computed for 27 districts based on taluk-wise figures of Population Census 1991.
2. Col. 6 to 8: Primary Census Abstract 2001.

3. Population and Demography

District		Projected population									
		2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
1		9	10	11	12	13	14	15	16	17	18
1	Bagalkot	1680451	1708670	1736888	1765107	1793326	1821545	1849763	1877982	1906201	1934420
2	Bangalore Rural	1895780	1914144	1932509	1950873	1969237	1987601	2005966	2024330	2042694	2061058
3	Bangalore Urban	6728599	6934088	7139577	7345066	7550554	7756043	7961532	8167021	8372510	8577999
4	Belgaum	4270035	4332805	4395576	4458346	4521117	4583888	4646658	4709429	4772199	4834970
5	Bellary	2062756	2100270	2137785	2175299	2212813	2250327	2287842	2325356	2362870	2400384
6	Bidar	1523355	1545336	1567316	1589297	1611278	1633259	1655240	1677221	1699201	1721182
7	Bijapur	1833377	1857891	1882405	1906919	1931433	1955947	1980461	2004975	2029488	2054002
8	Chamarajnagar	969672	975068	980465	985862	991258	996655	1002051	1007448	1012845	1018241
9	Chikmaglur	1153223	1167341	1181460	1195578	1209697	1223815	1237934	1252053	1266171	1280290
10	Chitradurga	1526896	1543565	1560234	1576903	1593573	1610242	1626911	1643580	1660249	1676918
11	Dakshina Kannada	1921374	1946344	1971315	1996286	2021256	2046227	2071198	2096168	2121139	2146110
12	Davangere	1806642	1823591	1840540	1857490	1874439	1891388	1908337	1925286	1942235	1959184
13	Dharwad	1626428	1649061	1671695	1694329	1716963	1739596	1762230	1784864	1807497	1830131
14	Gadag	982747	993539	1004331	1015122	1025914	1036706	1047498	1058290	1069082	1079873
15	Gulbarga	3182130	3239403	3296675	3353948	3411220	3468493	3525765	3583038	3640310	3697583
16	Hassan	1731570	1741821	1752072	1762323	1772574	1782825	1793076	1803327	1813578	1823829
17	Haveri	1450226	1462591	1474957	1487322	1499688	1512054	1524419	1536785	1549151	1561516
18	Kodagu	550015	554708	559401	564094	568787	573480	578173	582865	587558	592251
19	Kolar	2552929	2582451	2611974	2641497	2671020	2700542	2730065	2759588	2789110	2818633
20	Koppal	1219186	1244876	1270566	1296256	1321946	1347637	1373327	1399017	1424707	1450397
21	Mandya	1767339	1772960	1778581	1784203	1789824	1795445	1801066	1806687	1812308	1817929
22	Mysore	2648828	2672745	2696662	2720579	2744496	2768412	2792329	2816246	2840163	2864080
23	Raichur	1674167	1700122	1726077	1752032	1777987	1803942	1829897	1855852	1881807	1907762
24	Shimoga	1657651	1675707	1693764	1711820	1729876	1747932	1765988	1784045	1802101	1820157
25	Tumkur	2601436	2623356	2645276	2667197	2689117	2711037	2732957	2754877	2776797	2798717
26	Udupi	1115065	1120636	1126207	1131778	1137349	1142920	1148491	1154062	1159633	1165204
27	Uttara Kannada	1365075	1376851	1388627	1400403	1412179	1423955	1435731	1447507	1459283	1471059
Karnataka		**53496950**	**54259943**	**55022935**	**55785927**	**56548920**	**57311912**	**58074904**	**58837897**	**59600889**	**60363881**

Source: Computed by V.Shantappa and G.Thulasiram (Methodology in Technical Note).

3. Population and Demography

District		Decadal population growth (%)					1991 population					
		1961 to 1971	1971 to 1981	1981 to 1991	1991 to 2001	2001 to 2011	Rural			Urban		
							Male	Female	Total	Male	Female	Total
1		19	20	21	22	23	24	25	26	27	28	29
1	Bagalkot	20.74	23.54	20.79	18.82	17.10	505829	499400	1005229	195686	189344	385030
2	Bangalore Rural	16.22	24.3	15.23	12.45	9.54	703416	666492	1369908	156815	146471	303286
3	Bangalore Urban	46.55	59.08	38.44	35.09	31.22	351357	318552	669909	2191593	1977660	4169253
4	Belgaum	22.16	22.94	20.3	17.61	14.72	1400174	1341646	2741820	433831	407955	841786
5	Bellary	24.21	33.64	26.84	22.41	18.41	570285	555461	1125746	272015	258239	530254
6	Bidar	24.26	20.83	26.12	19.63	14.56	513840	496256	1010096	129352	116351	245703
7	Bijapur	18.61	18.68	22.94	17.51	13.67	631731	602284	1234015	157773	145943	303716
8	Chamarajnagar	15.5	24.61	14.99	9.29	5.47	388068	371622	759690	64265	59410	123675
9	Chikmaglur	23.33	23.77	11.57	12.15	12.22	425865	419557	845422	88661	83200	171861
10	Chitradurga	21.3	21.13	20.51	15.63	10.48	559529	535718	1095247	113320	104150	217470
11	Dakshina Kannada	27.17	22.72	15.98	14.59	13.09	552849	569874	1122723	266998	266444	533442
12	Davangere	29.99	32.44	23.07	14.86	9.39	572927	545787	1118714	230156	210352	440508
13	Dharwad	26.76	31.26	19.64	16.68	14.08	336095	316631	652726	374576	347593	722169
14	Gadag	18.35	19.37	15.56	13.13	11.12	284330	276755	561085	151991	145966	297957
15	Gulbarga	27.28	19.63	24.1	21.25	18.10	999383	972983	1972366	316705	293098	609803
16	Hassan	23.05	23.1	15.67	9.68	5.93	644650	652312	1296962	140494	132228	272722
17	Haveri	14.87	24.76	20.53	13.39	8.51	550775	514673	1065448	104651	99114	203765
18	Kodagu	17.18	22.1	5.75	12.31	7.96	206659	203855	410514	40210	37731	77941
19	Kolar	17.56	25.64	16.34	14.40	11.14	863585	836321	1699906	264731	252252	516983
20	Koppal	31.44	22.27	28.05	24.84	21.26	407944	402063	810007	75757	72314	148071
21	Mandya	28.38	22.85	15.96	7.26	3.07	699719	677851	1377570	137878	128926	266804
22	Mysore	28.4	25.12	24.84	15.75	8.45	748558	716476	1465034	419733	396886	816619
23	Raichur	26.76	28.84	30.53	23.52	14.25	512804	506954	1019758	170454	161597	332051
24	Shimoga	29.57	27.59	15.11	13.10	10.81	496372	484799	981171	243189	227899	471088
25	Tumkur	19.04	21.51	16.58	12.10	8.28	975346	948310	1923656	201887	180276	382163
26	Udupi	19.55	22.31	9.42	7.14	4.76	372520	436427	808947	113889	115263	229152
27	Uttara Kannada	23.13	26.38	13.66	10.93	8.67	470332	455412	925744	150365	144151	294516
Karnataka		**24.22**	**26.75**	**21.12**	**17.51**	**14.22**	**15744942**	**15324471**	**31069413**	**7206975**	**6700813**	**13907788**

Sources:
1. Col. 19 to 23: Computed.
2. Col. 24 to 29: Computed for 27 districts based on taluk-wise figures of Population Census 1991.

3. Population and Demography

District		2001 population						Percentage share of rural population	
		Rural			Urban			1991	2001
		Male	Female	Total	Male	Female	Total		
1		30	31	32	33	34	35	36	37
1	Bagalkot	591400	581972	1173372	242847	235673	478520	72.31	71.03
2	Bangalore Rural	752077	722041	1474118	210106	197290	407396	81.87	78.35
3	Bangalore Urban	406201	370936	777137	3020398	2739589	5759987	13.84	11.89
4	Belgaum	1630756	1571058	3201814	519334	493357	1012691	76.51	75.97
5	Bellary	668534	651756	1320290	361180	345670	706850	67.98	65.13
6	Bidar	591653	565845	1157498	179369	165506	344875	80.43	77.04
7	Bijapur	723276	687553	1410829	203148	192941	396089	80.25	78.08
8	Chamarajnagar	414783	402589	817372	75157	72933	148090	86.00	84.66
9	Chikmaglur	461286	456895	918181	113625	109099	222724	83.11	80.48
10	Chitradurga	635442	608216	1243658	140779	133459	274238	83.43	81.93
11	Dakshina Kannada	574657	593771	1168428	363777	365525	729302	67.79	61.57
12	Davangere	637670	610284	1247954	280035	262963	542998	71.75	69.68
13	Dharwad	371275	351061	722336	451929	429988	881917	47.47	45.03
14	Gadag	319629	310023	629652	173904	168279	342183	65.32	64.79
15	Gulbarga	1152343	1125958	2278301	440446	412175	852621	76.38	72.77
16	Hassan	703957	713039	1416996	155129	149544	304673	82.63	82.30
17	Haveri	586935	553161	1140096	153534	145486	299020	83.95	79.22
18	Kodagu	236270	236909	473179	38561	36821	75382	84.04	86.26
19	Kolar	968253	942293	1910546	317940	307583	625523	76.68	75.34
20	Koppal	502732	495065	997797	100580	97712	198292	84.55	83.42
21	Mandya	744276	736714	1480990	143758	138957	282715	83.77	83.97
22	Mysore	845379	813520	1658899	499291	482837	982128	64.21	62.81
23	Raichur	626859	622066	1248925	214981	205856	420837	75.44	74.80
24	Shimoga	540238	531297	1071535	290321	280689	571010	67.56	65.24
25	Tumkur	1052113	1025396	2077509	261688	245514	507202	83.43	80.38
26	Udupi	421056	484834	905890	101175	105178	206353	77.93	81.45
27	Uttara Kannada	489908	475823	965731	196968	190945	387913	75.86	71.34
Karnataka		**17648958**	**17240075**	**34889033**	**9249960**	**8711569**	**17961529**	**69.08**	**66.01**

Source: Primary Census Abstract, 2001.

3. Population and Demography

District		Density		Sex ratio				Sex ratio (0-6 age group)	
		1991	2001	1991	2001			1991	2001
					Total	Rural	Urban		
1		38	39	40	41	42	43	44	45
1	Bagalkot	211	251	982	980	984	970	960	940
2	Bangalore Rural	288	323	945	955	960	939	957	942
3	Bangalore Urban	2210	2979	903	908	913	907	950	943
4	Belgaum	267	314	954	960	963	950	955	921
5	Bellary	196	240	966	969	975	957	956	947
6	Bidar	231	276	952	949	956	923	962	941
7	Bijapur	147	172	948	950	951	950	952	928
8	Chamarajnagar	173	189	953	971	971	970	961	964
9	Chikmaglur	141	158	977	984	990	960	978	959
10	Chitradurga	156	179	951	955	957	948	967	946
11	Dakshina Kannada	363	416	1020	1022	1033	1005	962	952
12	Davangere	263	302	942	952	957	939	953	946
13	Dharwad	333	376	935	949	946	951	947	943
14	Gadag	184	209	969	969	970	968	955	952
15	Gulbarga	159	193	962	966	977	936	959	938
16	Hassan	230	253	999	1004	1013	964	967	958
17	Haveri	263	298	936	944	942	948	954	957
18	Kodagu	119	133	979	996	1003	955	957	977
19	Kolar	270	307	965	972	973	967	971	959
20	Koppal	133	166	981	983	985	971	961	953
21	Mandya	331	355	963	986	990	967	959	934
22	Mysore	333	383	953	964	962	967	967	962
23	Raichur	198	241	978	983	992	958	968	964
24	Shimoga	171	193	964	978	983	967	964	956
25	Tumkur	218	243	959	967	975	938	970	949
26	Udupi	268	286	1134	1130	1151	1040	972	958
27	Uttara Kannada	119	132	966	971	971	969	949	946
Karnataka		**235**	**275**	**960**	**965**	**977**	**942**	**960**	**946**

Sources:
1. Population Census 1991 and 2001 (Primary Census Abstract).
2. Col. 44 and 45: Population Census 1991 and Population Census 2001 (Primary Census Abstract).

3. Population and Demography

District		Total fertility rate		Mean age at marriage		% of birth order 3 and above 1998-99
		1991	2001	1998-99		
				Male	Female	
1		**46**	**47**	**48**	**49**	**50**
1	Bagalkot		3.1			
2	Bangalore Rural	3.8	2.2	25.8	18.9	16.4
3	Bangalore Urban	3.5	1.9	26.0	20.9	23.3
4	Belgaum	3.6	2.7	23.0	17.0	36.7
5	Bellary	4.9	3.1	24.6	18.5	48.6
6	Bidar	4.8	3.4	22.5	16.3	52.9
7	Bijapur	4.3	3.0	23.5	16.2	43.0
8	Chamarajnagar		2.0			
9	Chikmaglur	3.1	1.9	26.4	20.5	32.0
10	Chitradurga	3.6	2.3	25.2	18.6	37.4
11	Dakshina Kannada	3.6	1.7	27.7	22.2	32.0
12	Davangere		2.4			
13	Dharwad	3.9	2.5	24.9	19.4	37.4
14	Gadag		2.6			
15	Gulbarga	4.8	3.5	22.7	17.6	53.7
16	Hassan	2.9	1.9	25.5	19.8	19.7
17	Haveri		2.6			
18	Kodagu	2.8	2.0	26.8	19.9	18.8
19	Kolar	3.9	2.5	24.3	18.6	29.7
20	Koppal		3.4			
21	Mandya	3.1	1.9	25.5	18.3	26.1
22	Mysore	3.6	2.1	26.2	17.9	23.9
23	Raichur	4.7	3.3	22.8	17.4	52.8
24	Shimoga	3.7	2.0	26.4	20.5	22.8
25	Tumkur	3.5	2.2	25.2	18.9	27.3
26	Udupi		1.5			
27	Uttara Kannada	3.7	2.2	27.9	21.4	27.2
Karnataka		**3.9**	**2.4**	**26.2**	**19.5**	**35.3**

Sources:
1. Col. 46: Registrar General of India, GoI (for old 20 districts).
2. Col. 47: District Level Estimates of Fertility from India, 2001 Census, by Christophe Z Guilmoto S, Irudaya Rajan (EPW Feb 16, 2002).
3. Col. 48 to 50: Rapid Household Survey Report (RCH) 1998-99, ISEC, Bangalore and IIPS Mumbai.

4. Education Profile

District		Total literacy rate		Male literacy rate		Female literacy rate		Compound growth rate of literacy 1991-2001		
		1991	2001	1991	2001	1991	2001	Total	Male	Female
1		2	3	4	5	6	7	8	9	10
1	Bagalkot	53.58	57.30	68.78	70.88	38.19	43.56	0.94	0.55	1.61
2	Bangalore Rural	50.17	64.70	61.51	73.99	38.15	54.99	2.58	1.86	3.72
3	Bangalore Urban	76.27	82.96	82.94	87.92	68.81	77.48	0.84	0.58	1.19
4	Belgaum	53.00	64.21	66.65	75.70	38.69	52.32	1.94	1.28	3.06
5	Bellary	45.89	57.40	59.11	69.20	32.24	45.28	2.26	1.59	3.45
6	Bidar	45.11	60.94	58.97	72.46	30.53	48.81	3.05	2.08	4.80
7	Bijapur	56.55	57.01	70.50	69.94	41.81	43.47	0.13	-0.04	0.45
8	Chamarajnagar	38.19	50.87	47.31	59.03	28.60	42.48	2.91	2.24	4.04
9	Chikmaglur	61.05	72.20	70.56	80.29	51.31	64.01	1.69	1.30	2.24
10	Chitradurga	52.28	64.45	64.50	74.66	39.38	53.78	2.11	1.47	3.17
11	Dakshina Kannada	76.74	83.35	84.88	89.70	68.84	77.21	0.88	0.65	1.15
12	Davangere	55.96	67.43	66.82	76.37	44.41	58.04	1.88	1.35	2.71
13	Dharwad	62.73	71.61	74.22	80.82	50.41	61.92	1.33	0.86	2.08
14	Gadag	55.88	66.11	71.63	79.32	39.68	52.52	1.70	1.02	2.84
15	Gulbarga	38.54	50.01	52.08	61.77	24.49	37.90	2.64	1.72	4.46
16	Hassan	56.85	68.63	68.87	78.37	44.90	59.00	1.90	1.30	2.77
17	Haveri	56.10	67.79	68.05	77.61	43.28	57.37	1.91	1.32	2.86
18	Kodagu	68.35	77.99	75.35	83.70	61.22	72.26	1.33	1.06	1.67
19	Kolar	50.45	62.84	62.69	73.17	37.75	52.23	2.22	1.56	3.30
20	Koppal	38.23	54.10	53.47	68.43	22.78	39.61	3.53	2.50	5.69
21	Mandya	48.15	61.05	59.18	70.50	36.70	51.53	2.40	1.77	3.45
22	Mysore	50.88	63.48	59.71	70.88	41.60	55.81	2.24	1.73	2.98
23	Raichur	34.34	48.81	46.75	61.52	21.70	35.93	3.58	2.78	5.17
24	Shimoga	63.90	74.52	73.12	82.01	54.33	66.88	1.55	1.15	2.10
25	Tumkur	54.48	67.01	66.49	76.78	41.93	56.94	2.09	1.45	3.11
26	Udupi	74.47	81.25	83.58	88.23	66.64	75.19	0.88	0.54	1.21
27	Uttara Kannada	66.73	76.60	76.39	84.53	56.77	68.47	1.39	1.02	1.89
Karnataka		**56.04**	**66.64**	**67.26**	**76.10**	**44.34**	**56.87**	**1.75**	**1.24**	**2.52**

Sources:
1. Col. 2, 4 and 6: Population Census 1991(adjusted).
2. Col. 3, 5 and 7: Primary Census Abstract 2001.

4. Education Profile

District		Rural literacy rate					
		1991			2001		
		Total	Male	Female	Total	Male	Female
1		11	12	13	14	15	16
1	Bagalkot				51.23	66.01	36.33
2	Bangalore Rural	46.37	58.61	33.43	61.62	71.88	50.95
3	Bangalore Urban	56.68	67.97	44.09	70.24	78.82	60.78
4	Belgaum	46.47	61.23	31.07	58.85	71.53	45.80
5	Bellary	38.71	52.73	24.34	50.29	63.49	36.82
6	Bidar	39.43	53.85	24.51	56.71	69.22	43.64
7	Bijapur	50.91	66.09	35.29	51.97	65.95	37.32
8	Chamarajnagar				47.24	55.64	38.59
9	Chikmaglur	57.46	67.59	47.19	69.59	78.42	60.70
10	Chitradurga	48.69	61.36	31.42	60.72	71.84	49.12
11	Dakshina Kannada	65.5	72.79	58.16	79.72	87.07	72.69
12	Davangere	72.37	81.65	64.00	62.75	73.04	52.02
13	Dharwad				60.77	73.13	47.70
14	Gadag	52.34	66.7	37.13	61.55	76.40	46.28
15	Gulbarga				42.28	54.93	29.43
16	Hassan	30.36	44.32	16.06	65.23	75.94	54.72
17	Haveri	52.4	65.51	39.56	65.91	76.61	54.52
18	Kodagu				76.10	82.14	70.10
19	Kolar	43.16	56.79	29.06	57.09	68.87	44.99
20	Koppal				51.01	66.10	35.81
21	Mandya	44.19	55.89	32.12	57.74	67.82	47.65
22	Mysore	36.00	46.01	25.53	51.84	61.01	42.31
23	Raichur	30.42	44.26	16.48	42.49	56.09	28.86
24	Shimoga	55.48	66.38	44.24	69.61	78.45	60.66
25	Tumkur	50.23	63.00	36.98	63.39	74.25	52.29
26	Udupi				79.35	86.85	72.97
27	Uttara Kannada	62.1	72.58	51.31	72.65	81.56	63.52
Karnataka		**47.69**	**60.3**	**34.76**	**59.33**	**70.45**	**48.01**

Source: Population Census - PCA 1991 and 2001.

4. Education Profile

District		Urban literacy rate					
		1991			2001		
		Total	Male	Female	Total	Male	Female
1		17	18	19	20	21	22
1	Bagalkot				71.75	82.40	60.87
2	Bangalore Rural	67.39	74.56	59.68	75.97	81.61	69.97
3	Bangalore Urban	79.33	85.28	72.68	84.65	89.13	79.70
4	Belgaum	73.59	83.54	62.99	80.66	88.43	72.53
5	Bellary	60.93	71.93	49.32	70.24	79.41	60.69
6	Bidar	68.03	78.76	55.91	75.14	83.14	66.47
7	Bijapur	68.42	80.88	55.27	74.59	83.86	64.89
8	Chamarajnagar				70.88	77.69	63.86
9	Chikmaglur	78.59	84.73	72.03	82.87	87.77	77.78
10	Chitradurga	73.52	81.2	65.05	81.14	87.21	74.74
11	Dakshina Kannada	83.27	88.43	77.76	89.10	93.78	84.47
12	Davangere	84.51	90.87	78.21	78.08	83.90	71.89
13	Dharwad				80.31	87.00	73.28
14	Gadag	70.2	79.82	59.93	74.40	84.60	63.88
15	Gulbarga				70.12	79.16	60.49
16	Hassan	64.36	75.86	51.87	84.43	89.34	79.35
17	Haveri	77.76	84.02	71.08	74.98	81.44	68.17
18	Kodagu				89.74	93.19	86.11
19	Kolar	74.09	81.63	66.15	80.31	86.18	74.27
20	Koppal				69.14	79.67	58.34
21	Mandya	68.46	75.75	60.66	78.39	84.31	72.26
22	Mysore	73.5	79.69	66.91	82.80	87.33	78.12
23	Raichur	56.38	68.53	43.59	66.86	76.76	56.54
24	Shimoga	78.01	84.23	71.35	83.60	88.53	78.50
25	Tumkur	75.61	82.51	67.79	81.80	86.91	76.35
26	Udupi				89.47	93.83	85.31
27	Uttara Kannada	81.1	88.12	73.79	86.27	91.80	80.59
Karnataka		**74.2**	**82.04**	**65.74**	**80.58**	**86.66**	**74.13**

Source: Population Census - PCA 1991 and 2001.

4. Education Profile

District		Management-wise primary schools (standard I - VII)											
		1990-91				1998-99				2003-04 (I - VIII)			
		Govt.	Private		Total	Govt.	Private		Total	Govt.	Private		Total
			Aided	Unaided			Aided	Unaided			Aided	Unaided	
1		23	24	25	26	27	28	29	30	31	32	33	34
1	Bagalkot	-	-	-	-	1151	36	161	1348	1139	46	175	1360
2	Bangalore Rural	2437	22	61	2520	2515	27	170	2712	2537	40	211	2788
3	Bangalore Urban	1202	518	627	2347	1311	541	1059	2911	1418	568	1256	3242
4	Belgaum	2365	38	71	2474	2804	33	355	3192	3006	70	389	3465
5	Bellary	1272	34	72	1378	1261	51	180	1492	1275	57	214	1546
6	Bidar	762	83	106	951	890	155	46	1091	935	161	169	1265
7	Bijapur	2039	93	114	2246	1465	115	134	1714	1588	121	192	1901
8	Chamarajnagar	-	-	-	0	747	32	61	840	787	40	75	902
9	Chikmaglur	1339	22	28	1389	1527	19	109	1655	1554	21	121	1696
10	Chitradurga	1881	50	180	2111	1583	55	144	1782	1709	64	134	1907
11	Dakshina Kannada	1309	499	41	1849	930	244	61	1235	984	231	174	1389
12	Davangere	-	-	-	0	1344	93	157	1594	1364	113	231	1708
13	Dharwad	1996	62	93	2151	696	48	95	839	727	69	114	910
14	Gadag	-	-	-	0	600	13	77	690	598	22	88	708
15	Gulbarga	1744	146	90	1980	2086	182	227	2495	2243	132	219	2594
16	Hassan	2286	27	87	2400	2548	37	209	2794	2566	39	212	2817
17	Haveri	-	-	-	0	1092	19	71	1182	1122	22	81	1225
18	Kodagu	391	15	28	434	363	11	43	417	408	12	70	490
19	Kolar	2720	55	131	2906	3285	61	301	3647	3426	100	414	3940
20	Koppal	-	-	-	0	869	7	79	955	862	11	109	982
21	Mandya	1678	42	65	1785	1859	34	185	2078	1853	37	214	2104
22	Mysore	2420	148	153	2721	1873	107	203	2183	1916	119	304	2339
23	Raichur	1511	30	46	1587	1107	18	109	1234	1214	20	169	1403
24	Shimoga	2164	50	103	2317	1881	42	166	2089	1925	62	172	2159
25	Tumkur	2853	44	121	3018	3520	60	187	3767	3525	58	295	3878
26	Udupi	-	-	-	-	588	246	37	871	614	237	71	922
27	Uttara Kannada	1599	26	28	1653	2086	23	53	2162	2152	38	74	2264
Karnataka		**35968**	**2004**	**2245**	**40217**	**41981**	**2309**	**4679**	**48969**	**43447**	**2510**	**5947**	**51904**

Source: Commissioner for Public Instructions (CPI), Karnataka.

4. Education Profile

District		Management-wise primary schools (standard - I-VII) in percentage								
		1990-91			1998-99			2003-04 (I - VIII)		
		Govt.	Aided	Unaided	Govt.	Aided	Unaided	Govt.	Aided	Unaided
1		35	36	37	38	39	40	41	42	43
1	Bagalkot	-	-	-	85.39	2.67	11.94	83.75	3.38	12.87
2	Bangalore Rural	96.71	0.87	2.42	92.74	1.00	6.27	91.00	1.43	7.57
3	Bangalore Urban	51.21	22.07	26.72	45.04	18.58	36.38	43.74	17.52	38.74
4	Belgaum	95.59	1.54	2.87	87.84	1.03	11.12	86.75	2.02	11.23
5	Bellary	92.31	2.47	5.23	84.52	3.42	12.06	82.47	3.69	13.84
6	Bidar	80.13	8.73	11.15	81.58	14.21	4.22	73.91	12.73	13.36
7	Bijapur	90.78	4.14	5.08	85.47	6.71	7.82	83.54	6.37	10.10
8	Chamarajnagar	-	-	-	88.93	3.81	7.26	87.25	4.43	8.31
9	Chikmaglur	96.40	1.58	2.02	92.27	1.15	6.59	91.63	1.24	7.13
10	Chitradurga	89.10	2.37	8.53	88.83	3.09	8.08	89.62	3.36	7.03
11	Dakshina Kannada	70.80	26.99	2.22	75.30	19.76	4.94	70.84	16.63	12.53
12	Davangere	-	-	-	84.32	5.83	9.85	79.86	6.62	13.52
13	Dharwad	92.79	2.88	4.32	82.96	5.72	11.32	79.89	7.58	12.53
14	Gadag	-	-	-	86.96	1.88	11.16	84.46	3.11	12.43
15	Gulbarga	88.08	7.37	4.55	83.61	7.29	9.10	86.47	5.09	8.44
16	Hassan	95.25	1.13	3.63	91.20	1.32	7.48	91.09	1.38	7.53
17	Haveri	-	-	-	92.39	1.61	6.01	91.59	1.80	6.61
18	Kodagu	90.09	3.46	6.45	87.05	2.64	10.31	83.27	2.45	14.29
19	Kolar	93.60	1.89	4.51	90.07	1.67	8.25	86.95	2.54	10.51
20	Koppal	-	-	-	90.99	0.73	8.27	87.78	1.12	11.10
21	Mandya	94.01	2.35	3.64	89.46	1.64	8.90	88.07	1.76	10.17
22	Mysore	88.94	5.44	5.62	85.80	4.90	9.30	81.92	5.09	13.00
23	Raichur	95.21	1.89	2.90	89.71	1.46	8.83	86.53	1.43	12.05
24	Shimoga	93.40	2.16	4.45	90.04	2.01	7.95	89.16	2.87	7.97
25	Tumkur	94.53	1.46	4.01	93.44	1.59	4.96	90.90	1.50	7.61
26	Udupi	96.73	1.57	1.69	96.48	1.06	2.45	95.05	1.68	3.27
27	Uttara Kannada	-	-	-	67.51	28.24	4.25	66.59	25.71	7.70
Karnataka		**89.43**	**4.98**	**5.58**	**85.73**	**4.72**	**9.56**	**83.71**	**4.84**	**11.46**

Source: Computed based on CPI data.

4. Education Profile

District		High schools by management											
		1990-91				1998-99				2003-04			
		Govt.	Private		Total	Govt.	Private		Total	Govt.	Private		Total
			Aided	Unaided			Aided	Unaided			Aided	Unaided	
1		**44**	**45**	**46**	**47**	**48**	**49**	**50**	**51**	**52**	**53**	**54**	**55**
1	Bagalkot	-	-	-	102	58	72	77	207	97	79	91	267
2	Bangalore Rural	49	70	45	164	83	83	121	287	117	88	142	347
3	Bangalore Urban	62	217	161	440	85	237	602	924	103	235	841	1179
4	Belgaum	52	181	70	303	124	260	164	548	163	271	202	636
5	Bellary	57	65	19	117	60	49	52	161	113	62	96	271
6	Bidar	56	55	29	140	81	67	123	271	111	64	111	286
7	Bijapur	38	123	82	141	56	83	127	266	83	131	89	303
8	Chamarajnagar	-	-	-	61	31	35	44	110	51	32	59	142
9	Chikmaglur	31	67	25	123	82	90	60	232	84	92	60	236
10	Chitradurga	60	154	42	164	49	111	63	223	131	125	137	393
11	Dakshina Kannada	89	132	22	135	116	169	123	408	118	104	93	315
12	Davangere	-	-	-	167	76	113	38	227	83	141	94	318
13	Dharwad	83	196	68	124	33	77	66	176	46	93	61	200
14	Gadag	-	-	-	90	46	71	47	164	54	70	56	180
15	Gulbarga	96	34	24	154	165	53	140	358	251	24	70	345
16	Hassan	88	64	52	204	117	82	90	289	185	89	111	385
17	Haveri	-	-	-	133	51	80	68	199	76	94	68	238
18	Kodagu	19	35	9	63	22	38	21	81	36	46	38	120
19	Kolar	85	59	29	173	118	50	138	306	183	61	150	394
20	Koppal	-	-	-	56	55	17	20	92	90	22	31	143
21	Mandya	55	46	15	116	102	63	110	275	155	68	96	319
22	Mysore	118	101	33	191	105	86	145	336	156	85	169	410
23	Raichur	57	35	17	53	52	13	33	98	103	20	81	204
24	Shimoga	90	109	14	162	84	75	106	265	125	88	121	334
25	Tumkur	77	180	81	338	99	195	145	439	155	249	189	593
26	Udupi	-	-	-	108	51	50	28	129	87	64	49	200
27	Uttara Kannada	40	122	8	170	63	124	47	234	73	124	57	254
Karnataka		**1302**	**2045**	**845**	**4192**	**2064**	**2443**	**2798**	**7305**	**3029**	**2621**	**3362**	**9012**

Source: Commissioner for Public Instructions, Karnataka.

4. Education Profile

District		Percentage of high schools by management								
		1990-91			1998-99			2003-04		
		Govt.	Aided	Unaided	Govt.	Aided	Unaided	Govt.	Aided	Unaided
1		56	57	58	59	60	61	62	63	64
1	Bagalkot	-	-	-	28.02	34.78	37.20	36.33	29.59	34.08
2	Bangalore Rural	29.88	42.68	27.44	28.92	28.92	42.16	33.72	25.36	40.92
3	Bangalore Urban	14.09	49.32	36.59	9.20	25.65	65.15	8.74	19.93	71.33
4	Belgaum	17.16	59.74	23.10	22.63	47.45	29.93	25.63	42.61	31.76
5	Bellary	40.43	46.10	13.48	37.27	30.43	32.30	41.70	22.88	35.42
6	Bidar	40.00	39.29	20.71	29.89	24.72	45.39	38.81	22.38	38.81
7	Bijapur	15.64	50.62	33.74	21.05	31.20	47.74	27.39	43.23	29.37
8	Chamarajnagar	-	-	-	28.18	31.82	40.00	35.92	22.54	41.55
9	Chikmaglur	25.20	54.47	20.33	35.34	38.79	25.86	35.59	38.98	25.42
10	Chitradurga	23.44	60.16	16.41	21.97	49.78	28.25	33.33	31.81	34.86
11	Dakshina Kannada	36.63	54.32	9.05	28.43	41.42	30.15	37.46	33.02	29.52
12	Davangere	-	-	-	33.48	49.78	16.74	26.10	44.34	29.56
13	Dharwad	23.92	56.48	19.60	18.75	43.75	37.50	23.00	46.50	30.50
14	Gadag	-	-	-	28.05	43.29	28.66	30.00	38.89	31.11
15	Gulbarga	62.34	22.08	15.58	46.09	14.80	39.11	72.75	6.96	20.29
16	Hassan	43.14	31.37	25.49	40.48	28.37	31.14	48.05	23.12	28.83
17	Haveri	-	-	-	25.63	40.20	34.17	31.93	39.50	28.57
18	Kodagu	30.16	55.56	14.29	27.16	46.91	25.93	30.00	38.33	31.67
19	Kolar	49.13	34.10	16.76	38.56	16.34	45.10	46.45	15.48	38.07
20	Koppal	-	-	-	59.78	18.48	21.74	62.94	15.38	21.68
21	Mandya	47.41	39.66	12.93	37.09	22.91	40.00	48.59	21.32	30.09
22	Mysore	46.83	40.08	13.10	31.25	25.60	43.15	38.05	20.73	41.22
23	Raichur	52.29	32.11	15.60	53.06	13.27	33.67	50.49	9.80	39.71
24	Shimoga	42.25	51.17	6.57	31.70	28.30	40.00	37.43	26.35	36.23
25	Tumkur	22.78	53.25	23.96	22.55	44.42	33.03	26.14	41.99	31.87
26	Udupi	-	-	-	39.53	38.76	21.71	43.50	32.00	24.50
27	Uttara Kannada	23.53	71.76	4.71	26.92	52.99	20.09	28.74	48.82	22.44
Karnataka		**31.06**	**48.78**	**20.16**	**28.25**	**33.44**	**38.30**	**33.61**	**29.08**	**37.31**

Source: Computed based on CPI data.

4. Education Profile

District		Enrolment of students in primary schools (All) (standard I - VIII)											
		1990-91 (I - VII)			1998-99			2000-01			2003-04		
		Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
1		65	66	67	68	69	70	71	72	73	74	75	76
1	Bagalkot	124279	93754	218033	126857	129499	256356	167120	141451	308571	168396	150962	319358
2	Bangalore Rural	148109	125678	273787	157084	149188	306272	129666	147457	277123	144917	136559	281476
3	Bangalore Urban	365630	350707	716337	557351	538260	1095611	622378	624917	1247295	453170	464011	917181
4	Belgaum	280544	241476	522020	344573	304151	648724	410739	374155	784894	410834	357966	768800
5	Bellary	138559	116380	254939	187594	154728	342322	204018	171412	375430	193418	177108	370526
6	Bidar	145978	92017	237995	162908	139065	301973	178317	170891	349208	191518	175536	367054
7	Bijapur	108938	92352	201290	196846	163340	360186	179051	166826	345877	213597	186464	400061
8	Chamaraj nagar	61426	54059	115485	74364	64846	139210	72548	71012	143560	76862	71187	148049
9	Chikmaglur	79255	74190	153445	91158	82636	173794	93475	87163	180638	91472	84199	175671
10	Chitradurga	111457	102555	214012	146167	132250	278417	141947	133957	275904	147990	132866	280856
11	Dakshina Kannada	158794	156899	315693	154948	149571	304519	171075	148548	319623	171986	153616	325602
12	Davangere	143435	134109	277544	161338	151689	313027	181491	137944	319435	169863	157876	327739
13	Dharwad	111381	97120	208501	139180	119781	258961	155112	127059	282171	151796	140049	291845
14	Gadag	71837	67301	139138	86962	78152	165114	107072	95839	202911	93171	86591	179762
15	Gulbarga	202420	134378	336798	313271	254705	567976	345834	289825	635659	373766	335539	709305
16	Hassan	123928	111510	235438	129036	126226	255262	144566	134376	278942	128631	122811	251442
17	Haveri	106141	84212	190353	98106	75077	173183	125076	118078	243154	136649	127579	264228
18	Kodagu	42849	37209	80058	43724	40043	83767	46375	43731	90106	43594	41990	85584
19	Kolar	202367	170644	373011	211351	193704	405055	236409	220148	456557	233535	217596	451131
20	Koppal	59555	48944	108499	100108	81239	181347	116030	96788	212818	126694	111941	238635
21	Mandya	136291	118366	254657	151275	134192	285467	144520	148431	292951	131175	122543	253718
22	Mysore	167449	152537	319986	204159	182907	387066	215996	179728	395724	213127	197656	410783
23	Raichur	87695	61904	149599	123379	85304	208683	157328	122862	280190	164286	147257	311543
24	Shimoga	117294	111439	228733	126075	134858	260933	145697	125627	271324	133964	123098	257062
25	Tumkur	204832	176933	381765	207546	197136	404682	217873	197891	415764	204741	183717	388458
26	Udupi	160460	112432	272892	157250	112158	269408	97342	95308	192650	85347	79546	164893
27	Uttara Kannada	107673	95217	202890	119107	110350	229457	125411	105099	230510	114595	109187	223782
Karnataka		**3768576**	**3214322**	**6982898**	**4571717**	**4085055**	**8656772**	**4932466**	**4476523**	**9408989**	**4769094**	**4395450**	**9164544**

Source: Col. 65 to 66: Computed based on taluk-wise figures of CPI, Karnataka.

4. Education Profile

District		Enrolment of students in primary schools (SC) (standard I - VIII)											
		1990-91 (I-VII)			1998-99			2000-01			2003-04		
		Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
1		77	78	79	80	81	82	83	84	85	86	87	88
1	Bagalkot				21557	16262	37819	30401	26129	56530	31004	27819	58823
2	Bangalore Rural	14957	10838	25795	34677	32629	67306	34679	33473	68152	40145	32306	72451
3	Bangalore Urban	52271	50029	102300	105429	101655	207084	107859	101352	209211	108072	102951	211023
4	Belgaum	33542	23822	57364	46398	40284	86682	49561	44262	93823	48625	39934	88559
5	Bellary	30071	15675	45746	36745	27537	64282	41958	33891	75849	51322	37799	89121
6	Bidar	18461	13373	31834	36787	32479	69266	45741	36677	82418	50264	42714	92978
7	Bijapur	37884	24433	62317	41319	32301	73620	45490	36093	81583	51947	37996	89943
8	Chamaraj nagar				20574	20557	41131	21703	20069	41772	20485	19638	40123
9	Chikmaglur	10179	8591	18770	19786	18305	38091	21024	18631	39655	22283	20259	42542
10	Chitradurga	31311	21858	53169	35602	32285	67887	35293	34848	70141	38320	34642	72962
11	Dakshina Kannada	16256	13323	29579	11457	11414	22871	12213	10384	22597	12000	10334	22334
12	Davangere				40207	34420	74627	36939	23841	60780	32712	28341	61053
13	Dharwad	27957	20929	48886	11480	11279	22759	15219	14225	29444	16391	14373	30764
14	Gadag				15270	12177	27447	15893	18477	34370	19134	14093	33227
15	Gulbarga	28111	14410	42521	86248	71471	157719	89068	74219	163287	93324	79158	172482
16	Hassan	13546	10043	23589	27940	24250	52190	29287	27927	57214	28339	25630	53969
17	Haveri				19119	14999	34118	19559	17612	37171	20874	17641	38515
18	Kodagu	4641	3511	8152	5434	4891	10325	8112	5409	13521	7187	6361	13548
19	Kolar	37006	28584	65590	62924	57396	120320	70496	65952	136448	74476	64588	139064
20	Koppal				16068	12696	28764	22390	17334	39724	22462	18881	41343
21	Mandya	11244	9158	20402	23296	21230	44526	21249	20240	41489	23771	23206	46977
22	Mysore	37905	30598	68503	42961	40133	83094	44287	40350	84637	40419	36837	77256
23	Raichur	20551	10321	30872	24221	19049	43270	36645	24218	60863	43906	36014	79920
24	Shimoga	21099	15709	36808	30310	26835	57145	40417	37561	77978	26543	24635	51178
25	Tumkur	22820	16531	39351	43584	38795	82379	44954	39858	84812	51922	39257	91179
26	Udupi				8595	7722	16317	19229	17419	36648	6571	5643	12214
27	Uttara Kannada	6631	5399	12030	10858	9684	20542	10203	10545	20748	11249	10139	21388
Karnataka		**476443**	**347135**	**823578**	**878846**	**772735**	**1651581**	**969869**	**850996**	**1820865**	**993747**	**851189**	**1844936**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Enrolment of students in primary schools (ST) (standard I - VIII)											
		1990-91 (I - VII)			1998-99			2000-01			2003-04		
		Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
1		89	90	91	92	93	94	95	96	97	98	99	100
1	Bagalkot				5187	3843	9030	8846	7319	16165	8988	7944	16932
2	Bangalore Rural	11374	7368	18742	5795	5445	11240	6370	5819	12189	5695	5474	11169
3	Bangalore Urban	9711	9326	19037	23725	22648	46373	23715	21973	45688	16881	15920	32801
4	Belgaum	3765	2925	6690	21786	17860	39646	19806	18775	38581	25523	22942	48465
5	Bellary	10267	6760	17027	32147	25459	57606	35836	29729	65565	41217	33378	74595
6	Bidar	400	243	643	5420	4285	9705	10584	9893	20477	17185	17394	34579
7	Bijapur	1988	1173	3161	4588	3975	8563	9782	8224	18006	4521	3623	8144
8	Chamaraj nagar				7505	6775	14280	8571	7105	15676	7849	6733	14582
9	Chikmaglur	2944	2376	5320	3942	3096	7038	3528	3314	6842	3727	3520	7247
10	Chitradurga	34191	25192	59383	26925	23590	50515	24199	21625	45824	26326	24556	50882
11	Dakshina Kannada	14177	11930	26107	6077	5813	11890	7060	5661	12721	6762	6302	13064
12	Davangere				19154	18784	37938	21943	9518	31461	16201	16815	33016
13	Dharwad	3963	2748	6711	4908	4546	9454	7814	7082	14896	7849	7653	15502
14	Gadag				7340	6278	13618	7645	8454	16099	6175	5287	11462
15	Gulbarga	991	518	1509	6018	5120	11138	7793	6257	14050	16030	11071	27101
16	Hassan	3301	2201	5502	2699	2376	5075	2455	2482	4937	2487	2379	4866
17	Haveri				14009	12208	26217	11498	10505	22003	12374	11619	23993
18	Kodagu	2239	1880	4119	1866	2028	3894	2930	2667	5597	4095	3476	7571
19	Kolar	15909	11844	27753	18526	16483	35009	24122	23269	47391	20290	19198	39488
20	Koppal				13385	9436	22821	14015	11288	25303	15285	14430	29715
21	Mandya	2203	1734	3937	2237	2004	4241	2179	1914	4093	1922	2033	3955
22	Mysore	9966	6423	16389	20255	17746	38001	29888	25874	55762	23911	21085	44996
23	Raichur	6255	3129	9384	21037	13176	34213	24745	18619	43364	40901	29262	70163
24	Shimoga	7810	6647	14457	5563	5715	11278	6228	7570	13798	5453	5421	10874
25	Tumkur	18855	16043	34898	17940	16429	34369	17892	15624	33516	14001	11694	25695
26	Udupi				6095	4397	10492	3884	4644	8528	4258	4123	8381
27	Uttara Kannada	830	673	1503	1766	1489	3255	1519	1314	2833	2447	2307	4754
Karnataka		**161139**	**121133**	**282272**	**305895**	**261004**	**566899**	**344847**	**296518**	**641365**	**358353**	**315639**	**673992**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Growth of enrolment in primary schools (all) (percentage)					
		All		Boys		Girls	
		1990-91 to 2000-01	1998-99 to 2003-04	1990-91 to 2000-01	1998-99 to 2003-04	1990-91 to 2000-01	1998-99 to 2003-04
1		101	102	103	104	105	106
1	Bagalkot	41.53	24.58	34.47	32.74	50.87	16.57
2	Bangalore Rural	1.22	-8.10	-12.45	-7.75	17.33	-8.47
3	Bangalore Urban	74.12	-16.29	70.22	-18.69	78.19	-13.79
4	Belgaum	50.36	18.51	46.41	19.23	54.95	17.69
5	Bellary	47.26	8.24	47.24	3.10	47.29	14.46
6	Bidar	46.73	21.55	22.15	17.56	85.72	26.23
7	Bijapur	71.83	11.07	64.36	8.51	80.64	14.16
8	Chamarajnagar	24.31	6.35	18.11	3.36	31.36	9.78
9	Chikmaglur	17.72	1.08	17.94	0.34	17.49	1.89
10	Chitradurga	28.92	0.88	27.36	1.25	30.62	0.47
11	Dakshina Kannada	1.24	6.92	7.73	11.00	(5.32)	2.70
12	Davangere	15.09	4.70	26.53	5.28	2.86	4.08
13	Dharwad	35.33	12.70	39.26	9.06	30.83	16.92
14	Gadag	45.83	8.87	49.05	7.14	42.40	10.80
15	Gulbarga	88.74	24.88	70.85	19.31	115.68	31.74
16	Hassan	18.48	-1.50	16.65	-0.31	20.51	-2.71
17	Haveri	27.74	52.57	17.84	39.29	40.22	69.93
18	Kodagu	12.55	2.17	8.23	-0.30	17.53	4.86
19	Kolar	22.40	11.38	16.82	10.50	29.01	12.33
20	Koppal	96.15	31.59	94.83	26.56	97.75	37.79
21	Mandya	15.04	-11.12	6.04	-13.29	25.40	-8.68
22	Mysore	23.67	6.13	28.99	4.39	17.83	8.06
23	Raichur	87.29	49.29	79.40	33.16	98.47	72.63
24	Shimoga	18.62	-1.48	24.22	6.26	12.73	-8.72
25	Tumkur	8.91	-4.01	6.37	-1.35	11.85	-6.81
26	Udupi	-29.40	-38.79	-39.34	-45.73	-15.23	-29.08
27	Uttara Kannada	13.61	-2.47	16.47	-3.79	10.38	-1.05
Karnataka		**34.74**	**5.87**	**30.88**	**4.32**	**39.27**	**7.60**

Source: Commissioner for Public Instructions, Karnataka.

4. Education Profile

District		Growth of SC enrolment in primary schools (%)			Growth of ST enrolment in primary schools (%)		
		Total	Boys	Girls	Total	Boys	Girls
		1998-99 to 2003-04	1998-99 to 2003-04	1998-99 to 2003-04	1998-99 to 2003-04	1998-99 to 2003-04	1998-99 to 2003-04
1		**107**	**108**	**109**	**110**	**111**	**112**
1	Bagalkot	55.54	43.82	71.07	87.51	73.28	106.71
2	Bangalore Rural	7.64	15.77	-0.99	-0.63	-1.73	0.53
3	Bangalore Urban	1.90	2.51	1.28	-29.27	-28.85	-29.71
4	Belgaum	2.17	4.80	-0.87	22.24	17.15	28.45
5	Bellary	38.64	39.67	37.27	29.49	28.21	31.11
6	Bidar	34.23	36.64	31.51	256.30	217.07	305.93
7	Bijapur	22.17	25.72	17.63	-4.89	-1.46	-8.86
8	Chamarajnagar	-2.45	-0.43	-4.47	2.11	4.58	-0.62
9	Chikmaglur	11.69	12.62	10.67	2.97	-5.45	13.70
10	Chitradurga	7.48	7.63	7.30	0.73	-2.22	4.10
11	Dakshina Kannada	-2.35	4.74	-9.46	9.87	11.27	8.41
12	Davangere	-18.19	-18.64	-17.66	-12.97	-15.42	-10.48
13	Dharwad	35.17	42.78	27.43	63.97	59.92	68.35
14	Gadag	21.06	25.30	15.73	-15.83	-15.87	-15.79
15	Gulbarga	9.36	8.20	10.76	143.32	166.37	116.23
16	Hassan	3.41	1.43	5.69	-4.12	-7.85	0.13
17	Haveri	12.89	9.18	17.61	-8.48	-11.67	-4.82
18	Kodagu	31.22	32.26	30.06	94.43	119.45	71.40
19	Kolar	15.58	18.36	12.53	12.79	9.52	16.47
20	Koppal	43.73	39.79	48.72	30.21	14.20	52.93
21	Mandya	5.50	2.04	9.31	-6.74	-14.08	1.45
22	Mysore	-7.03	-5.92	-8.21	18.41	18.05	18.82
23	Raichur	84.70	81.27	89.06	105.08	94.42	122.09
24	Shimoga	-10.44	-12.43	-8.20	-3.58	-1.98	-5.14
25	Tumkur	10.68	19.13	1.19	-25.24	-21.96	-28.82
26	Udupi	-25.15	-23.55	-26.92	-20.12	-30.14	-6.23
27	Uttara Kannada	4.12	3.60	4.70	46.05	38.56	54.94
Karnataka		**11.71**	**13.07**	**10.15**	**18.89**	**17.15**	**20.93**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Enrolment of students in high schools (all) (standard IX - X)					
		1990-91 (VIII - X)			1998-99		
		Boys	Girls	Total	Boys	Girls	Total
1		113	114	115	116	117	118
1	Bagalkot	13055	7030	20085	12899	6945	19844
2	Bangalore Rural	32370	18560	50930	18223	16876	35099
3	Bangalore Urban	72804	66930	139734	62463	65653	128116
4	Belgaum	60218	31421	91639	49977	34433	84410
5	Bellary	16288	9686	25974	17971	10682	28653
6	Bidar	12995	5342	18337	12588	10104	22692
7	Bijapur	16928	10075	27003	27378	16264	43642
8	Chamarajnagar	9822	7699	17521	9489	7397	16886
9	Chikmaglur	12269	10818	23087	12053	9809	21862
10	Chitradurga	19892	14914	34806	19125	14496	33621
11	Dakshina Kannada	22706	18971	41677	23593	20677	44270
12	Davangere	17396	16162	33558	10178	8519	18697
13	Dharwad	16315	12934	29249	13596	11754	25350
14	Gadag	11058	6503	17561	14999	9025	24024
15	Gulbarga	19003	9841	28844	23085	18033	41118
16	Hassan	21170	16296	37466	18655	14836	33491
17	Haveri	14451	8461	22912	20138	11959	32097
18	Kodagu	8790	7827	16617	5572	5853	11425
19	Kolar	30035	19552	49587	27332	21196	48528
20	Koppal	5777	3644	9421	7459	4865	12324
21	Mandya	22825	15440	38265	20556	19215	39771
22	Mysore	33887	23403	57290	29997	19709	49706
23	Raichur	6443	3078	9521	11416	5517	16933
24	Shimoga	14532	17582	32114	13915	20130	34045
25	Tumkur	36671	23396	60067	38937	30171	69108
26	Udupi	17064	16362	33426	12867	12179	25046
27	Uttara Kannada	17167	13850	31017	14131	12555	26686
Karnataka		**581931**	**415777**	**997708**	**548592**	**438852**	**987444**

Sources:
1. Col. 113 to 115: Computed based on taluk-wise figures of CPI.
2. Col. 116 to 118: CPI.

4. Education Profile

District		Enrolment of students in high schools (all) (standard IX - X)					
		2000-01			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		119	120	121	122	123	124
1	Bagalkot	18273	10938	29211	21275	14878	36153
2	Bangalore Rural	18260	22631	40891	24943	24802	49745
3	Bangalore Urban	72966	78777	151743	68752	70890	139642
4	Belgaum	51808	38964	90772	65939	47347	113286
5	Bellary	20031	13652	33683	22597	15851	38448
6	Bidar	16266	12955	29221	22149	20910	43059
7	Bijapur	30534	13394	43928	29853	23253	53106
8	Chamarajnagar	4006	8620	12626	11467	9723	21190
9	Chikmaglur	12247	11484	23731	14266	14097	28363
10	Chitradurga	19825	18804	38629	20041	18021	38062
11	Dakshina Kannada	21512	21300	42812	22901	21854	44755
12	Davangere	20425	14882	35307	25279	23736	49015
13	Dharwad	33961	17083	51044	20794	19135	39929
14	Gadag	13564	10841	24405	13754	9866	23620
15	Gulbarga	32765	18667	51432	27405	20338	47743
16	Hassan	25943	19709	45652	22605	24790	47395
17	Haveri	20655	16341	36996	20461	16704	37165
18	Kodagu	7906	10269	18175	9755	9571	19326
19	Kolar	75960	30008	105968	50268	44252	94520
20	Koppal	11551	6966	18517	11785	7879	19664
21	Mandya	25969	21917	47886	24127	23386	47513
22	Mysore	33069	36371	69440	34132	23915	58047
23	Raichur	12674	7201	19875	14338	11158	25496
24	Shimoga	23614	17654	41268	23962	21705	45667
25	Tumkur	49940	28657	78597	47215	39223	86438
26	Udupi	15585	16413	31998	15692	17127	32819
27	Uttara Kannada	16881	13137	30018	16346	15736	32082
Karnataka		**706190**	**537635**	**1243825**	**686893**	**597244**	**1284137**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Enrolment of SC students in high schools (standard IX - X)					
		1990-91 (VIII - X)			1998-99		
		Boys	Girls	Total	Boys	Girls	Total
1		125	126	127	128	129	130
1	Bagalkot				1708	618	2326
2	Bangalore Rural	2976	1176	4152	3519	3078	6597
3	Bangalore Urban	8321	6486	14807	17370	15613	32983
4	Belgaum	3918	1505	5423	5247	3017	8264
5	Bellary	1693	602	2295	2276	1120	3396
6	Bidar	3276	1369	4645	2848	2087	4935
7	Bijapur	4879	1228	6107	4625	3037	7662
8	Chamarajnagar				2401	3538	5939
9	Chikmaglur	1065	520	1585	1539	1120	2659
10	Chitradurga	5887	2829	8716	3871	3121	6992
11	Dakshina Kannada	1428	1065	2493	1321	1121	2442
12	Davangere				3733	2263	5996
13	Dharwad	3578	2014	5592	985	676	1661
14	Gadag				1661	992	2653
15	Gulbarga	3009	673	3682	4252	1928	6180
16	Hassan	1825	730	2555	3212	2081	5293
17	Haveri				4236	2580	6816
18	Kodagu	502	438	940	429	375	804
19	Kolar	4606	2862	7468	6507	4644	11151
20	Koppal				692	359	1051
21	Mandya	2208	1240	3448	3062	2339	5401
22	Mysore	4533	2146	6679	4813	3813	8626
23	Raichur	1325	394	1719	548	139	687
24	Shimoga	2099	1118	3217	2292	1750	4042
25	Tumkur	4039	2204	6243	5208	3246	8454
26	Udupi				402	362	764
27	Uttara Kannada	581	407	988	930	737	1667
Karnataka		**61748**	**31006**	**92754**	**89687**	**65754**	**155441**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Enrolment of SC students in high schools (standard IX - X)					
		2000-01			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		131	132	133	134	135	136
1	Bagalkot	2106	2329	4435	3384	2064	5448
2	Bangalore Rural	3754	3868	7622	5050	4668	9718
3	Bangalore Urban	13945	13682	27627	16034	15922	31956
4	Belgaum	5005	3802	8807	6025	3582	9607
5	Bellary	3010	1477	4487	3701	1906	5607
6	Bidar	3271	2315	5586	5439	4007	9446
7	Bijapur	4486	3504	7990	4269	2159	6428
8	Chamarajnagar	3456	2969	6425	3470	3318	6788
9	Chikmaglur	1752	2309	4061	2392	2163	4555
10	Chitradurga	4442	3118	7560	3623	3584	7207
11	Dakshina Kannada	1053	588	1641	1179	1210	2389
12	Davangere	3121	2199	5320	3902	3031	6933
13	Dharwad	1607	1213	2820	1800	1713	3513
14	Gadag	1444	2203	3647	1537	879	2416
15	Gulbarga	4637	3137	7774	5493	3569	9062
16	Hassan	3049	3571	6620	4131	3768	7899
17	Haveri	2938	1993	4931	2328	1430	3758
18	Kodagu	521	513	1034	1100	1029	2129
19	Kolar	9070	8903	17973	9131	8422	17553
20	Koppal	1271	671	1942	3453	930	4383
21	Mandya	3745	2846	6591	3222	3807	7029
22	Mysore	11397	8232	19629	17495	16571	34066
23	Raichur	920	426	1346	2442	2238	4680
24	Shimoga	11042	10058	21100	3102	2808	5910
25	Tumkur	5947	4382	10329	6580	4100	10680
26	Udupi	681	707	1388	751	817	1568
27	Uttara Kannada	1077	1159	2236	3009	1241	4250
Karnataka		**108747**	**92174**	**200921**	**124042**	**100936**	**224978**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Enrolment of ST students in high schools (IX - X)					
		1990-91 (VIII - X)			1998-99		
		Boys	Girls	Total	Boys	Girls	Total
1		137	138	139	140	141	142
1	Bagalkot				483	170	653
2	Bangalore Rural	525	252	777	797	636	1433
3	Bangalore Urban	1062	844	1906	4325	4813	9138
4	Belgaum	138	117	255	1100	737	1837
5	Bellary	402	86	488	2053	935	2988
6	Bidar	725	445	1170	627	488	1115
7	Bijapur	288	62	350	773	369	1142
8	Chamarajnagar				580	416	996
9	Chikmaglur	99	55	154	317	287	604
10	Chitradurga	4200	2311	6511	3455	2527	5982
11	Dakshina Kannada	723	554	1277	626	575	1201
12	Davangere				1710	1580	3290
13	Dharwad	229	121	350	193	96	289
14	Gadag				1076	725	1801
15	Gulbarga	237	112	349	798	423	1221
16	Hassan	221	120	341	384	301	685
17	Haveri				2251	1647	3898
18	Kodagu	112	100	212	181	136	317
19	Kolar	880	406	1286	1735	998	2733
20	Koppal				583	347	930
21	Mandya	91	50	141	256	178	434
22	Mysore	408	233	641	2436	1280	3716
23	Raichur	109	30	139	2255	772	3027
24	Shimoga	521	378	899	693	745	1438
25	Tumkur	1342	842	2184	2788	1889	4677
26	Udupi				220	189	409
27	Uttara Kannada	50	19	69	122	83	205
Karnataka		**12362**	**7137**	**19499**	**32817**	**23342**	**56159**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Enrolment of ST students in high schools (standard IX - X)					
		2000-01			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		143	144	145	146	147	148
1	Bagalkot	927	1145	2072	998	603	1601
2	Bangalore Rural	1004	616	1620	3810	917	4727
3	Bangalore Urban	2729	2629	5358	3793	4137	7930
4	Belgaum	2191	1268	3459	2482	1584	4066
5	Bellary	2434	1441	3875	3291	1849	5140
6	Bidar	891	504	1395	1169	1328	2497
7	Bijapur	970	492	1462	845	515	1360
8	Chamarajnagar	1175	777	1952	962	760	1722
9	Chikmaglur	315	307	622	499	484	983
10	Chitradurga	2889	1987	4876	2669	2860	5529
11	Dakshina Kannada	477	510	987	855	880	1735
12	Davangere	2011	1121	3132	2750	2537	5287
13	Dharwad	870	672	1542	425	298	723
14	Gadag	1289	925	2214	806	589	1395
15	Gulbarga	403	205	608	1436	482	1918
16	Hassan	418	326	744	437	419	856
17	Haveri	1194	1615	2809	1740	1501	3241
18	Kodagu	182	169	351	439	396	835
19	Kolar	3842	2815	6657	2906	2203	5109
20	Koppal	1133	593	1726	1128	811	1939
21	Mandya	194	269	463	201	228	429
22	Mysore	4716	3454	8170	4045	3362	7407
23	Raichur	590	264	854	1960	951	2911
24	Shimoga	1194	1280	2474	740	684	1424
25	Tumkur	3080	2172	5252	2107	1810	3917
26	Udupi	497	477	974	548	673	1221
27	Uttara Kannada	129	156	285	264	256	520
Karnataka		**37744**	**28189**	**65933**	**43305**	**33117**	**76422**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Growth of enrolment in high schools (All) (%)			Growth of SC enrolment in high schools (%)			Growth of ST enrolment in high schools (%)		
		1998-99 to 2003-04			1998-99 to 2003-04			1998-99 to 2003-04		
		All	Boys	Girls	All	Boys	Girls	All	Boys	Girls
1		149	150	151	152	153	154	155	156	157
1	Bagalkot	82.19	64.94	114.23	134.22	98.13	233.98	145.18	106.63	254.71
2	Bangalore Rural	41.73	36.88	46.97	47.31	43.51	51.66	229.87	378.04	44.18
3	Bangalore Urban	9.00	10.07	7.98	-3.11	-7.69	1.98	-13.22	-12.30	-14.05
4	Belgaum	34.21	31.94	37.50	16.25	14.83	18.73	121.34	125.64	114.93
5	Bellary	34.19	25.74	48.39	65.11	62.61	70.18	72.02	60.30	97.75
6	Bidar	89.75	75.95	106.95	91.41	90.98	92.00	123.95	86.44	172.13
7	Bijapur	21.69	9.04	42.97	-16.11	-7.70	-28.91	19.09	9.31	39.57
8	Chamarajnagar	25.49	20.85	31.45	14.30	44.52	-6.22	72.89	65.86	82.69
9	Chikmaglur	29.74	18.36	43.72	71.31	55.43	93.13	62.75	57.41	68.64
10	Chitradurga	13.21	4.79	24.32	3.08	-6.41	14.84	-7.57	-22.75	13.18
11	Dakshina Kannada	1.10	-2.93	5.69	-2.17	-10.75	7.94	44.46	36.58	53.04
12	Davangere	162.15	148.37	178.62	15.63	4.53	33.94	60.70	60.82	60.57
13	Dharwad	57.51	52.94	62.80	111.50	82.74	153.40	150.17	120.21	210.42
14	Gadag	-1.68	-8.30	9.32	-8.93	-7.47	-11.39	-22.54	-25.09	-18.76
15	Gulbarga	16.11	18.71	12.78	46.63	29.19	85.11	57.08	79.95	13.95
16	Hassan	41.52	21.17	67.09	49.23	28.61	81.07	24.96	13.80	39.20
17	Haveri	15.79	1.60	39.68	-44.87	-45.04	-44.57	-16.85	-22.70	-8.86
18	Kodagu	69.16	75.07	63.52	164.80	156.41	174.40	163.41	142.54	191.18
19	Kolar	94.77	83.92	108.78	57.41	40.33	81.35	86.94	67.49	120.74
20	Koppal	59.56	58.00	61.95	317.03	398.99	159.05	108.49	93.48	133.72
21	Mandya	19.47	17.37	21.71	30.14	5.23	62.76	-1.15	-21.48	28.09
22	Mysore	16.78	13.78	21.34	294.92	263.49	334.59	99.33	66.05	162.66
23	Raichur	50.57	25.60	102.25	581.22	345.62	1510.07	-3.83	-13.08	23.19
24	Shimoga	34.14	72.20	7.82	46.21	35.34	60.46	-0.97	6.78	-8.19
25	Tumkur	25.08	21.26	30.00	26.33	26.34	26.31	-16.25	-24.43	-4.18
26	Udupi	31.03	21.96	40.63	105.24	86.82	125.69	198.53	149.09	256.08
27	Uttara Kannada	20.22	15.67	25.34	154.95	223.55	68.39	153.66	116.39	208.43
Karnataka		**30.05**	**25.21**	**36.09**	**44.74**	**38.31**	**53.51**	**36.08**	**31.96**	**41.88**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Gross enrolment ratio - 1998-99					
		Children in the age group 6 to <14 years			Gross enrolment ratio of children (standard I - VIII)		
		Boys	Girls	Total	Boys	Girls	Total
1		158	159	160	161	162	163
1	Bagalkot	160589	158256	318845	78.99	81.83	80.40
2	Bangalore Rural	165111	160861	325972	95.14	92.74	93.96
3	Bangalore Urban	474378	461321	935699	117.49	116.68	117.09
4	Belgaum	389198	370206	759404	88.53	82.16	85.43
5	Bellary	214526	205684	420210	87.45	75.23	81.46
6	Bidar	160188	154162	314350	101.70	90.21	96.06
7	Bijapur	185890	174594	360484	105.89	93.55	99.92
8	Chamarajnagar	80289	77887	158176	92.62	83.26	88.01
9	Chikmaglur	92591	90749	183340	98.45	91.06	94.79
10	Chitradurga	138405	132924	271329	105.61	99.49	102.61
11	Dakshina Kannada	151886	148574	300460	102.02	100.67	101.35
12	Davangere	162166	157229	319395	99.49	96.48	98.01
13	Dharwad	143435	137633	281068	97.03	87.03	92.13
14	Gadag	92640	89134	181774	93.87	87.68	90.83
15	Gulbarga	336313	320056	656369	93.15	79.58	86.53
16	Hassan	143779	142477	286256	89.75	88.59	89.17
17	Haveri	138274	132622	270896	70.95	56.61	63.93
18	Kodagu	43140	41988	85128	101.35	95.37	98.40
19	Kolar	231116	226209	457325	91.45	85.63	88.57
20	Koppal	126159	121928	248087	79.35	66.63	73.10
21	Mandya	149121	146734	295855	101.44	91.45	96.49
22	Mysore	222489	220115	442604	91.76	83.10	87.45
23	Raichur	178409	171760	350169	69.16	49.66	59.60
24	Shimoga	134725	131427	266152	93.58	102.61	98.04
25	Tumkur	222864	214524	437388	93.13	91.89	92.52
26	Udupi	87088	85587	172675	180.56	131.05	156.02
27	Uttara Kannada	115361	110710	226071	103.25	99.67	101.50
Karnataka		**4740130**	**4585351**	**9325481**	**96.45**	**89.09**	**92.83**

Sources:
1. Col. 158 to 160: Projected children's population.
2. Col. 161 to 163: Computed based on enrolment figures of CPI and projected children's population.

4. Education Profile

District		Gross enrolment ratio - 2000-01					
		Children in the age group 6 to <14 years			Gross enrolment ratio of children (I - VIII classes)		
		Boys	Girls	Total	Boys	Girls	Total
1		164	165	166	167	168	169
1	Bagalkot	167709	160942	328651	99.65	87.89	93.89
2	Bangalore Rural	164398	157198	321596	78.87	93.80	86.17
3	Bangalore Urban	496328	476556	972884	125.40	131.13	128.21
4	Belgaum	407688	381411	789099	100.75	98.10	99.47
5	Bellary	219470	209046	428515	92.96	82.00	87.61
6	Bidar	169495	162017	331512	105.20	105.48	105.34
7	Bijapur	194033	180889	374922	92.28	92.23	92.25
8	Chamarajnagar	80354	77298	157651	90.29	91.87	91.06
9	Chikmaglur	91904	89406	181310	101.71	97.49	99.63
10	Chitradurga	141398	134901	276299	100.39	99.30	99.86
11	Dakshina Kannada	149745	144952	294697	114.24	102.48	108.46
12	Davangere	165620	159495	325115	109.58	86.49	98.25
13	Dharwad	145362	138694	284056	106.71	91.61	99.34
14	Gadag	93908	89862	183770	114.02	106.65	110.42
15	Gulbarga	362729	342983	705712	95.34	84.50	90.07
16	Hassan	140907	138282	279189	102.60	97.18	99.91
17	Haveri	140087	133623	273710	89.28	88.37	88.84
18	Kodagu	43018	41897	84914	107.80	104.38	106.11
19	Kolar	233304	225711	459015	101.33	97.54	99.46
20	Koppal	136198	130231	266430	85.19	74.32	79.88
21	Mandya	146669	141662	288331	98.54	104.78	101.60
22	Mysore	222637	218388	441025	97.02	82.30	89.73
23	Raichur	192496	183380	375876	81.73	67.00	74.54
24	Shimoga	137610	133312	270922	105.88	94.24	100.15
25	Tumkur	223198	211551	434749	97.61	93.54	95.63
26	Udupi	85691	83289	168980	113.60	114.43	114.01
27	Uttara Kannada	114213	109262	223474	109.80	96.19	103.15
Karnataka		**4866168**	**4656238**	**9522406**	**101.36**	**96.14**	**98.81**

Sources:
1. Col. 164 to 166: Census 2001 (PCA).
2. Col. 167 to 169: Computed based on enrolment figures of CPI and age group population of Census 2001.

4. Education Profile

District		Gross enrolment ratio - 2003-04					
		Children in the age group 6 to <14 years			Gross enrolment ratio of children (standard I - VIII)		
		Boys	Girls	Total	Boys	Girls	Total
1		170	171	172	173	174	175
1	Bagalkot	175144	166833	341977	96.1 5	90.49	93.39
2	Bangalore Rural	163687	153592	317279	88.53	88.91	88.72
3	Bangalore Urban	519294	492253	1011547	87.27	94.26	90.67
4	Belgaum	427056	392900	819956	96.20	91.11	93.76
5	Bellary	224527	212457	436984	86.14	83.36	84.79
6	Bidar	179351	170260	349611	106.78	103.10	104.99
7	Bijapur	202532	187406	389938	105.46	99.50	102.60
8	Chamarajnagar	80419	76709	157128	95.58	92.80	94.22
9	Chikmaglur	91222	88081	179303	100.27	95.59	97.97
10	Chitradurga	144456	136904	281360	102.45	97.05	99.82
11	Dakshina Kannada	147634	141410	289044	116.49	108.63	112.65
12	Davangere	169147	161791	330938	100.42	97.58	99.03
13	Dharwad	147315	139761	287076	103.04	100.21	101.66
14	Gadag	95193	90594	185787	97.88	95.58	96.76
15	Gulbarga	391219	367545	758764	95.54	91.29	93.48
16	Hassan	138093	134204	272297	93.15	91.51	92.34
17	Haveri	141924	134630	276554	96.28	94.76	95.54
18	Kodagu	42896	41806	84702	101.63	100.44	101.04
19	Kolar	235513	225199	460712	99.16	96.62	97.92
20	Koppal	147037	139092	286129	86.16	80.48	83.40
21	Mandya	142256	138743	280999	92.21	88.32	90.29
22	Mysore	222785	216667	439452	95.66	91.23	93.48
23	Raichur	207695	195775	403470	79.10	75.22	77.22
24	Shimoga	140557	135222	275779	95.31	91.03	93.21
25	Tumkur	223531	208594	432125	91.59	88.07	89.89
26	Udupi	84317	81047	165364	101.22	98.15	99.72
27	Uttara Kannada	113076	107832	220908	101.34	101.26	101.30
Karnataka		**4997876**	**4737307**	**9735183**	**95.42**	**92.78**	**94.14**

Sources:
1. Col. 170 to 172: Projected children Population.
2. Col. 173 to 175: Computed based on enrolment figures of CPI and Projected children population.

4. Education Profile

District		Gross enrolment ratio - 1998-99					
		Children in the age group 6 to <16 years			Gross enrolment ratio of children (standard I - X)		
		Boys	Girls	Total	Boys	Girls	Total
1		176	177	178	179	180	181
1	Bagalkot	197282	187013	384295	70.84	72.96	71.87
2	Bangalore Rural	207050	199735	406785	84.67	83.14	83.92
3	Bangalore Urban	595796	575241	1171037	104.03	104.98	104.50
4	Belgaum	480080	447417	927497	82.18	75.68	79.04
5	Bellary	262199	248178	510377	78.40	66.65	72.69
6	Bidar	196111	185800	381911	89.49	80.28	85.01
7	Bijapur	227684	209088	436772	98.48	85.90	92.46
8	Chamarajnagar	100933	96628	197561	83.08	74.76	79.01
9	Chikmaglur	115927	113763	229690	89.03	81.26	85.18
10	Chitradurga	171643	163120	334763	96.30	89.96	93.21
11	Dakshina Kannada	191379	188697	380076	93.29	90.22	91.77
12	Davangere	202882	194558	397440	84.54	82.34	83.47
13	Dharwad	179121	169462	348583	85.29	77.62	81.56
14	Gadag	115258	108898	224156	88.46	80.05	84.38
15	Gulbarga	407673	381369	789042	82.51	71.52	77.19
16	Hassan	180922	180195	361117	81.63	78.28	79.96
17	Haveri	172273	163039	335312	68.64	53.38	61.22
18	Kodagu	53804	52463	106267	91.62	87.48	89.58
19	Kolar	285862	276283	562145	83.50	77.78	80.69
20	Koppal	152409	144831	297240	70.58	59.45	65.16
21	Mandya	188446	184132	372578	91.18	83.31	87.29
22	Mysore	280158	274005	554163	83.58	73.95	78.82
23	Raichur	215522	204411	419933	62.54	44.43	53.73
24	Shimoga	168852	164422	333274	82.91	94.26	88.51
25	Tumkur	279738	266489	546227	88.11	85.30	86.74
26	Udupi	110019	110640	220659	154.63	112.38	133.44
27	Uttara Kannada	144384	138843	283227	92.28	88.52	90.44
Karnataka		5883407	5628720	11512127	87.03	80.37	83.77

Sources:
1. Col. 176 to 178: Projected children's population.
2. Col. 179 to 181: Computed based on enrolment figures of CPI and projected children's population.

4. Education Profile

District		Gross enrolment ratio - 2000-01					
		Children in the age group 6 to <16 years			Gross enrolment ratio of children (standard I - X)		
		Boys	Girls	Total	Boys	Girls	Total
1		182	183	184	185	186	187
1	Bagalkot	206860	195510	402370	89.62	77.94	83.95
2	Bangalore Rural	207532	197823	405355	71.28	85.98	78.45
3	Bangalore Urban	627300	600304	1227604	110.85	117.22	113.97
4	Belgaum	503984	464363	968347	91.78	88.96	90.43
5	Bellary	269710	254201	523911	83.07	72.80	78.09
6	Bidar	208213	196813	405026	93.45	93.41	93.43
7	Bijapur	238737	218588	457325	87.79	82.45	85.24
8	Chamarajnagar	101576	97004	198580	75.37	82.09	78.65
9	Chikmaglur	115896	113213	229109	91.22	87.13	89.20
10	Chitradurga	176560	167078	343638	91.62	91.43	91.53
11	Dakshina Kannada	189978	185845	375822	101.37	91.39	96.44
12	Davangere	208694	199279	407973	96.75	76.69	86.95
13	Dharwad	182974	172260	355233	103.33	83.68	93.80
14	Gadag	117737	110696	228433	102.46	96.37	99.51
15	Gulbarga	441909	412176	854085	85.67	74.84	80.45
16	Hassan	178964	176454	355418	95.28	87.32	91.33
17	Haveri	175979	165730	341709	82.81	81.11	81.99
18	Kodagu	54104	52859	106963	100.33	102.16	101.23
19	Kolar	289848	278577	568425	107.77	89.80	98.96
20	Koppal	165602	156389	321991	77.04	66.34	71.85
21	Mandya	185276	179156	364431	92.02	95.08	93.53
22	Mysore	281942	275070	557012	88.34	78.56	83.51
23	Raichur	234178	220724	454901	72.60	58.93	65.96
24	Shimoga	173689	168413	342101	97.48	85.08	91.37
25	Tumkur	281595	265456	547051	95.11	85.34	90.37
26	Udupi	109213	108967	218180	103.40	102.53	102.96
27	Uttara Kannada	144032	138028	282060	98.79	85.66	92.37
Karnataka		**6072081**	**5770975**	**11843055**	**92.86**	**86.89**	**89.95**

Sources:
1. Col. 182 to 184: Census 2001 (PCA)
2. Col. 185 to 187: Computed based on enrolment figures of CPI and age group population of Census 2001.

4. Education Profile

District		Gross enrolment ratio - 2003-04					
		Children in the age group 6 to <16 years			Gross enrolment ratio of children (standard I - X)		
		Boys	Girls	Total	Boys	Girls	Total
1		188	189	190	191	192	193
1	Bagalkot	216902	204392	421294	87.45	81.14	84.39
2	Bangalore Rural	208016	195914	403930	81.66	82.36	82.00
3	Bangalore Urban	660470	626433	1286903	79.02	85.39	82.12
4	Belgaum	529077	481918	1010995	90.11	84.10	87.25
5	Bellary	277435	260368	537803	77.86	74.11	76.05
6	Bidar	221061	208478	429539	96.66	94.23	95.48
7	Bijapur	250327	228519	478846	97.25	91.77	94.64
8	Chamarajnagar	102223	97380	199603	86.41	83.09	84.79
9	Chikmaglur	115865	112665	228530	91.26	87.25	89.28
10	Chitradurga	181618	171131	352749	92.52	88.17	90.41
11	Dakshina Kannada	188587	183029	371616	103.34	95.87	99.66
12	Davangere	214672	204113	418785	90.90	88.98	89.96
13	Dharwad	186909	175102	362011	92.34	90.91	91.65
14	Gadag	120270	112522	232792	88.90	85.72	87.37
15	Gulbarga	479020	445469	924489	83.75	79.89	81.89
16	Hassan	177028	172782	349810	85.43	85.43	85.43
17	Haveri	179764	168464	348228	87.40	85.65	86.55
18	Kodagu	54406	53258	107664	98.06	96.81	97.44
19	Kolar	293890	280886	574776	91.39	88.63	90.04
20	Koppal	179936	168866	348802	76.96	70.96	74.05
21	Mandya	182159	174304	356463	85.26	83.72	84.51
22	Mysore	283738	276138	559876	87.14	80.24	83.74
23	Raichur	254448	238333	492781	70.20	66.47	68.40
24	Shimoga	178664	172498	351162	88.39	83.94	86.21
25	Tumkur	283464	264413	547877	88.88	84.32	86.68
26	Udupi	108414	107316	215730	93.20	90.08	91.65
27	Uttara Kannada	143681	137217	280898	91.13	91.04	91.09
Karnataka		**6272044**	**5921908**	**12193952**	**86.99**	**84.31**	**85.69**

Sources:
1. Col. 188 to 190: Projected children Population.
2. Col. 191 to 193: Computed based on enrolment figures of CPI and Projected children population.

4. Education Profile

District		Gross enrolment ratio - 1990-91					
		Children in the age group 6 to <18 years			Gross enrolment ratio of children (standard I - XII)		
		Boys	Girls	Total	Boys	Girls	Total
1		194	195	196	197	198	199
1	Bagalkot	203146	189911	393057	70.87	54.68	63.05
2	Bangalore Rural	234051	230113	464164	81.98	66.42	74.27
3	Bangalore Urban	616362	604508	1220870	75.57	73.66	74.62
4	Belgaum	490942	461107	952049	76.29	62.70	69.71
5	Bellary	251865	237509	489375	64.64	55.28	60.10
6	Bidar	190728	179799	370527	88.61	58.03	73.77
7	Bijapur	228626	206313	434939	58.35	51.47	55.09
8	Chamarajnagar	120690	117915	238605	61.12	53.63	57.42
9	Chikmaglur	134372	134877	269249	72.02	67.29	69.65
10	Chitradurga	187019	179268	366287	75.64	69.31	72.54
11	Dakshina Kannada	224100	225113	449214	87.10	85.10	86.10
12	Davangere	223217	211843	435060	75.32	74.81	75.07
13	Dharwad	201928	187075	389003	68.10	63.05	65.67
14	Gadag	123975	119057	243032	71.27	65.47	68.43
15	Gulbarga	377731	349686	727417	61.26	42.96	52.47
16	Hassan	214203	220709	434912	71.68	60.43	65.97
17	Haveri	186231	172869	359101	67.78	56.54	62.37
18	Kodagu	61160	59698	120858	90.44	79.34	84.96
19	Kolar	314329	304766	619095	78.30	65.12	71.81
20	Koppal	140538	133572	274110	48.00	40.48	44.33
21	Mandya	226605	224717	451322	74.10	61.86	68.01
22	Mysore	311719	304577	616296	67.22	59.34	63.33
23	Raichur	198519	188246	386765	49.52	35.70	42.80
24	Shimoga	200355	199749	400104	72.36	69.22	70.79
25	Tumkur	315484	305043	620527	82.14	67.11	74.75
26	Udupi	132957	148500	281456	141.22	94.38	116.51
27	Uttara Kannada	167709	164691	332400	78.38	70.10	74.28
Karnataka		**6279432**	**6062597**	**12342029**	**73.56**	**63.11**	**68.43**

Sources:

1. Col. 194 to 196: Estimated children's population for 27 districts based on children population's of 1991 census.
2. Col. 197 to 199 computed based on estimated children's population and worked out enrolment of children based on taluk-wise figures of CPI and PUC Board for 27 districts.

4. Education Profile

District		Gross enrolment ratio - 1998-99					
		Children in the age group 6 to < 18 years			Gross enrolment ratio of children (standard I - XII)		
		Boys	Girls	Total	Boys	Girls	Total
1		200	201	202	203	204	205
1	Bagalkot	229635	213080	442715	63.82	65.50	64.63
2	Bangalore Rural	244275	234164	478439	74.23	72.86	73.56
3	Bangalore Urban	714518	686822	1401340	92.28	93.75	93.00
4	Belgaum	559938	511075	1071013	73.72	67.96	70.97
5	Bellary	302200	282215	584415	70.59	60.42	65.68
6	Bidar	225377	210158	435535	81.59	73.75	77.81
7	Bijapur	263302	235500	498802	89.13	78.47	84.10
8	Chamarajnagar	119882	113836	233718	73.11	65.42	69.36
9	Chikmaglur	137738	136055	273793	78.42	71.81	75.13
10	Chitradurga	201340	189511	390851	87.65	81.39	84.62
11	Dakshina Kannada	229365	230464	459829	82.55	79.16	80.85
12	Davangere	240891	228592	469483	75.63	73.84	74.76
13	Dharwad	212593	197153	409746	76.62	70.61	73.73
14	Gadag	136151	125369	261520	79.13	72.32	75.86
15	Gulbarga	465873	427554	893427	75.18	65.94	70.76
16	Hassan	215146	216057	431203	72.26	68.53	70.39
17	Haveri	203522	189109	392631	61.28	48.20	54.98
18	Kodagu	63643	62378	126021	81.10	77.84	79.48
19	Kolar	333290	319264	652554	74.87	69.36	72.18
20	Koppal	174194	162711	336905	63.80	54.44	59.28
21	Mandya	223516	217943	441459	80.33	72.92	76.68
22	Mysore	333403	324155	657558	74.42	65.60	70.07
23	Raichur	245781	229991	475772	56.70	40.74	48.99
24	Shimoga	201101	196363	397464	73.93	83.00	78.41
25	Tumkur	330365	312602	642967	78.20	75.86	77.06
26	Udupi	131468	137404	268872	134.85	96.46	115.23
27	Uttara Kannada	171396	165913	337309	81.10	78.37	79.76
Karnataka		**6909903**	**6555438**	**13465341**	**77.85**	**72.11**	**75.05**

Sources:
1. Col. 200 to 202: Projected children's population.
2. Col. 203 to 205: Computed based on enrolment figures of CPI and PUC Board and projected children's population.

4. Education Profile

District		Gross enrolment ratio - 2000-01					
		Children in the age group 6 to <18 years			Gross enrolment ratio of children (standard I - XII)		
		Boys	Girls	Total	Boys	Girls	Total
1		206	207	208	209	210	211
1	Bagalkot	243051	224717	467768	81.44	70.62	76.24
2	Bangalore Rural	248792	235899	484690	63.49	75.35	69.26
3	Bangalore Urban	761233	725400	1486633	97.14	103.33	100.16
4	Belgaum	592401	534044	1126445	82.43	80.02	81.29
5	Bellary	314213	291749	605962	74.84	65.78	70.48
6	Bidar	242091	224686	466777	84.70	84.91	84.80
7	Bijapur	278684	248363	527047	81.25	75.63	78.60
8	Chamarajnagar	122329	115605	237934	67.03	71.33	69.12
9	Chikmaglur	139206	136558	275764	79.91	76.67	78.31
10	Chitradurga	209343	195914	405257	82.80	81.90	82.36
11	Dakshina Kannada	230402	228915	459316	84.87	75.68	80.29
12	Davangere	250467	236315	486781	85.69	70.83	78.48
13	Dharwad	219579	202798	422377	91.82	76.15	84.30
14	Gadag	140625	128958	269584	94.78	90.38	92.68
15	Gulbarga	509687	466022	975709	75.54	66.96	71.44
16	Hassan	215551	214072	429624	86.11	76.69	81.41
17	Haveri	210210	194523	404733	74.33	73.96	74.15
18	Kodagu	64738	63564	128301	95.61	92.40	94.02
19	Kolar	341763	325679	667442	95.94	79.87	88.10
20	Koppal	190928	177195	368123	68.78	60.00	64.56
21	Mandya	222204	215094	437298	81.69	83.23	82.45
22	Mysore	340209	329192	669401	77.91	69.61	73.83
23	Raichur	269392	250465	519857	65.47	53.54	59.72
24	Shimoga	209095	202997	412092	86.05	75.43	80.82
25	Tumkur	336956	315875	652830	84.15	75.78	80.10
26	Udupi	132062	136481	268542	91.54	88.68	90.09
27	Uttara Kannada	173001	166434	339435	86.06	75.80	81.03
Karnataka		**7208213**	**6787511**	**13995724**	**82.77**	**77.65**	**80.28**

Sources:
1. Col. 206 to 208: Census 2001 (PCA).
2. Col. 209 to 211: Computed based on enrolment figures of CPI and PUC Board and age group population of Census 2001.

4. Education Profile

District		Gross enrolment ratio - 2003-04					
		Children in the age group 6 to <18 years			Gross enrolment ratio of children (standard I - XII)		
		Boys	Girls	Total	Boys	Girls	Total
1		212	213	214	215	216	217
1	Bagalkot	257251	236988	494239	79.70	72.79	76.38
2	Bangalore Rural	253392	237631	491023	71.31	71.43	71.37
3	Bangalore Urban	811002	766116	1577118	71.36	77.06	74.13
4	Belgaum	626746	557999	1184745	81.20	75.32	78.43
5	Bellary	326703	301601	628304	70.06	66.57	68.39
6	Bidar	260045	240216	500261	86.82	85.07	85.98
7	Bijapur	294966	261925	556891	88.50	83.18	86.00
8	Chamarajnagar	124827	117399	242226	75.30	71.92	73.66
9	Chikmaglur	140690	137059	277749	80.58	76.83	78.73
10	Chitradurga	217665	202529	420194	82.42	77.75	80.17
11	Dakshina Kannada	231443	227361	458804	91.85	85.24	88.57
12	Davangere	260423	244294	504717	80.32	78.53	79.45
13	Dharwad	226795	208602	435397	81.98	81.26	81.63
14	Gadag	145247	132649	277896	80.35	76.23	78.38
15	Gulbarga	557622	507947	1065569	75.10	72.20	73.71
16	Hassan	215958	212092	428050	76.18	75.04	75.61
17	Haveri	217118	200091	417209	76.99	75.28	76.17
18	Kodagu	65851	64772	130623	86.21	86.04	86.13
19	Kolar	350451	332218	682669	81.76	78.41	80.13
20	Koppal	209269	192965	402234	68.38	63.39	65.99
21	Mandya	220901	212276	433177	76.36	73.43	74.92
22	Mysore	347154	334303	681457	77.52	71.31	74.47
23	Raichur	295271	272755	568026	63.32	59.84	61.65
24	Shimoga	217406	209853	427259	78.26	74.93	76.63
25	Tumkur	343678	319167	662845	79.40	74.86	77.21
26	Udupi	132659	135554	268213	83.94	79.49	81.69
27	Uttara Kannada	174621	166953	341574	80.19	80.37	80.28
Karnataka		**7525154**	**7033315**	**14558469**	**77.82**	**75.21**	**76.56**

Sources:
1. Col. 212 to 214: Projected children's population.
2. Col. 215 to 217: Computed based on enrolment figures of CPI and PUC Board and projected children's population.

4. Education Profile

District		Percentage of children out of school in age group 6-14 years as per children census								
		2001			2002			2003		
		Children 6-14 years	Out - of school children 6-14 years	% of children out of school	Children 6-14 years	Out of school children 6-14 years	% of children out of school	Children 6-14 years	Out of school 6-14 years children	% of children out of school
1		218	219	220	221	222	223	224	225	226
1	Bagalkot	282710	37385	13.22	317344	35004	11.03	303224	24201	7.98
2	Bangalore Rural	288375	12691	4.40	300422	11404	3.80	272071	5736	2.11
3	Bangalore Urban	796084	21687	2.72	967869	20048	2.07	752300	8057	1.07
4	Belgaum	609823	51567	8.46	887547	60351	6.80	703218	44627	6.35
5	Bellary	344161	57634	16.75	369173	48616	13.17	454890	39021	8.58
6	Bidar	284244	35264	12.41	303358	17910	5.90	263329	7801	2.96
7	Bijapur	344549	59685	17.32	342907	44905	13.10	319357	33025	10.34
8	Chamarajnagar	143413	13106	9.14	141846	11505	8.11	105336	2933	2.78
9	Chikmaglur	163087	11061	6.78	173389	10031	5.79	160056	5277	3.30
10	Chitradurga	242594	18205	7.50	253633	20231	7.98	255910	10835	4.23
11	Dakshina Kannada	251630	4418	1.76	294765	7720	2.62	254902	4822	1.89
12	Davangere	286006	22023	7.70	298570	21944	7.35	237243	19539	8.24
13	Dharwad	223547	19081	8.54	270612	19496	7.20	237053	13309	5.61
14	Gadag	156688	15836	10.11	168228	15521	9.23	153644	8794	5.72
15	Gulbarga	560739	136667	24.37	643458	104460	16.23	531231	56131	10.57
16	Hassan	254148	12981	5.11	259384	10235	3.95	234650	3325	1.42
17	Haveri	244177	20506	8.40	249883	22322	8.93	228308	17297	7.58
18	Kodagu	71150	6062	8.52	82062	2145	2.61	71445	792	1.11
19	Kolar	433740	42570	9.81	440994	22351	5.07	402654	14499	3.60
20	Koppal	219771	46046	20.95	223003	36367	16.31	211420	20980	9.92
21	Mandya	260219	11101	4.27	268457	8050	3.00	219018	2797	1.28
22	Mysore	328867	29635	9.01	400006	17492	4.37	352580	7691	2.18
23	Raichur	299696	80105	26.73	310789	49467	15.92	275086	20946	7.61
24	Shimoga	244557	14911	6.10	259889	11278	4.34	232141	6677	2.88
25	Tumkur	386956	17403	4.50	413997	20035	4.84	324940	9464	2.91
26	Udupi	201510	13874	6.89	209553	14984	7.15	236197	15826	6.70
27	Uttara Kannada	187053	2059	1.10	171724	2444	1.42	132562	1174	0.89
Karnataka		**8109494**	**813563**	**10.03**	**9022862**	**666316**	**7.38**	**7924765**	**405576**	**5.12**

Source: Commissioner for Public Instruction - Children Census 2001, 2002, 2003.

4. Education Profile

District		Student dropout rates (standard I - VIII)					
		1999-2000			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		227	228	229	230	231	232
1	Bagalkot						
2	Bangalore Rural	58.95	69.99	65.18	25.39	25.67	25.53
3	Bangalore Urban	41.69	40.32	41.02	49.30	49.77	49.54
4	Belgaum	51.50	58.55	54.75	31.30	48.24	39.49
5	Bellary	64.86	73.32	68.70	64.68	69.73	67.10
6	Bidar	75.43	80.35	77.88	58.67	60.95	59.83
7	Bijapur	56.27	68.26	61.80	51.40	59.03	55.03
8	Chamarajnagar						
9	Chikmaglur	51.28	59.86	55.60	32.09	38.48	35.30
10	Chitradurga	32.42	36.99	34.64	21.43	23.06	22.21
11	Dakshina Kannada	41.99	48.91	45.19	24.01	31.86	27.95
12	Davangere						
13	Dharwad	56.16	42.10	51.02	35.57	37.01	36.25
14	Gadag						
15	Gulbarga	69.63	76.55	72.74	55.23	64.74	60.01
16	Hassan	66.35	68.23	67.26	42.75	42.03	42.39
17	Haveri						
18	Kodagu	19.59	16.67	18.12	5.98	8.74	7.33
19	Kolar	57.54	60.65	58.99	39.19	42.80	40.98
20	Koppal						
21	Mandya	32.08	43.97	38.02	26.76	38.83	32.65
22	Mysore	42.49	42.64	42.56	40.40	52.36	46.43
23	Raichur	66.90	73.88	69.89	62.95	59.69	61.60
24	Shimoga	59.67	63.97	61.91	48.67	55.97	52.51
25	Tumkur	6.65	23.49	15.13	31.98	42.21	37.02
26	Udupi						
27	Uttara Kannada	62.39	61.30	61.85	45.00	42.76	43.94
Karnataka		**52.13**	**56.01**	**53.94**	**42.81**	**48.15**	**45.42**

Source: Computed based on CPI figures, Karnataka.

4. Education Profile

District		Primary school teachers and percentage of female teachers to total teachers (standard I - VII)					
		1998-99			2003-04		
		Male	Female	% of female	Male	Female	% of female
1		233	234	235	236	237	238
1	Bagalkot	4678	2249	32.47	4095	3320	44.77
2	Bangalore Rural	5430	4042	42.67	4480	5550	55.33
3	Bangalore Urban	3886	16381	80.83	4868	17198	77.94
4	Belgaum	5249	4711	47.30	9699	8935	47.95
5	Bellary	4779	2646	35.64	4589	3785	45.20
6	Bidar	5279	2573	32.77	4503	3920	46.54
7	Bijapur	5015	3193	38.90	5615	3377	37.56
8	Chamarajnagar	2194	1567	41.66	2090	1893	47.53
9	Chikmaglur	3594	2732	43.19	3186	3423	51.79
10	Chitradurga	4665	2682	36.50	4156	3408	45.06
11	Dakshina Kannada	3816	2467	39.26	2038	5773	73.91
12	Davangere	4805	3174	39.78	4780	3935	45.15
13	Dharwad	2152	2735	55.96	2110	3826	64.45
14	Gadag	2434	1601	39.68	2467	1984	44.57
15	Gulbarga	7940	4543	36.39	6472	6800	51.24
16	Hassan	5436	3815	41.24	4898	4721	49.08
17	Haveri	3729	1877	33.48	3708	3008	44.79
18	Kodagu	603	1721	74.05	544	2080	79.27
19	Kolar	6983	5159	42.49	6654	8242	55.33
20	Koppal	2398	1620	40.32	3065	1940	38.76
21	Mandya	4571	2745	37.52	4134	3911	48.61
22	Mysore	4190	4803	53.41	4707	6538	58.14
23	Raichur	2963	2424	45.00	3469	2920	45.70
24	Shimoga	4174	2194	34.45	3680	4838	56.80
25	Tumkur	8750	5116	36.90	6407	7121	52.64
26	Udupi	1663	3077	64.92	2185	2834	56.47
27	Uttara Kannada	2979	4629	60.84	2715	5328	66.24
Karnataka		**114355**	**96476**	**45.76**	**111314**	**130608**	**53.99**

Source: Computed based on CPI figures, Karnataka.

4. Education Profile

District		High school teachers and percentage of female teachers					
		1990-91			2002-03		
		Male	Female	% of female	Male	Female	% of female
1		239	240	241	242	243	244
1	Bagalkot	1774	426	19.36	1643	537	24.63
2	Bangalore Rural	1932	625	24.44	2299	2137	48.17
3	Bangalore Urban	3161	5739	64.48	3691	5242	58.68
4	Belgaum	4465	980	18.00	4323	1383	24.24
5	Bellary	1291	435	25.20	1450	411	22.09
6	Bidar	1812	571	23.96	1437	262	15.42
7	Bijapur	2129	324	13.21	2221	354	13.75
8	Chamarajnagar	804	426	34.63	763	296	27.95
9	Chikmaglur	1575	422	21.13	1653	390	19.09
10	Chitradurga	2378	375	13.62	2179	407	15.74
11	Dakshina Kannada	1608	1315	44.99	1589	1317	45.32
12	Davangere	2144	457	17.57	2705	1751	39.30
13	Dharwad	1543	881	36.34	1400	1006	41.81
14	Gadag	1146	268	18.95	1189	363	23.39
15	Gulbarga	3309	1443	30.37	2246	254	10.16
16	Hassan	1763	578	24.69	2332	1108	32.21
17	Haveri	1656	759	31.43	1615	477	22.80
18	Kodagu	658	400	37.81	610	245	28.66
19	Kolar	2197	688	23.85	2103	886	29.64
20	Koppal	817	248	23.29	952	252	20.93
21	Mandya	1607	620	27.84	1928	600	23.73
22	Mysore	1733	1169	40.28	2000	1347	40.25
23	Raichur	744	380	33.81	909	535	37.05
24	Shimoga	1881	674	26.38	2052	880	30.01
25	Tumkur	3950	3022	43.34	4046	1353	25.06
26	Udupi	623	1232	66.42	1223	447	26.77
27	Uttara Kannada	1481	678	31.40	1502	632	29.62
Karnataka		**50181**	**25135**	**33.37**	**52060**	**24872**	**32.33**

Source: Computed based on CPI figures, Karnataka.

4. Education Profile

District		Pupil - teacher ratio				Total institutions of PUC			
		Primary schools		High schools					
		1998-99	2003-04	1998-99	2002-03	1990-91	1998-99	2000-01	2003-04
1		**245**	**246**	**247**	**248**	**249**	**250**	**251**	**252**
1	Bagalkot	35	40	14	25	46	52	54	61
2	Bangalore Rural	30	25	22	19	40	59	62	64
3	Bangalore Urban	50	38	23	22	142	250	258	323
4	Belgaum	60	38	24	28	84	123	126	130
5	Bellary	44	41	27	29	32	49	51	52
6	Bidar	37	40	14	37	64	78	79	82
7	Bijapur	41	42	27	31	46	71	72	73
8	Chamarajnagar	34	34	23	31	17	32	32	37
9	Chikmaglur	25	24	18	21	32	46	47	52
10	Chitradurga	35	34	20	23	57	85	84	88
11	Dakshina Kannada	44	37	25	30	54	95	95	107
12	Davangere	37	34	14	15	36	90	90	93
13	Dharwad	51	45	15	25	37	55	55	66
14	Gadag	37	37	27	24	31	38	39	52
15	Gulbarga	44	50	14	33	70	112	112	112
16	Hassan	25	23	23	23	61	81	81	88
17	Haveri	27	36	21	25	41	60	61	63
18	Kodagu	33	29	18	13	21	32	32	36
19	Kolar	31	27	27	36	39	75	75	87
20	Koppal	43	45	18	25	19	29	29	31
21	Mandya	36	28	29	31	40	79	79	87
22	Mysore	39	33	28	31	46	94	96	112
23	Raichur	37	46	25	24	26	37	37	51
24	Shimoga	38	27	19	22	49	72	72	74
25	Tumkur	26	26	16	22	108	145	145	158
26	Udupi	54	29	21	35	48	62	62	67
27	Uttara Kannada	28	25	20	23	36	58	58	63
	Karnataka	**38**	**35**	**21**	**25**	**1322**	**2059**	**2083**	**2309**

Sources:
1. Col. 249: Computed based on taluk-wise figures of PUC Board, Karnataka.
2. Col. 250 to 252: PUC Board, Karnataka.

4. Education Profile

District		Enrolment of students in PUC (all)					
		1990-91			1998-99		
		Boys	Girls	Total	Boys	Girls	Total
1		253	254	255	256	257	258
1	Bagalkot	6643	3057	9700	6788	3124	9912
2	Bangalore Rural	11397	8603	20000	6024	4547	10571
3	Bangalore Urban	27339	27661	55000	39546	40012	79558
4	Belgaum	33799	16201	50000	18249	8747	26996
5	Bellary	7962	5238	13200	7771	5113	12884
6	Bidar	10028	6972	17000	8380	5826	14206
7	Bijapur	7546	3754	11300	10452	5200	15652
8	Chamarajnagar	2516	1484	4000	3787	2233	6020
9	Chikmaglur	5254	5746	11000	4802	5252	10054
10	Chitradurga	10114	6786	16900	11185	7504	18689
11	Dakshina Kannada	13698	15702	29400	2318	2657	4975
12	Davangere	7286	8214	15500	10810	12187	22997
13	Dharwad	9810	7890	17700	10670	8581	19251
14	Gadag	5462	4138	9600	10118	7667	17785
15	Gulbarga	9978	6022	16000	5775	3485	9260
16	Hassan	8434	5566	14000	13898	9173	23071
17	Haveri	5630	5070	10700	7777	7003	14780
18	Kodagu	3671	2329	6000	6472	4105	10577
19	Kolar	13718	8282	22000	10859	6556	17415
20	Koppal	2122	1478	3600	3561	2479	6040
21	Mandya	8800	5200	14000	7728	5525	12294
22	Mysore	8207	4793	13000	13977	10029	22139
23	Raichur	4178	2222	6400	4562	2885	6989
24	Shimoga	13147	9253	22400	8689	8000	14804
25	Tumkur	17620	4380	22000	11875	9824	14827
26	Udupi	10235	11365	21600	7170	8206	15131
27	Uttara Kannada	6618	6382	13000	5768	7127	11330
Karnataka		**268715**	**196285**	**465000**	**259011**	**203047**	**448207**

Sources:
1. Col. 253 to 255: Worked out based on talukwise figures (DAG).
2. Col. 256 to 258: PUC Board, Karnataka.

4. Education Profile

District		Enrolment of students in PUC (all)					
		2000-01			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		259	260	261	262	263	264
1	Bagalkot	12536	6301	18837	15345	6660	22005
2	Bangalore Rural	10042	7660	17702	10825	8381	19206
3	Bangalore Urban	44140	45882	90022	56829	55445	112274
4	Belgaum	25764	14210	39974	32166	14981	47147
5	Bellary	11103	6851	17954	12881	7820	20701
6	Bidar	10474	6925	17399	12104	7910	20014
7	Bijapur	16841	7622	24463	17600	8156	25756
8	Chamarajnagar	5443	2829	8272	5663	3523	9186
9	Chikmaglur	5523	6056	11579	7630	7006	14636
10	Chitradurga	11561	7683	19244	11375	6573	17948
11	Dakshina Kannada	2957	3384	6341	3422	4168	7590
12	Davangere	12718	14544	27262	17684	18331	36015
13	Dharwad	12554	10285	22839	14023	10229	24252
14	Gadag	12648	9873	22521	13329	10319	23648
15	Gulbarga	6416	3539	9955	9780	4663	14443
16	Hassan	15105	10078	25183	17585	10849	28434
17	Haveri	10514	9443	19957	13277	11545	24822
18	Kodagu	7614	4734	12348	10056	6348	16404
19	Kolar	15514	9955	25469	17916	11562	29478
20	Koppal	3748	2565	6313	4613	2509	7122
21	Mandya	11040	8666	19706	13383	9936	23319
22	Mysore	15991	13060	29051	21862	16813	38675
23	Raichur	6376	4041	10417	8338	4801	13139
24	Shimoga	10621	9842	20463	12225	12442	24667
25	Tumkur	15730	12817	28547	20931	15982	36913
26	Udupi	7967	9308	17275	10313	11080	21393
27	Uttara Kannada	6591	7926	14517	9094	9256	18350
Karnataka		**327531**	**256079**	**583610**	**400249**	**297288**	**697537**

Source: PUC Board, Karnataka.

4. Education Profile

District		Growth of enrolment in PUC 1998-99 to 2003-04			Enrolment of SC students in PUC					
		Boys	Girls	Total	1998-99			2003-04		
					Boys	Girls	Total	Boys	Girls	Total
1		265	266	267	268	269	270	271	272	273
1	Bagalkot	126.06	113.19	122.00	898	303	1201	1764	563	2327
2	Bangalore Rural	79.70	84.32	81.69	898	545	1443	1722	1262	2984
3	Bangalore Urban	43.70	38.57	41.12	4340	4285	8625	6245	6250	12495
4	Belgaum	76.26	71.27	74.64	1971	750	2721	3044	1383	4427
5	Bellary	65.76	52.94	60.67	880	357	1237	1431	636	2067
6	Bidar	44.44	35.77	40.88	1765	807	2572	2655	1715	4370
7	Bijapur	68.39	56.85	64.55	2656	775	3431	3736	1238	4974
8	Chamarajnagar	49.54	57.77	52.59	1439	825	2264	1624	1208	2832
9	Chikmaglur	58.89	33.40	45.57	552	382	934	917	813	1730
10	Chitradurga	1.70	-12.41	-3.96	1844	1096	2940	1601	977	2578
11	Dakshina Kannada	47.63	56.87	52.56	213	188	401	383	341	724
12	Davangere	63.59	50.41	56.61	288	397	685	629	679	1308
13	Dharwad	31.42	19.21	25.98	1730	683	2413	2192	994	3186
14	Gadag	31.74	34.59	32.97	967	398	1365	1256	917	2173
15	Gulbarga	69.35	33.80	55.97	700	243	943	981	294	1275
16	Hassan	26.53	18.27	23.25	2753	1302	4055	3559	1920	5479
17	Haveri	70.72	64.86	67.94	920	487	1407	1691	1429	3120
18	Kodagu	55.38	54.64	55.09	586	220	806	1157	479	1636
19	Kolar	64.99	76.36	69.27	1820	1019	2839	3693	2269	5962
20	Koppal	29.54	1.21	17.91	346	152	498	415	187	602
21	Mandya	73.18	79.84	89.68	1113	649	1762	1705	1560	3265
22	Mysore	56.41	67.64	74.69	2084	1601	3685	3618	2620	6238
23	Raichur	82.77	66.41	88.00	607	308	915	1335	827	2162
24	Shimoga	40.70	55.53	66.62	896	649	1545	1610	1333	2943
25	Tumkur	76.26	62.68	148.96	1555	782	2337	3476	2270	5746
26	Udupi	43.84	35.02	41.39	235	288	523	370	484	854
27	Uttara Kannada	57.66	29.87	61.96	359	365	724	560	579	1139
Karnataka		**54.53**	**46.41**	**55.63**	**34415**	**19856**	**54271**	**53369**	**35227**	**88596**

Source: Col. 268 to 273: PUC Board, Karnataka.

4. Education Profile

District		Enrolment of ST students in PUC					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		274	275	276	277	278	279
1	Bagalkot	274	74	348	499	182	681
2	Bangalore Rural	184	76	260	244	200	444
3	Bangalore Urban	681	602	1283	928	865	1793
4	Belgaum	463	196	659	963	349	1312
5	Bellary	733	348	1081	1176	577	1753
6	Bidar	389	140	529	477	330	807
7	Bijapur	207	57	264	204	125	329
8	Chamarajnagar	223	109	332	314	220	534
9	Chikmaglur	124	73	197	190	142	332
10	Chitradurga	1505	760	2265	1046	717	1763
11	Dakshina Kannada	43	49	92	39	98	137
12	Davangere	286	341	627	367	589	956
13	Dharwad	1217	519	1736	1344	754	2098
14	Gadag	299	144	443	501	299	800
15	Gulbarga	435	125	560	566	172	738
16	Hassan	354	110	464	377	145	522
17	Haveri	97	67	164	167	143	310
18	Kodagu	448	197	645	1007	458	1465
19	Kolar	381	175	556	945	451	1396
20	Koppal	202	106	308	294	120	414
21	Mandya	88	48	136	116	91	207
22	Mysore	665	406	1071	1313	818	2131
23	Raichur	299	93	392	758	237	995
24	Shimoga	203	173	376	344	322	666
25	Tumkur	662	331	993	1259	998	2257
26	Udupi	163	139	302	266	326	592
27	Uttara Kannada	84	50	134	71	93	164
Karnataka		**10709**	**5508**	**16217**	**15775**	**9821**	**25596**

Source: Col. 274 to 279: PUC Board, Karnataka.

4. Education Profile

District		Percentage of pass students to students appeared					
		SSLC results					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		280	281	282	283	284	285
1	Bagalkot	55.43	64.78	58.58	59.03	72.22	63.55
2	Bangalore Rural	54.10	53.68	53.91	47.15	57.51	51.75
3	Bangalore Urban	65.12	67.88	66.49	51.94	63.74	57.42
4	Belgaum	58.77	65.42	61.35	61.96	72.07	65.77
5	Bellary	47.40	52.72	49.49	53.51	59.65	55.82
6	Bidar	65.80	67.90	66.58	51.96	58.78	54.83
7	Bijapur	50.24	59.52	53.19	52.72	65.12	56.86
8	Chamarajnagar	47.55	50.48	48.74	38.82	46.91	42.20
9	Chikmaglur	55.56	57.36	56.44	57.19	66.09	61.50
10	Chitradurga	49.19	54.82	51.50	55.02	61.89	57.95
11	Dakshina Kannada	73.87	78.20	76.03	71.59	81.96	76.50
12	Davangere	59.68	64.26	61.75	44.74	54.96	49.21
13	Dharwad	61.25	68.64	64.54	49.91	60.60	54.45
14	Gadag	47.86	49.85	48.59	56.60	72.86	62.85
15	Gulbarga	55.43	58.14	56.42	38.10	46.93	41.53
16	Hassan	45.76	45.80	45.78	52.12	61.61	56.57
17	Haveri	47.66	50.08	48.67	53.15	61.95	56.86
18	Kodagu	59.07	61.23	60.16	49.26	58.42	53.48
19	Kolar	40.51	43.49	41.77	39.67	48.73	43.36
20	Koppal	56.95	56.38	56.75	51.44	56.51	53.30
21	Mandya	46.88	49.11	47.93	59.28	67.94	63.37
22	Mysore	43.48	49.97	46.34	44.54	54.88	48.94
23	Raichur	54.70	63.32	57.78	45.84	57.31	49.88
24	Shimoga	51.94	52.75	52.34	55.79	65.30	60.48
25	Tumkur	45.12	44.63	44.90	49.83	57.06	53.04
26	Udupi	75.57	76.51	76.04	73.59	80.89	77.27
27	Uttara Kannada	64.11	65.24	64.66	65.59	72.39	68.75
Karnataka		**55.03**	**58.92**	**56.73**	**52.06**	**62.03**	**56.32**

Source: Commissioner for Public Instruction, Karnataka.

4. Education Profile

District		Percentage of pass students to students appeared					
		PUC results					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		286	287	288	289	290	291
1	Bagalkot	33.92	51.39	39.19	50.02	60.07	53.26
2	Bangalore Rural	42.30	54.14	47.20	46.47	60.50	53.34
3	Bangalore Urban	54.68	66.08	60.53	61.74	70.59	66.28
4	Belgaum	35.43	49.84	40.51	48.18	63.39	53.55
5	Bellary	32.51	47.40	38.44	46.18	57.55	50.94
6	Bidar	21.17	31.34	24.65	36.84	42.10	39.07
7	Bijapur	27.10	41.50	31.24	45.80	50.49	47.29
8	Chamarajnagar	36.84	58.40	43.75	47.11	58.20	52.04
9	Chikmaglur	47.19	60.58	53.74	61.65	71.84	67.04
10	Chitradurga	23.77	38.75	29.47	47.04	55.82	50.98
11	Dakshina Kannada	68.64	76.82	73.09	78.13	82.06	80.25
12	Davangere	32.12	47.51	38.12	48.07	59.53	53.11
13	Dharwad	42.25	51.80	46.03	48.99	59.60	53.49
14	Gadag	21.33	35.03	25.80	45.93	58.82	50.58
15	Gulbarga	22.63	32.17	26.08	32.23	42.90	36.70
16	Hassan	41.10	56.16	48.33	53.71	63.13	58.71
17	Haveri	39.70	53.54	44.69	57.87	64.59	60.50
18	Kodagu	54.80	63.04	59.13	61.15	68.71	65.25
19	Kolar	42.15	57.23	48.16	46.60	60.94	52.74
20	Koppal	26.40	41.38	31.52	42.38	54.69	47.64
21	Mandya	39.30	49.27	43.83	45.65	58.25	51.99
22	Mysore	45.61	55.60	50.07	51.68	64.05	57.45
23	Raichur	24.53	42.20	30.79	35.78	49.79	41.21
24	Shimoga	56.71	66.47	61.41	57.95	67.34	62.86
25	Tumkur	47.65	59.30	52.55	50.15	64.03	56.51
26	Udupi	74.24	78.90	76.69	77.12	81.99	79.77
27	Uttara Kannada	53.68	65.14	59.41	60.51	73.27	67.38
Karnataka		**41.22**	**56.80**	**47.88**	**52.27**	**64.31**	**57.77**

Source: PUC Board, Karnataka.

4. Education Profile

University/District		University-wise no. of degree colleges							
		Arts				Science			
		1998-99		2003-04		1998-99		2003-04	
		Govt.	Pvt.	Govt.	Pvt.	Govt.	Pvt.	Govt.	Pvt.
1		292	293	294	295	296	297	298	299
I	**Mysore**								
1	Chamarajnagar	3	5	2	8	1		1	1
2	Mysore	8	18	5	17	3	15	2	13
3	Mandya	4	12	5	12	2	4	5	4
4	Hassan	9	8	5	6	3	5	2	5
II	**Karnataka**								
1	Gadag	4	13	4	13		3		5
2	Dharwad	2	20	3	21		6		5
3	Belgaum	3	32	4	26		28		13
4	Bagalkot	2	15	3	16		6		7
5	Bijapur		25		23		5		6
6	Uttara Kannada	4	17	4	16	1	8	1	8
7	Haveri	2	14	4	12		3		4
III	**Bangalore**								
1	Bangalore Urban	7	79	7	93	5	82	5	116
2	Bangalore Rural	8	8	8	9	1	4	1	8
3	Kolar	10	10	11	12	6	6	7	6
4	Tumkur	9	21	10	22	4	9	4	9
IV	**Gulbarga**								
1	Gulbarga	10	25	10	31	2	10	2	15
2	Haveri								
3	Bellary	5	4	5	9		5		9
4	Bidar	1	17	1	23	1	9	1	13
5	Raichur	4	7	4	10		3		4
6	Koppal	4	2	4	5	2	1	2	3
V	**Mangalore**								
1	Udupi								
2	Dakshina Kannada	1	6	1	7		3		6
3	Kodagu			1					
VI	**Kuvempu**								
1	Davangere			4	24			1	7
2	Shimoga	9	17	8	22	1	5	2	6
3	Chitradurga	5	33	6	20	3	4	4	2
4	Chikmaglur	5	5	7	7	1	3	3	2
Karnataka		**119**	**413**	**126**	**464**	**36**	**227**	**43**	**277**

Note: Private includes both aided and unaided colleges.

Source: Respective University.

4. Education Profile

University/District		University-wise no. of degree colleges							
		Commerce				Total			
		1998-99		2003-04		1998-99		2003-04	
		Govt.	Pvt.	Govt.	Pvt.	Govt.	Pvt.	Govt.	Pvt.
1		300	301	302	303	304	305	306	307
I	**Mysore**								
1	Chamarajnagar	1	3	1	4	5	8	4	13
2	Mysore	5	22	3	17	16	55	10	47
3	Mandya	2	4	3	5	8	20	13	21
4	Hassan	7	7	2	9	19	20	9	20
II	**Karnataka**								
1	Gadag	4	10	3	14	8	26	7	32
2	Dharwad	2	16	2	21	4	42	5	47
3	Belgaum	2	15	2	21	5	75	6	60
4	Bagalkot	1	11	2	11	3	32	5	34
5	Bijapur		11		12	0	41	0	41
6	Uttara Kannada		10		12	5	35	5	36
7	Haveri		14	2	13	2	31	6	29
III	**Bangalore**								
1	Bangalore Urban	5	102	5	143	17	263	17	352
2	Bangalore Rural	7	6	7	7	16	18	16	24
3	Kolar	9	6	10	7	25	22	28	25
4	Tumkur	7	8	8	8	20	38	22	39
IV	**Gulbarga**								
1	Gulbarga	7	8	7	14	19	43	19	60
2	Haveri					0	0	0	0
3	Bellary	4	9	4	12	9	18	9	30
4	Bidar	1	5	1	8	3	31	3	44
5	Raichur	2	4	2	6	6	14	6	20
6	Koppal	2	3	2	6	8	6	8	14
V	**Mangalore**								
1	Udupi	1	2	1	4	1	2	1	4
2	Dakshina Kannada		8	1	11	1	17	2	24
3	Kodagu								
VI	**Kuvempu**								
1	Davangere			2	14	0	0	7	45
2	Shimoga	8	11	5	9	18	33	15	37
3	Chitradurga	5	16	4	7	13	53	14	29
4	Chikmaglur	3	5	4	6	9	13	14	15
Karnataka		**85**	**316**	**83**	**401**	**240**	**956**	**252**	**1142**

Note: Private includes both aided and unaided colleges.

Source: Respective University.

4. Education Profile

University/District		University-wise no. of degree colleges							
		No. of B.Ed colleges + Physical educ colleges				Law			
		1998-99		2003-04		1998-99		2003-04	
		Govt.	Pvt.	Govt.	Pvt.	Govt.	Pvt.	Govt.	Pvt.
1		308	309	310	311	312	313	314	315
I	**Mysore**								
1	Chamarajnagar								
2	Mysore	3	5	3	5	-	4	-	4
3	Mandya		1	-	1	-	2	-	2
4	Hassan	-	5		5		1		1
II	**Karnataka**								
1	**Gadag**		2		2		1		1
2	Dharwad		4	1	3		5	1	5
3	Belgaum	1	4	1	5		4		6
4	Bagalkot	1	2	1	2		1		1
5	Bijapur		1		2		1		2
6	Uttara Kannada		2		2		3		1
7	Haveri		1		1		1		1
III	**Bangalore**								
1	Bangalore Urban	1	12	1	12	1	15	1	20
2	Bangalore Rural								
3	Kolar		4		4	1	1	1	1
4	Tumkur		5		5		2		2
IV	**Gulbarga**								
1	Gulbarga	1	5	1	5		2		2
2	Haveri								
3	Bellary		2		2		1		1
4	Bidar		2		2		2		2
5	Raichur		1		1		1		1
6	Koppal		1		1				
V	**Mangalore**								
1	Udupi	-	1	-	1	-	1	-	1
2	Dakshina Kannada	1	1	1	1	-	4	-	3
3	Kodagu	-	1	-	1	-	-	-	-
VI	**Kuvempu**								
1	Davangere		1		4		1		1
2	Shimoga		2		2		2		2
3	Chitradurga		2	1	1		2		2
4	Chikmaglur				1		1		1
Karnataka		**8**	**67**	**10**	**71**	**2**	**58**	**3**	**63**

Note: Private includes both aided and unaided colleges.

Source: Respective University.

4. Education Profile

University/District		Enrolment of students in general degree colleges											
		Arts						Science					
		1998-99			2003-04			1998-99			2003-04		
		Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
1		316	317	318	319	320	321	322	323	324	325	326	327
I	**Mysore**												
1	Chamarajnagar	819	599	1418	643	646	1289	248	182	430		67	67
2	Mysore	3681	2697	6378	6802	4903	11750	3069	2256	5325	2011	1561	3572
3	Mandya	1636	1200	2836	5303	2657	7960	742	546	1288	756	274	1030
4	Hassan	2045	1498	3543	4072	4424	8496	891	655	1546	528	671	1199
II	**Karnataka**												
1	Gadag	4196	1963	6159	4429	2152	6581	332	225	557	225	116	341
2	Dharwad	4696	3601	8297	4819	3358	8177	1237	1047	2284	1245	1080	2325
3	Belgaum	9715	5248	14963	9947	5721	15668	1150	843	1993	1460	1088	2548
4	Bagalkot	5097	2787	7884	6491	3081	9572	607	371	978	816	529	1345
5	Bijapur	8476	3699	12175	9960	4086	14046	785	428	1213	993	583	1576
6	Uttara Kannada	2401	3322	5723	2346	3547	5893	480	536	1016	622	847	1469
7	Haveri	4133	2709	6842	4586	2857	7443	235	165	400	314	209	523
III	**Bangalore**												
1	Bangalore Urban	19553	17237	36790	21023	17812	38835	19441	17010	36451	20597	18048	38645
2	Bangalore Rural	1841	1439	3280	1910	1502	3412	412	302	714	430	335	765
3	Kolar	5120	3253	8373	5144	3289	8433	2120	1264	3384	2144	1372	3516
4	Tumkur	7261	4602	11863	7311	4668	11979	2857	1812	4669	2901	1856	4757
IV	**Gulbarga**												
1	Gulbarga	3729	1889	5618	2014	1540	3554	1635	410	2045	2327	1218	3545
2	Bellary	3300	1690	4990	2254	1228	3482	1240	291	1531	1805	1011	2816
3	Bidar	2414	944	3358	1914	1035	2949	1258	268	1526	980	687	1667
4	Raichur	2340	600	2940	1220	830	2050	450	203	653	1057	718	1775
5	Koppal	895	447	1342	925	557	1482	305	263	568	717	507	1224
V	**Mangalore**												
1	Udupi	502	733	1235	429	927	1358	249	232	481	234	398	632
2	Dakshina Kannada	1173	1266	2439	1419	1809	3228	587	705	1292	679	1117	1796
3	Kodagu	247	311	258	237	276	513	32	41	73	61	65	126
VI	**Kuvempu**												
1	Davangere	2173	1791	3964	3710	3290	7000	628	846	1474	438	733	1171
2	Shimoga	2248	2804	4052	3332	4422	7754	739	832	1621	1273	1417	2690
3	Chitradurga	2559	1905	4464	3844	2494	6338	515	350	865	497	632	859
4	Chikmaglur	1710	1665	3375	2136	2520	4656	579	556	1135	273	293	566
	Karnataka	**103960**	**71899**	**174559**	**118220**	**85631**	**203898**	**42823**	**32639**	**75512**	**45383**	**37432**	**82545**

Source: Concerned University.

4. Education Profile

University/District		Enrolment of students in general degree colleges											
		Commerce						B.Ed. colleges + Physical education colleges					
		1998-99			2003-04			1998-99			2003-04		
		Men	Women	Total	Men	Women	Total	Men	Women	Total	Men	Women	Total
1		328	329	330	331	332	333	334	335	336	337	338	339
I	**Mysore**												
1	Chamarajnagar	140	119	259	118	141	259						
2	Mysore	2458	2092	4550	4034	3017	7051	549	418	967	466	491	957
3	Mandya	645	549	1194	885	442	1327	67	33	100	59	41	100
4	Hassan	786	669	1455	372	533	905	330	110	440	234	142	376
II	**Karnataka**												
1	Gadag	769	472	1241	852	553	1405	68	32	100	65	35	100
2	Dharwad	2346	1927	4273	2501	2020	4521	169	131	300	158	142	300
3	Belgaum	2499	1743	4242	3687	2499	6186	204	94	298	193	107	300
4	Bagalkot	1220	555	1775	1107	531	1638	135	65	200	122	78	200
5	Bijapur	998	406	1404	707	232	939	54	46	100	48	51	99
6	Uttara Kannada	1391	1093	2484	1446	1325	2771	97	103	200	91	109	200
7	Haveri	754	438	1192	891	500	1391	143	57	200	64	36	100
III	**Bangalore**												
1	Bangalore Urban	15042	12532	27574	18267	14971	33238	811	419	1230	819	422	1241
2	Bangalore Rural	635	500	1135	677	532	1209						
3	Kolar	1721	1094	2815	1746	1118	2864	214	110	324	216	112	328
4	Tumkur	1599	986	2585	1626	1038	2664	328	168	496	330	170	500
IV	**Gulbarga**												
1	Gulbarga	1834	408	2242	918	320	1238	125	55	180	200	100	300
2	Bellary	1934	378	2310	1107	570	1677	40	75	115	50	100	150
3	Bidar	949	297	1246	780	314	1094	110	80	190	175	70	245
4	Raichur	896	158	1054	874	487	1361	30	60	90	42	100	142
5	Koppal	345	113	458	515	304	819	27	82	109	50	100	150
V	**Mangalore**												
1	Udupi	629	602	1231	687	797	1484	66	13	79	74	16	90
2	Dakshina Kannada	1225	912	2256	1800	1414	3213	108	85	193	62	135	197
3	Kodagu	120	108	228	216	130	346	11	56	67	24	76	100
VI	**Kuvempu**												
1	Davangere	907	358	1265	934	893	1827	190	110	200	221	179	400
2	Shimoga	918	367	1285	1470	1229	2699	120	80	200	120	80	200
3	Chitradurga	790	290	1080	357	292	649	180	69	249	186	65	251
4	Chikmaglur	614	273	887	462	533	995	66	34	100	56	44	100
Karnataka		**44164**	**29439**	**73720**	**49036**	**36735**	**85770**	**4242**	**2585**	**6727**	**4125**	**3001**	**7126**

Source: Concerned University.

4. Education Profile

University/District		Enrolment of students in general degree colleges					
		Law colleges					
		1998-99			2003-04		
		Men	Women	Total	Men	Women	Total
1		340	341	342	343	344	345
I	**Mysore**						
1	Chamarajnagar						
2	Mysore	1194	502	1696	1534	642	2176
3	Mandya	367	159	526	552	239	791
4	Hassan	136	54	190	395	228	623
II	**Karnataka**						
1	Gadag	219	63	282	213	32	245
2	Dharwad	1462	281	1743	1273	372	1645
3	Belgaum	687	161	848	821	247	1068
4	Bagalkot	294	53	347	371	54	425
5	Bijapur	314	62	376	310	47	357
6	Uttara Kannada	179	64	243	179	73	252
7	Haveri	421	83	504	245	46	291
III	**Bangalore**						
1	Bangalore Urban	3534	1542	5076	4698	1918	6616
2	Bangalore Rural						
3	Kolar	426	276	702	495	299	794
4	Tumkur	746	386	1132	986	474	1460
IV	**Gulbarga**						
1	Gulbarga	545	232	777	845	150	895
2	Bellary	74	22	96	65	34	99
3	Bidar	82	30	112	100	45	145
4	Raichur	34	14	48	62	32	94
5	Koppal						
V	**Mangalore**						
1	Udupi	80	48	128	100	68	1688
2	Dakshina Kannada	96	79	175	148	122	270
3	Kodagu						
VI	**Kuvempu**						
1	Davangere	552	143	695	412	89	501
2	Shimoga	635	159	794	473	338	1041
3	Chitradurga	552	112	664	502	139	641
4	Chikmaglur	70	34	104	51	41	92
Karnataka		**12699**	**4559**	**17258**	**14830**	**5729**	**22209**

Source: Concerned University.

4. Education Profile

District		Professional degree colleges								
		No.of engineering colleges						Enrolment of students in engineering colleges (2002-03)		
		1998-99			2003-04					
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Boys	Girls	Total
1		346	347	348	349	350	351	352	353	354
1	Bagalkot	-	1	1	-	1	1	1323	282	1605
2	Bangalore Rural	-	1	1	-	1	1	1507	532	2039
3	Bangalore Urban	1	21	22	2	53	55	23949	8328	32277
4	Belgaum	-	4	4	-	4	4	3070	949	4019
5	Bellary	-	3	3	-	3	3	2094	737	2831
6	Bidar	-	2	2	-	3	3	2288	399	2687
7	Bijapur	-	2	2	-	3	3	1119	274	1393
8	Chamarajnagar	-	-	-	-	-	0			
9	Chikkamgalur	-	1	1	-	1	1	1132	438	1570
10	Chitradurga	-	1	1	-	1	1	956	282	1238
11	Dakshina Kannada	-	3	3	-	5	5	2788	692	3480
12	Davangere	-	1	1	-	2	2	2736	888	3624
13	Dharwad	-	3	3	-	2	2	1065	361	1426
14	Gadag	-	2	2	-	3	3	803	226	1029
15	Gulbarga	-	2	2	-	4	4	2106	653	2759
16	Hassan	-	2	2	-	2	2	1759	655	2414
17	Haveri	-	1	1	-	1	1	763	169	932
18	Kodagu	-	-	-	-	1	1	313	162	475
19	Kolar	-	3	3	-	3	3	1592	646	2238
20	Koppal			-			0			
21	Mandya	-	1	1	-	1	1	1178	397	1575
22	Mysore	-	6	6	-	8	8	3240	1577	4817
23	Raichur	-	1	1	-	1	1	583	187	770
24	Shimoga	-	1	1	-	1	1	976	381	1357
25	Tumkur	-	3	3	-	5	5	4479	1526	6005
26	Udupi	-	1	1	-	1	1	1163	42	1205
27	Uttara Kannada	-	1	1	-	1	1	753		
Karnataka		**1**	**67**	**68**	**2**	**111**	**113**	**63735**	**20783**	**84518**

Source: Vishvesvaraiah Technological University, Belgaum.

4. Education Profile

District		Professional degree colleges (contd.)											
		Medical colleges						Dental colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		355	356	357	358	359	360	361	362	363	364	365	366
1	Bagalkot	0	0	0	0	1	1	0	1	1	0	1	1
2	Bangalore Rural	0	0	0	0	0	0	0	0	0	0	0	0
3	Bangalore Urban	1	4	5	1	5	6	1	14	15	1	15	16
4	Belgaum	0	1	1	0	1	1	0	2	2	0	1	1
5	Bellary	1	0	1	1	0	1	0	0	0	0	0	0
6	Bidar	0	0	0	0	0	0	0	2	2	0	2	2
7	Bijapur	0	2	2	0	2	2	0	1	1	0	1	1
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	0	0	0	0	0	0	0	0	0	0	0
10	Chitradurga	0	0	0	0	0	0	0	1	1	0	1	1
11	Dakshina Kannada	0	0	0	0	5	5	0	3	3	0	4	4
12	Davangere	0	1	1	0	1	1	0	2	2	0	2	2
13	Dharwad	1	0	1	1	0	1	0	1	1	0	1	1
14	Gadag	0	0	0	0	0	0	0	0	0	0	0	0
15	Gulbarga	0	1	1	0	1	1	0	2	2	0	2	2
16	Hassan	0	0	0	0	0	0	0	1	1	0	1	1
17	Haveri	0	0	0	0	0	0	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	1	1	0	1	1
19	Kolar	0	1	1	0	1	1	0	1	1	0	1	1
20	Koppal	0	0	0	0	0	0	0	0	0	0	0	0
21	Mandya	0	1	1	0	1	1	0	0	0	0	0	0
22	Mysore	1	1	2	1	1	2	0	2	2	0	2	2
23	Raichur	0	0	0	0	0	0	0	1	1	0	1	1
24	Shimoga	0	0	0	0	0	0	0	1	1	0	1	1
25	Tumkur	0	1	1	0	1	1	0	1	1	0	0	0
26	Udupi	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttara Kannada	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka		**4**	**13**	**17**	**4**	**20**	**24**	**1**	**37**	**38**	**1**	**37**	**38**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

4. Education Profile

District		Professional degree colleges (contd.)											
		Pharmacy colleges						Nursing colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		367	368	369	370	371	372	373	374	375	376	377	378
1	Bagalkot	0	1	1	0	0	0	0	1	1	0	1	1
2	Bangalore Rural	0	3	3	0	3	3	0	0	0	0	2	2
3	Bangalore Urban	1	13	14	1	15	16	1	16	17	1	83	84
4	Belgaum	0	2	2	0	2	2	0	1	1	0	2	2
5	Bellary	0	1	1	0	1	1	0	1	1	0	3	3
6	Bidar	0	4	4	0	4	4	0	3	3	0	2	2
7	Bijapur	0	1	1	0	1	1	0	1	1	0	2	2
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	0	0	0	0	0	0	0	0	0	0	0
10	Chitradurga	0	1	1	0	1	1	0	1	1	0	4	4
11	Dakshina Kannada	0	1	1	0	1	1	0	7	7	0	13	13
12	Davangere	0	1	1	0	1	1	0	1	1	0	2	2
13	Dharwad	0	2	2	0	2	2	0	0	0	0	3	3
14	Gadag	0	0	0	0	0	0	0	0	0	0	0	0
15	Gulbarga	0	4	4	0	3	3	0	2	2	0	2	2
16	Hassan	0	0	0	0	0	0	0	2	2	0	4	4
17	Haveri	0	0	0	0	0	0	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	0	0	0	0	0
19	Kolar	0	2	2	0	2	2	0	3	3	0	3	3
20	Koppal	0	0	0	0	0	0	0	0	0	0	0	0
21	Mandya	0	2	2	0	2	2	0	1	1	0	1	1
22	Mysore	0	2	2	0	2	2	0	1	1	0	4	4
23	Raichur	0	3	3	0	3	3	0	1	1	0	1	1
24	Shimoga	0	1	1	0	1	1	0	1	1	0	3	3
25	Tumkur	0	1	1	0	1	1	0	3	3	0	7	7
26	Udupi	0	1	1	0	0	0	0	1	1	0	1	1
27	Uttara Kannada	0	0	0	0	0	0	0	0	0	0	1	1
Karnataka		**1**	**46**	**47**	**1**	**45**	**46**	**1**	**47**	**48**	**1**	**144**	**145**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

4. Education Profile

District		Professional degree colleges (contd.)											
		Ayurvedic colleges						Homoeopathy colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		379	380	381	382	383	384	385	386	387	388	389	390
1	Bagalkot	0	5	5	0	5	5	0	0	0	0	0	0
2	Bangalore Rural	0	0	0	1	0	1	0	0	0	0	0	0
3	Bangalore Urban	1	2	3	0	4	4	1	1	2	1	1	2
4	Belgaum	0	5	5	1	7	8	0	4	4	0	4	4
5	Bellary	1	1	2	0	1	1	0	0	0	0	0	0
6	Bidar	0	2	2	0	1	1	0	0	0	0	0	0
7	Bijapur	0	3	3	0	4	4	0	1	1	0	1	1
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	1	1	0	1	1	0	0	0	0	0	0
10	Chitradurga	0	1	1	0	2	2	0	0	0	0	0	0
11	Dakshina Kannada	0	1	1	0	2	2	0	1	1	0	1	1
12	Davangere	0	2	2	0	1	1	0	0	0	0	0	0
13	Dharwad	0	2	2	0	2	2	0	2	2	0	1	1
14	Gadag	0	3	3	0	3	3	0	0	0	0	0	0
15	Gulbarga	0	2	2	0	2	2	0	1	1	0	1	1
16	Hassan	0	1	1	0	1	1	0	0	0	0	0	0
17	Haveri	0	1	1	0	1	1	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	0	0	0	0	0
19	Kolar	0	0	0	0	0	0	0	0	0	0	0	0
20	Koppal	0	1	1	0	1	1	0	0	0	0	0	0
21	Mandya	0	0	0	0	0	0	0	0	0	0	0	0
22	Mysore	1	1	2	0	1	1	0	0	0	0	0	0
23	Raichur	0	2	2	0	1	1	0	0	0	0	0	0
24	Shimoga	0	2	2	0	2	2	0	0	0	0	0	0
25	Tumkur	0	0	0	0	0	0	0	0	0	0	0	0
26	Udupi	0	3	3	0	3	3	0	0	0	0	0	0
27	Uttara Kannada	0	1	1	0	1	1	0	0	0	0	0	0
Karnataka		**3**	**42**	**45**	**2**	**46**	**48**	**1**	**10**	**11**	**1**	**9**	**10**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

4. Education Profile

District		Professional degree colleges (contd.)											
		Unani colleges						Naturopathy colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		391	392	393	394	395	396	397	398	399	400	401	402
1	Bagalkot	0	0	0	0	0	0	0	0	0	0	0	0
2	Bangalore Rural	0	0	0	0	0	0	0	0	0	0	0	0
3	Bangalore Urban	1	0	1	1	0	1	0	0	0	0	0	0
4	Belgaum	0	0	0	0	0	0	0	0	0	0	0	0
5	Bellary	0	0	0	0	0	0	0	0	0	0	0	0
6	Bidar	0	0	0	0	0	0	0	0	0	0	0	0
7	Bijapur	0	0	0	0	1	1	0	0	0	0	0	0
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	0	0	0	0	0	0	0	0	0	0	0
10	Chitradurga	0	0	0	0	0	0	0	0	0	0	0	0
11	Dakshina Kannada	0	0	0	0	0	0	0	1	1	0	2	2
12	Davangere	0	0	0	0	0	0	0	0	0	0	0	0
13	Dharwad	0	0	0	0	0	0	0	0	0	0	0	0
14	Gadag	0	0	0	0	0	0	0	0	0	0	0	0
15	Gulbarga	0	1	1	0	1	1	0	0	0	0	0	0
16	Hassan	0	0	0	0	0	0	0	0	0	0	0	0
17	Haveri	0	0	0	0	0	0	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	0	0	0	0	0
19	Kolar	0	0	0	0	0	0	0	0	0	0	0	0
20	Koppal	0	0	0	0	0	0	0	0	0	0	0	0
21	Mandya	0	0	0	0	0	0	0	0	0	0	0	0
22	Mysore	0	0	0	0	0	0	0	0	0	0	0	0
23	Raichur	0	0	0	0	0	0	0	0	0	0	0	0
24	Shimoga	0	0	0	0	0	0	0	0	0	0	0	0
25	Tumkur	0	1	1	0	1	1	0	0	0	0	0	0
26	Udupi	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttara Kannada	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka		**1**	**2**	**3**	**1**	**3**	**4**	**0**	**1**	**1**	**0**	**2**	**2**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

4. Education Profile

District		Professional degree colleges (contd.)											
		Enrolment of students in medical colleges						Enrolment of students in dental colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		403	404	405	406	407	408	409	410	411	412	413	414
1	Bagalkot	0	0	0	0	100	100	0	60	60	0	100	100
2	Bangalore Rural	0	0	0	0	0	0	0	0	0	0	0	0
3	Bangalore Urban	149	429	578	150	530	680	46	636	682	57	797	854
4	Belgaum	0	149	149	0	150	150	0	130	130	0	100	100
5	Bellary	95	0	95	100	0	100	0	0	0	0	0	0
6	Bidar	0	0	0	0	0	0	0	75	75	0	80	80
7	Bijapur	0	249	249	0	250	250	0	35	35	0	36	36
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	0	0	0	0	0	0	0	0	0	0	0
10	Chitradurga	0	0	0	0	0	0	0	60	60	0	60	60
11	Dakshina Kannada	0	0	0	0	500	500	0	290	290	0	340	340
12	Davangere	0	150	150	0	245	245	0	192	192	0	200	200
13	Dharwad	49	0	49	100	0	100	0	100	100	0	100	100
14	Gadag	0	0	0	0	0	0	0	0	0	0	0	0
15	Gulbarga	0	100	100	0	150	150	0	80	80	0	80	80
16	Hassan	0	0	0	0	0	0	0	40	40	0	35	35
17	Haveri	0	0	0	0	0	0	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	0	0	0	40	40
19	Kolar	0	150	150	0	150	150	0	40	40	0	40	40
20	Koppal	0	0	0	0	0	0	0	0	0	0	0	0
21	Mandya	0	100	100	0	100	100	0	0	0	0	0	0
22	Mysore	98	150	248	100	150	250	0	98	98	0	138	138
23	Raichur	0	0	0	0	0	0	0	40	40	0	35	35
24	Shimoga	0	0	0	0	0	0	0	36	36	0	34	34
25	Tumkur	0	128	128	0	130	130	0	38	38	1	38	39
26	Udupi	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttara Kannada	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka		**391**	**1605**	**1996**	**450**	**2455**	**2905**	**46**	**1950**	**1996**	**58**	**2253**	**2311**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

4. Education Profile

District		Professional degree colleges (contd.)											
		Enrolment of students in pharmacy colleges						Enrolment of students in nursing colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		415	416	417	418	419	420	421	422	423	424	425	426
1	Bagalkot	0	40	40	0	0	0	0	0	0	0	21	21
2	Bangalore Rural	0	63	63	0	160	160	0	0	0	0	51	51
3	Bangalore Urban	16	389	405	50	809	859	36	211	247	50	3414	3464
4	Belgaum	0	60	60	0	119	119	0	40	40	0	85	85
5	Bellary	0	25	25	0	40	40	0	15	15	0	124	124
6	Bidar	0	70	70	0	179	179	0	10	10	0	36	36
7	Bijapur	0	10	10	0	17	17	0	9	9	0	72	72
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	0	0	0	0	0	0	0	0	0	0	0
10	Chitradurga	0	22	22	0	35	35	0	0	0	0	81	81
11	Dakshina Kannada	0	43	43	0	81	81	0	251	251	0	608	608
12	Davangere	0	26	26	0	54	54	0	32	32	0	99	99
13	Dharwad	0	26	26	0	100	100	0	0	0	0	66	66
14	Gadag	0	0	0	0	0	0	0	0	0	0	0	0
15	Gulbarga	0	78	78	0	131	131	0	25	25	0	73	73
16	Hassan	0	0	0	0	0	0	0	39	39	0	222	222
17	Haveri	0	0	0	0	0	0	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	0	0	0	0	0
19	Kolar	0	13	13	0	51	51	0	99	99	0	141	141
20	Koppal	0	0	0	0	0	0	0	0	0	0	0	0
21	Mandya	0	29	29	0	92	92	0	40	40	0	37	37
22	Mysore	0	49	49	0	136	136	0	25	25	0	108	108
23	Raichur	0	70	70	0	178	178	0	39	39	0	75	75
24	Shimoga	0	60	60	0	57	57	0	0	0	0	85	85
25	Tumkur	0	59	59	0	60	60	0	9	9	0	359	359
26	Udupi	0	48	48	0	0	0	0	50	50	0	90	90
27	Uttara Kannada	0	0	0	0	0	0	0	0	0	0	11	11
Karnataka		**16**	**1180**	**1196**	**50**	**2299**	**2349**	**36**	**894**	**930**	**50**	**5858**	**5908**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

4. Education Profile

District		Professional degree colleges (contd.)											
		Enrolment of students in ayurvedic colleges						Enrolment of students in homepathy colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		**427**	**428**	**429**	**430**	**431**	**432**	**433**	**434**	**435**	**436**	**437**	**438**
1	Bagalkot	0	96	96	0	220	220	0	0	0	0	0	0
2	Bangalore Rural	0	0	0	0	0	0	0	0	0	0	0	0
3	Bangalore Urban	58	53	111	60	185	245	11	6	17	40	38	78
4	Belgaum	0	145	145	0	315	315	0	97	97	0	245	245
5	Bellary	36	29	65	39	50	89	0	0	0	0	0	0
6	Bidar	0	46	46	0	70	70	0	0	0	0	0	0
7	Bijapur	0	106	106	0	117	117	0	0	0	0	24	24
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	31	31	0	60	60	0	0	0	0	0	0
10	Chitradurga	0	5	5	0	80	80	0	0	0	0	0	0
11	Dakshina Kannada	0	27	27	0	110	110	0	52	52	0	74	74
12	Davangere	0	24	24	0	50	50	0	0	0	0	0	0
13	Dharwad	0	89	89	0	110	110	0	35	35	0	73	73
14	Gadag	0	35	35	0	140	140	0	0	0	0	0	0
15	Gulbarga	0	13	13	0	52	52	0	27	27	0	96	96
16	Hassan	0	57	57	0	75	75	0	0	0	0	0	0
17	Haveri	0	7	7	0	40	40	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	0	0	0	0	0
19	Kolar	0	0	0	0	0	0	0	0	0	0	0	0
20	Koppal	0	3	3	0	40	40	0	0	0	0	0	0
21	Mandya	0	0	0	0	0	0	0	0	0	0	0	0
22	Mysore	47	32	79	50	49	99	0	0	0	0	0	0
23	Raichur	0	18	18	0	40	40	0	0	0	0	0	0
24	Shimoga	0	37	37	0	97	97	0	0	0	0	0	0
25	Tumkur	0	0	0	0	0	0	0	0	0	0	0	0
26	Udupi	0	138	138	0	185	185	0	0	0	0	0	0
27	Uttara Kannada	0	3	3	0	39	39	0	0	0	0	0	0
Karnataka		**141**	**994**	**1135**	**149**	**2124**	**2273**	**11**	**217**	**228**	**40**	**550**	**590**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

4. Education Profile

District		Professional degree colleges (contd.)											
		Enrolment of students in unani colleges						Enrolment of students in naturopathy colleges					
		1998-99			2003-04			1998-99			2003-04		
		Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total	Govt.	Pvt.	Total
1		439	440	441	442	443	444	445	446	447	448	449	450
1	Bagalkot	0	0	0	0	0	0	0	0	0	0	0	0
2	Bangalore Rural	0	0	0	0	0	0	0	0	0	0	0	0
3	Bangalore Urban	18	0	18	30	0	30	0	0	0	0	0	0
4	Belgaum	0	0	0	0	0	0	0	0	0	0	0	0
5	Bellary	0	0	0	0	0	0	0	0	0	0	0	0
6	Bidar	0	0	0	0	0	0	0	0	0	0	0	0
7	Bijapur	0	0	0	0	30	30	0	0	0	0	0	0
8	Chamarajnagar	0	0	0	0	0	0	0	0	0	0	0	0
9	Chikkamgalur	0	0	0	0	0	0	0	0	0	0	0	0
10	Chitradurga	0	0	0	0	0	0	0	0	0	0	0	0
11	Dakshina Kannada	0	0	0	0	0	0	0	23	23	0	69	69
12	Davangere	0	0	0	0	0	0	0	0	0	0	0	0
13	Dharwad	0	0	0	0	0	0	0	0	0	0	0	0
14	Gadag	0	0	0	0	0	0	0	0	0	0	0	0
15	Gulbarga	0	10	10	0	40	40	0	0	0	0	0	0
16	Hassan	0	0	0	0	0	0	0	0	0	0	0	0
17	Haveri	0	0	0	0	0	0	0	0	0	0	0	0
18	Kodagu	0	0	0	0	0	0	0	0	0	0	0	0
19	Kolar	0	0	0	0	0	0	0	0	0	0	0	0
20	Koppal	0	0	0	0	0	0	0	0	0	0	0	0
21	Mandya	0	0	0	0	0	0	0	0	0	0	0	0
22	Mysore	0	0	0	0	0	0	0	0	0	0	0	0
23	Raichur	0	0	0	0	0	0	0	0	0	0	0	0
24	Shimoga	0	0	0	0	0	0	0	0	0	0	0	0
25	Tumkur	0	3	3	0	26	26	0	0	0	0	0	0
26	Udupi	0	0	0	0	0	0	0	0	0	0	0	0
27	Uttara Kannada	0	0	0	0	0	0	0	0	0	0	0	0
Karnataka		**18**	**13**	**31**	**30**	**96**	**126**	**0**	**23**	**23**	**0**	**69**	**69**

Source: Rajiv Gandhi University of Health Sciences, Karnataka.

5. Health Profile

District		No. of health/medical institutions (government)								
		No. of sub-centres			No. of primay health centres (PHCs)			No. of primay health units (PHUs)		
		1990-91	1998-99	2003-04	1990-91	1998-99	2003-04	1990-91	1998-99	2003-04
1		2	3	4	5	6	7	8	9	10
1	Bagalkot	155	161	161	33	46	46	2	2	2
2	Bangalore Rural	276	286	286	47	73	73	32	29	29
3	Bangalore Urban	134	140	140	23	31	31	43	42	42
4	Belgaum	578	598	598	102	136	136	13	13	13
5	Bellary	240	264	264	38	54	55	21	17	17
6	Bidar	217	231	231	32	42	42	12	13	13
7	Bijapur	271	295	295	39	65	65	3	2	2
8	Chamarajnagar	195	202	202	41	52	52	10	7	7
9	Chikmaglur	328	335	335	36	52	52	44	40	40
10	Chitradurga	196	205	205	40	57	57	31	32	32
11	Dakshina Kannada	447	456	456	55	64	65	4	5	4
12	Davangere	245	253	253	39	70	70	42	33	33
13	Dharwad	164	174	174	21	29	29	3	3	3
14	Gadag	120	126	126	20	29	29	8	6	6
15	Gulbarga	467	512	512	69	105	106	30	24	24
16	Hassan	450	463	463	54	82	82	53	52	52
17	Haveri	287	296	296	37	50	50	23	23	23
18	Kodagu	158	163	163	25	29	29	4	4	4
19	Kolar	359	375	375	63	83	83	38	37	37
20	Koppal	150	172	172	25	43	44	2	2	2
21	Mandya	364	376	376	49	72	73	38	37	37
22	Mysore	477	488	488	69	97	98	49	47	47
23	Raichur	199	206	206	34	47	48	7	6	6
24	Shimoga	365	380	380	39	55	57	38	38	37
25	Tumkur	404	418	418	70	97	98	41	39	39
26	Udupi	245	252	252	51	63	63	12	11	11
27	Uttara Kannada	302	316	316	47	62	63	23	19	19
Karnataka		**7793**	**8143**	**8143**	**1198**	**1685**	**1696**	**626**	**583**	**581**

Sources:
1. Col. 2, 5 and 8: Computed based on talukwise figures of DHFWS, Karnataka.
2. Col. 3, 4, 5, 6, 9 and 10: DHFWS, Karnataka.

5. Health Profile

District		No. of health/medical institutions (government)					
		No. of government hospitals			Total no. of medical institutions		
		1990-91	1998-99	2003-04	1990-91	1998-99	2003-04
1		11	12	13	14	15	16
1	Bagalkot	7	17	17	42	66	66
2	Bangalore Rural	4	15	15	91	125	125
3	Bangalore Urban	12	15	15	182	192	192
4	Belgaum	9	25	25	140	190	190
5	Bellary	11	20	20	83	104	105
6	Bidar	5	11	11	50	67	67
7	Bijapur	5	14	14	52	85	85
8	Chamarajnagar	2	6	6	53	67	67
9	Chikmaglur	5	13	13	88	108	108
10	Chitradurga	4	16	16	83	108	108
11	Dakshina Kannada	6	14	14	78	94	94
12	Davangere	5	12	12	86	120	120
13	Dharwad	5	8	8	43	49	49
14	Gadag	7	13	13	35	51	51
15	Gulbarga	12	31	31	122	172	173
16	Hassan	7	22	22	117	159	159
17	Haveri	5	16	16	65	90	90
18	Kodagu	8	16	16	43	55	55
19	Kolar	10	23	23	118	150	150
20	Koppal	5	14	14	32	59	60
21	Mandya	6	15	15	99	130	131
22	Mysore	7	23	23	140	180	181
23	Raichur	4	9	9	50	67	68
24	Shimoga	6	15	15	96	121	122
25	Tumkur	4	14	14	116	151	152
26	Udupi	4	10	10	67	86	86
27	Uttara Kannada	11	23	23	87	110	111
Karnataka		**176**	**430**	**430**	**2258**	**2956**	**2965**

Sources:
1. Col. 11 and 14: Computed based on talukwise figures of DHFWS, Karnataka.
2. Col. 12, 13, 15 and 16: DHFWS, Karnataka.

5. Health Profile

District		Rural population served					
		Per sub-centre			Per PHC		
		1990-91	1998-99	2003-04	1990-91	1998-99	2003-04
1		17	18	19	20	21	22
1	Bagalkot	6485	6978	7659	30461	24422	26808
2	Bangalore Rural	4963	5042	5293	29147	19752	20736
3	Bangalore Urban	4999	5373	6080	29126	24263	27458
4	Belgaum	4744	5117	5582	26881	22498	24543
5	Bellary	4691	4786	5275	29625	23396	25319
6	Bidar	4655	4825	5228	31566	26538	28756
7	Bijapur	4554	4613	4986	31641	20934	22627
8	Chamarajnagar	3896	3957	4108	18529	15373	15957
9	Chikmaglur	2578	2675	2838	23484	17231	18285
10	Chitradurga	5588	5827	6230	27381	20957	22405
11	Dakshina Kannada	2512	2538	2662	20413	18086	18678
12	Davangere	4566	4782	5071	28685	17283	18327
13	Dharwad	3980	4037	4326	31082	24222	25953
14	Gadag	4676	4837	5166	28054	21015	22448
15	Gulbarga	4223	4277	4692	28585	20853	22662
16	Hassan	2882	2982	3114	24018	16839	17584
17	Haveri	3712	3779	3947	28796	22372	23367
18	Kodagu	2598	2773	2959	16421	15585	16629
19	Kolar	4735	4907	5241	26983	22169	23680
20	Koppal	5400	5466	6160	32400	21866	24079
21	Mandya	3785	3853	3973	28114	20124	20462
22	Mysore	3071	3278	3487	21232	16492	17363
23	Raichur	5124	5665	6249	29993	24828	26818
24	Shimoga	2688	2747	2906	25158	18976	19376
25	Tumkur	4762	4856	5085	27481	20926	21691
26	Udupi	3302	3470	3638	15862	13879	14552
27	Uttara Kannada	3065	3021	3135	19697	15399	15723
Karnataka		**3987**	**4144**	**4461**	**25934**	**20024**	**21418**

Source: Computed based on data of DHFWS and Census 1991 population and projected rural population (1998-99 and 2003-04).

5. Health Profile

District		Population served per medical institution			Total no. of beds in all medical institutions (PHCs, CHC, hospitals, ESI and GoI hospitals)			No. of beds per lakh population		
		1990-91	1998-99	2003-04	1990-91	1998-99	2003-04	1990-91	1998-99	2003-04
1		23	24	25	26	27	28	29	30	31
1	Bagalkot	33101	23843	26316	654	754	824	47	48	47
2	Bangalore Rural	18387	14529	15460	864	1043	993	52	57	51
3	Bangalore Urban	26589	31343	37185	8668	8694	8798	179	144	123
4	Belgaum	25597	21159	23135	1841	2105	2185	51	52	50
5	Bellary	19952	18408	20360	1688	1828	1949	102	95	91
6	Bidar	25116	21309	23393	744	840	1047	59	59	67
7	Bijapur	29572	20324	22146	932	1114	1268	61	64	67
8	Chamarajnagar	16667	14030	14634	529	641	848	60	68	86
9	Chikmaglur	11560	10209	10939	923	1125	1338	91	102	113
10	Chitradurga	15816	13435	14447	929	1319	1370	71	91	88
11	Dakshina Kannada	21233	19408	20971	1605	1791	1899	97	98	96
12	Davangere	18130	14338	15338	1426	1794	1814	91	104	99
13	Dharwad	31974	31329	34116	1825	1849	1879	133	120	112
14	Gadag	24544	18394	19693	460	513	568	54	55	57
15	Gulbarga	21165	17221	19056	1652	2090	2166	64	71	66
16	Hassan	13416	10540	11019	1457	1749	1929	93	104	110
17	Haveri	19526	15414	16388	560	681	801	44	49	54
18	Kodagu	11359	9605	10171	1257	1279	1309	257	242	234
19	Kolar	18787	16210	17413	2038	2310	2596	92	95	99
20	Koppal	29940	19032	21176	386	526	654	40	47	51
21	Mandya	16610	13281	13577	1160	1396	1622	71	81	91
22	Mysore	16298	14011	14899	3083	3425	3701	135	136	137
23	Raichur	27036	23273	25383	572	712	998	42	46	58
24	Shimoga	15128	13086	13883	1548	1548	1863	107	98	110
25	Tumkur	19878	16539	17403	1154	1394	1622	50	56	61
26	Udupi	15494	12652	13095	908	1068	1005	87	98	89
27	Uttara Kannada	14026	11940	12510	1083	1215	1465	89	93	105
Karnataka		**19919**	**17052**	**18557**	**39946**	**44803**	**48511**	**89**	**89**	**88**

Source: Computed based on data of DHFWS and Census 1991 population and projected rural population (1998-99 and 2003-04).

5. Health Profile

District		Population per bed in government medical institutions			Health staff (doctors, nurses and ANMS)		Trained dais	
		1990-91	1998-99	2003-04	1998-99	2003-04	1998-99	2003-04
1		32	33	34	35	36	37	38
1	Bagalkot	2126	2087	2108	426	439	532	550
2	Bangalore Rural	1937	1741	1946	686	691	1750	1840
3	Bangalore Urban	558	692	811	928	930	816	816
4	Belgaum	1947	1910	2012	996	1013	2885	3002
5	Bellary	981	1047	1097	516	513	266	292
6	Bidar	1688	1700	1497	507	516	910	914
7	Bijapur	1650	1551	1485	502	508	1285	1397
8	Chamarajnagar	1670	1466	1156	380	387	447	483
9	Chikmaglur	1102	980	883	629	658	1076	1108
10	Chitradurga	1413	1100	1139	786	777	1010	1022
11	Dakshina Kannada	1032	1019	1038	723	714	754	779
12	Davangere	1093	959	1015	561	568	1286	1396
13	Dharwad	753	830	890	409	397	740	753
14	Gadag	1867	1829	1768	288	291	310	325
15	Gulbarga	1563	1417	1522	786	819	1480	1560
16	Hassan	1077	958	908	743	777	2150	2216
17	Haveri	2266	2037	1841	473	475	1578	1678
18	Kodagu	389	413	427	444	459	440	443
19	Kolar	1088	1053	1006	879	902	1562	1662
20	Koppal	2482	2135	1943	236	265	870	974
21	Mandya	1418	1237	1097	701	707	2400	2525
22	Mysore	740	736	729	1214	1166	1550	1603
23	Raichur	2363	2190	1730	323	330	984	1044
24	Shimoga	938	1023	909	728	733	3290	3375
25	Tumkur	1998	1792	1631	911	879	1300	1350
26	Udupi	1143	1019	1121	434	431	222	264
27	Uttara Kannada	1127	1081	948	703	718	647	670
Karnataka		**1126**	**1125**	**1134**	**16912**	**17063**	**32540**	**34041**

Sources:
1. Col. 32 to 34: Computed based on data of DHFWS and Census/Projected population.
2. Col. 35 to 38: DHFWS, Karnataka.

5. Health Profile

District		Untrained dais		Total antenatal cases (ANC) registered		Total no. of deliveries	
		1998-99	2003-04	1998-99	2003-04	1998-99	2003-04
1		39	40	41	42	43	44
1	Bagalkot	93	75	37712	41876	25585	31265
2	Bangalore Rural	90		38103	34553	27301	26273
3	Bangalore Urban	11		26176	108422	61829	65335
4	Belgaum	349	232	100089	86374	74774	76666
5	Bellary	304	278	44757	56014	43614	44635
6	Bidar	10	6	34022	39040	26946	31419
7	Bijapur	114	2	39069	51256	27087	35903
8	Chamarajnagar	157	121	20151	18270	18562	12074
9	Chikmaglur	80	53	22925	20879	17433	14876
10	Chitradurga	290	278	36072	37990	25169	23233
11	Dakshina Kannada	37	12	26401	25702	21023	23075
12	Davangere	175	65	46934	41900	27430	28379
13	Dharwad	26	13	44347	44329	24159	24247
14	Gadag	35	20	30979	23803	18586	19707
15	Gulbarga	84	4	67451	96157	51592	66894
16	Hassan	216	150	42363	29974	26584	24382
17	Haveri	182	82	40532	38059	25067	26366
18	Kodagu	276	273	10556	9744	11559	7601
19	Kolar	563	463	59356	60529	42083	49370
20	Koppal	385	281	29860	36394	20544	36772
21	Mandya	125		38386	35486	25467	23614
22	Mysore	394	341	48707	46400	36467	43681
23	Raichur	112	52	36294	42644	26585	33180
24	Shimoga	1120	1035	49453	36038	30092	29792
25	Tumkur	50		57840	63232	42444	49834
26	Udupi	78	36	14552	15897	11511	14292
27	Uttara Kannada	53	30	23865	23015	18868	20038
Karnataka		**5409**	**3902**	**1066952**	**1163977**	**808361**	**882903**

Source: Directorate of Health and Family Welfare Services (DHFWS), Karnataka.

5. Health Profile

District		Percentage of deliveries attended by							
		Institutions		Health staff		Trained dias		Untrained dais	
		1998-99	2003-04	1998-99	2003-04	1998-99	2003-04	1998-99	2003-04
1		45	46	47	48	49	50	51	52
1	Bagalkot	31.31	40.65	31.47	28.76	33.81	30.59	3.40	0.00
2	Bangalore Rural	54.19	74.37	24.67	16.56	18.69	8.91	2.45	0.16
3	Bangalore Urban	89.54	91.84	4.91	5.32	4.62	2.69	0.94	0.15
4	Belgaum	44.26	66.05	28.65	18.83	24.45	15.12	2.65	0.00
5	Bellary	34.31	36.37	25.53	22.63	33.85	38.79	6.31	2.22
6	Bidar	24.91	52.23	42.52	23.68	32.38	24.09	0.20	0.00
7	Bijapur	16.88	39.76	37.69	28.80	40.33	31.07	5.10	0.38
8	Chamarajnagar	39.24	58.27	38.53	26.05	19.69	15.68	2.55	0.00
9	Chikmaglur	58.27	76.04	25.51	15.92	12.55	6.86	3.67	1.19
10	Chitradurga	30.45	47.09	38.91	30.59	28.31	21.64	2.32	0.68
11	Dakshina Kannada	83.48	94.50	10.30	2.95	5.96	2.56	0.26	0.00
12	Davangere	42.83	51.91	25.75	24.53	28.55	23.56	2.88	0.00
13	Dharwad	52.17	66.16	21.02	18.32	25.37	15.52	1.44	0.00
14	Gadag	33.81	44.64	30.63	30.65	33.75	24.71	1.81	0.00
15	Gulbarga	15.26	31.94	35.54	24.75	42.15	41.00	7.05	2.31
16	Hassan	52.35	66.49	27.75	20.48	17.57	13.03	2.35	0.00
17	Haveri	17.80	37.03	35.92	33.63	43.68	29.32	2.61	0.02
18	Kodagu	77.53	75.62	7.15	9.95	12.54	14.21	2.79	0.22
19	Kolar	38.32	56.98	28.89	21.95	29.74	21.07	3.05	0.00
20	Koppal	6.85	18.98	38.22	36.45	45.64	43.91	9.29	0.66
21	Mandya	55.11	80.94	25.45	14.30	15.54	4.76	3.93	0.00
22	Mysore	69.96	68.83	25.12	21.32	4.02	9.84	0.89	0.02
23	Raichur	17.27	33.31	21.55	23.33	43.20	43.36	6.69	0.00
24	Shimoga	57.51	78.68	17.92	8.40	22.85	12.92	1.72	0.00
25	Tumkur	45.71	58.82	32.94	33.33	17.84	7.85	3.52	0.00
26	Udupi	85.02	95.12	8.80	2.16	5.20	2.72	0.98	0.00
27	Uttara Kannada	74.02	81.69	9.10	6.67	12.66	11.00	4.22	0.64
Karnataka		**45.54**	**57.95**	**26.28**	**21.12**	**24.59**	**20.53**	**3.21**	**0.40**

Source: Directorate of Health and Family Welfare Services (DHFWS), Karnataka.

5. Health Profile

District		Total fertility rate		Infant mortality rate (IMR)		Crude birth rate (CBR)		Crude death rate (CDR)	
		1991	2001	1991-92	2001-02	1991-92	2001-02	1991-92	2001-02
1		53	54	55	56	57	58	59	60
1	Bagalkot		3.1	95	64	30.4	26.4	10	8.7
2	Bangalore Rural	3.76	2.2	64	48	26.7	18.7	6.8	6.5
3	Bangalore Urban	3.52	1.9	64	45	26	19.6	6.8	6.1
4	Belgaum	3.57	2.7	65	45	27.8	23.9	6.9	6.1
5	Bellary	4.85	3.1	79	53	30.2	26.4	8.2	7.2
6	Bidar	4.82	3.4	87	66	30.1	26.1	9.2	8.4
7	Bijapur	4.27	3.0	95	67	30.4	25.6	10	9.2
8	Chamarajnagar		2.0	79	57	26.9	18.6	8.3	7.8
9	Chikmaglur	3.13	1.9	92	62	29.4	19.2	9.7	8.5
10	Chitradurga	3.6	2.3	75	54	27.9	21.4	7.9	7.3
11	Dakshina Kannada	3.61	1.7	59	44	25.5	18.4	6.2	6
12	Davangere		2.4	75	52	27.9	21.7	7.9	7.1
13	Dharwad	3.94	2.5	97	69	29.6	22.2	10.3	9.4
14	Gadag		2.6	95	66	29.5	23.1	10	9
15	Gulbarga	4.75	3.5	94	67	31.2	28	9.9	9.1
16	Hassan	2.9	1.9	95	59	31	18.1	10	9.1
17	Haveri		2.6	95	66	29.6	22.8	10	9
18	Kodagu	2.77	2.0	86	62	26	20.1	9.1	8.4
19	Kolar	3.89	2.5	78	59	28.3	21.5	8.2	8
20	Koppal		3.4	92	65	30.3	28.8	9.7	8.9
21	Mandya	3.11	1.9	87	62	28.2	17.7	9.2	8.5
22	Mysore	3.56	2.1	79	56	26.9	19.8	8.3	7.7
23	Raichur	4.65	3.3	80	59	30.3	27.8	8.5	7.6
24	Shimoga	3.72	2.0	60	45	26.2	20.7	6.3	6.1
25	Tumkur	3.46	2.2	76	53	27.7	19.2	8	7.2
26	Udupi		1.5	59	45	25.4	15.8	6.2	6.1
27	Uttara Kannada	3.66	2.2	85	59	26.7	20.7	9	8
Karnataka		**3.87**	**2.4**	**82**	**55**	**27**	**22.4**	**8.6**	**7.5**

Sources:
1. Col. 53: Office of RGI, for 20 districts, GoI,
2. Col. 54: Computed by Dr. Christopher Z.Guilmoto and Dr. Indira Rajan,
3. Col. 55 to 60: Computed by Dr. P. J. Bhattacharjee (Methodology in Technical Note).

5. Health Profile

District		Life expectancy at birth					
		1991-92			2001-02		
		Persons	Male	Female	Persons	Male	Female
1		61	62	63	64	65	66
1	Bagalkot	59.0	58.0	60.0	60.8	60.3	61.3
2	Bangalore Rural	64.4	63.0	65.8	66.5	65.0	68.0
3	Bangalore Urban	64.8	63.3	66.3	67.3	65.9	68.7
4	Belgaum	64.4	63.4	65.4	67.7	66.2	69.2
5	Bellary	62.8	61.8	63.7	66.1	64.6	67.6
6	Bidar	61.0	60.0	62.0	63.3	62.3	64.3
7	Bijapur	59.2	58.3	60.0	62.6	61.6	63.6
8	Chamarajnagar	62.5	61.5	63.5	63.5	62.5	64.5
9	Chikmaglur	60.1	59.0	61.1	63.2	62.2	64.2
10	Chitradurga	62.8	61.8	63.8	64.6	63.6	65.6
11	Dakshina Kannada	66.0	64.5	67.5	67.4	65.9	68.5
12	Davangere	63.0	62.0	64.0	65.8	64.3	67.3
13	Dharwad	59.1	58.2	60.0	61.9	61.4	62.4
14	Gadag	60.0	59.0	61.0	62.7	61.7	63.7
15	Gulbarga	59.5	58.5	60.4	62.9	61.9	63.9
16	Hassan	59.5	58.6	60.3	65.2	63.7	66.7
17	Haveri	59.6	58.5	60.7	62.2	61.2	63.2
18	Kodagu	61.0	60.0	62.0	63.3	62.3	64.3
19	Kolar	62.0	61.0	63.0	64.2	63.2	65.2
20	Koppal	60.0	59.0	61.0	63.5	62.5	64.5
21	Mandya	60.9	59.9	61.8	62.9	61.9	63.9
22	Mysore	62.9	61.8	63.9	64.8	62.8	66.3
23	Raichur	60.4	59.5	61.2	63.9	62.9	64.9
24	Shimoga	65.8	64.3	67.3	67.4	65.9	68.9
25	Tumkur	63.0	62.0	64.0	65.3	63.8	66.8
26	Udupi	66.1	64.6	67.6	67.8	66.3	69.3
27	Uttara Kannada	60.9	59.9	61.8	62.9	61.9	63.9
Karnataka		**62.1**	**61.0**	**63.2**	**65.8**	**64.5**	**67.0**

Source: Computed by Dr. P. J. Bhattacharjee (Methodology in Technical Note).

5. Health Profile

District		One year infants fully immunised (in lakh)									
		DPT		Polio		BCG		Measles		Fully immunised %	
		1998-99	2003-04	1998-99	2003-04	1998-99	2003-04	1998-99	2003-04	1998-99	2003-04
1		67	68	69	70	71	72	73	74	75	76
1	Bagalkot	38868	34403	38979	35376	37085	40360	35290	26258	99.02	64.36
2	Bangalore Rural	38066	33681	38066	33681	38737	34155	35170	31984	97.74	92.71
3	Bangalore Urban	126825	104836	126825	104836	131269	97291	114428	94200	82.89	72.07
4	Belgaum	97126	82070	97126	82070	98659	81538	91257	66296	94.16	74.32
5	Bellary	38989	50246	38989	50246	43189	55395	37230	46830	73.03	77.28
6	Bidar	35209	37953	25209	37953	30410	40585	32844	35866	74.67	89.00
7	Bijapur	40639	43723	40888	43976	36716	48783	36358	33505	94.19	77.56
8	Chamarajnagar	18332	16256	18332	16256	17836	16303	17217	15270	85.62	84.83
9	Chikmaglur	20435	20451	20435	20451	20958	20740	19147	19374	77.44	95.91
10	Chitradurga	34448	30194	34448	30194	37443	32376	32378	27940	122.30	80.75
11	Dakshina Kannada	24078	23494	24078	23494	23153	23422	22351	23131	65.50	93.27
12	Davangere	38259	37041	38259	37041	39331	40839	34674	35208	122.85	93.39
13	Dharwad	48572	38186	48619	38186	50392	43517	46475	32552	103.77	86.34
14	Gadag	22412	22095	22441	22095	20496	21776	21687	19976	97.84	86.85
15	Gulbarga	66777	74236	66777	74236	65571	78784	62328	69898	86.16	80.99
16	Hassan	33982	28328	33982	28328	33828	26939	30076	24910	94.82	84.44
17	Haveri	34013	28861	34832	28861	32738	29426	33123	23957	109.99	81.21
18	Kodagu	10972	10491	10972	10491	11738	10116	10531	9978	117.28	109.65
19	Kolar	56610	54364	56610	54364	58790	57454	52669	47958	99.80	79.27
20	Koppal	24563	29083	24563	29083	21648	30974	21849	24244	67.16	72.80
21	Mandya	34137	27327	34137	27327	33894	27687	32077	25495	87.17	81.45
22	Mysore	47421	43320	47421	43320	53477	46086	44852	42229	88.74	90.23
23	Raichur	33801	37686	33801	37686	31385	40352	32458	35172	92.89	88.82
24	Shimoga	35407	37187	35407	37187	34129	37286	34108	35572	88.44	109.45
25	Tumkur	53649	53058	53649	53058	56675	55456	50302	47446	85.25	78.42
26	Udupi	14526	14723	14526	14723	14089	14553	13108	14350	52.14	93.79
27	Uttara Kannada	21404	21502	21404	21502	20149	21582	20943	17996	77.23	79.98
Karnataka		**1089520**	**1034795**	**1080775**	**1036021**	**1093785**	**1073775**	**1014930**	**927595**	**88.79**	**81.94**

Source: Directorate of Health and Family Welfare Services (DHFWS), Karnataka.

5. Health Profile

District		Prevalence rate of leprosy		AIDS cases					
		1998-99	2003-04	HIV +ve		AIDS cases		Deaths due to AIDS	
				Cumulative 1987 to 1998	1987 to 2003	Cumulative 1987 to 1998	1987 to 2003	Cumulative 1987 to 1998	1987 to 2003
1		**77**	**78**	**79**	**80**	**81**	**82**	**83**	**84**
1	Bagalkot	4.75	1.93	1	1517	0	17	0	3
2	Bangalore Rural	2.12	0.94	108	344	8	21	3	6
3	Bangalore Urban	2.00	0.85	1818	4774	58	355	19	46
4	Belgaum	2.07	1.07	69	912	0	20	0	1
5	Bellary	6.43	3.68	98	2294	6	56	0	0
6	Bidar	6.43	1.47	7	108	2	2	2	2
7	Bijapur	4.93	1.40	105	837	0	4	0	0
8	Chamarajnagar	3.10	2.64	1	143	0	3	0	0
9	Chikmaglur	1.15	0.55	46	315	3	42	2	5
10	Chitradurga	1.39	0.76	94	366	6	21	2	3
11	Dakshina Kannada	1.60	0.72	12	415	0	37	0	0
12	Davangere	2.14	1.75	96	2258	2	299	2	38
13	Dharwad	2.39	1.61	1	759	0	40	0	1
14	Gadag	3.40	2.33	52	550	3	7	3	3
15	Gulbarga	6.46	3.46	79	400	5	22	2	2
16	Hassan	0.25	0.15	4	559	1	42	0	8
17	Haveri	3.47	2.10	87	530	5	49	0	6
18	Kodagu	0.66	0.11	6	661	1	15	0	1
19	Kolar	3.07	1.53	7	96	1	4	1	1
20	Koppal	5.85	3.79	208	713	11	49	5	6
21	Mandya	1.28	0.88	735	1325	12	21	9	9
22	Mysore	1.08	0.75	111	686	8	20	5	7
23	Raichur	4.72	2.82	111	623	7	25	5	6
24	Shimoga	1.29	1.01	119	507	1	91	1	6
25	Tumkur	1.35	0.46	89	598	7	49	1	3
26	Udupi	1.30	1.40	135	1451	1	306	0	16
27	Uttara Kannada	2.79	1.62	110	495	4	113	4	10
Karnataka		**2.87**	**1.55**	**4309**	**24236**	**152**	**1730**	**66**	**189**

Source: Directorate of Health and Family Welfare Services (DHFWS), Karnataka.

5. Health Profile

District		Eligible couples protected (%)					
		Permanent method		Temporary method		All methods	
		1998-99	2002-03	1998-99	2002-03	1998-99	2002-03
1		85	86	87	88	89	90
1	Bagalkot	42.3	46.1	13.1	11.4	55.4	57.4
2	Bangalore Rural	56.6	58.9	12.5	11.6	69.1	70.5
3	Bangalore Urban	46.9	43.8	11.2	8.3	58.1	52.1
4	Belgaum	52.6	57.6	18.6	15.1	71.2	72.7
5	Bellary	37.9	44.0	10.4	8.3	48.3	52.3
6	Bidar	48.1	55.5	13.1	13.5	61.2	68.9
7	Bijapur	42.4	45.7	13.9	12.7	56.2	58.3
8	Chamarajnagar	54.5	59.0	13.3	12.5	67.8	71.4
9	Chikmaglur	56.3	54.3	12.1	12.1	68.5	66.4
10	Chitradurga	46.6	48.5	1.2	13.5	56.9	62.0
11	Dakshina Kannada	41.0	40.0	10.8	10.3	51.8	50.3
12	Davangere	46.7	46.4	11.2	14.8	57.9	61.2
13	Dharwad	48.5	50.8	12.1	13.1	60.6	63.9
14	Gadag	48.5	50.6	10.8	11.9	59.3	62.5
15	Gulbarga	34.1	37.6	10.5	8.8	44.6	46.4
16	Hassan	57.2	57.3	11.3	10.7	68.5	68.0
17	Haveri	48.5	51.3	15.0	13.3	63.5	64.7
18	Kodagu	51.4	48.9	14.5	15.8	65.9	63.2
19	Kolar	49.4	54.7	13.5	13.2	62.9	67.8
20	Koppal	31.8	35.8	8.6	9.3	40.4	45.0
21	Mandya	58.8	60.1	13.1	9.8	71.9	69.9
22	Mysore	54.7	57.9	12.0	12.5	66.7	70.4
23	Raichur	31.9	35.8	9.0	10.8	40.9	46.6
24	Shimoga	54.5	50.7	11.1	15.2	65.6	65.8
25	Tumkur	45.7	45.3	10.7	1.2	56.4	55.5
26	Udupi	41.1	40.8	9.8	9.9	50.9	50.7
27	Uttara Kannada	38.8	43.9	15.4	13.6	54.2	57.5
Karnataka		**47.0**	**48.8**	**12.2**	**11.5**	**59.2**	**60.3**

Source: Directorate of Health and Family Welfare Services (DHFWS), Karnataka.

5. Health Profile

District		No. of sterilisation cases			
		Total		Females	
		1998-99	2003-04	1998-99	2003-04
1		91	92	93	94
1	Bagalkot	11670	13690	11652	13681
2	Bangalore Rural	15062	14881	15062	14874
3	Bangalore Urban	51418	37004	51278	36865
4	Belgaum	40394	37156	40387	36960
5	Bellary	10471	13568	10461	13546
6	Bidar	11659	13975	11659	13975
7	Bijapur	11075	14923	11074	14916
8	Chamarajnagar	7243	7746	7243	7746
9	Chikmaglur	8707	7809	8703	7798
10	Chitradurga	10946	9620	10943	9616
11	Dakshina Kannada	7397	7759	7384	7693
12	Davangere	11310	15296	11307	15285
13	Dharwad	13167	11311	13149	11169
14	Gadag	6679	6952	6677	6951
15	Gulbarga	15452	21286	15447	21275
16	Hassan	14341	9780	14327	9756
17	Haveri	10542	11654	10541	11653
18	Kodagu	3519	3851	3519	3844
19	Kolar	20235	19300	20234	19298
20	Koppal	5487	8410	5487	8409
21	Mandya	14895	12457	14894	12455
22	Mysore	21900	22577	21878	22562
23	Raichur	7702	12984	7700	12982
24	Shimoga	12567	12773	12557	12703
25	Tumkur	15823	17805	15822	17801
26	Udupi	5391	5521	5378	5503
27	Uttara Kannada	7522	7693	7515	7685
Karnataka		**372574**	**377781**	**372278**	**377001**

Source: Directorate of Health and Family Welfare Services, Karnataka.

6. Economic Growth

District		District income (GDDP) at current prices (in Rs. lakh)			District income (NDDP) at current prices (in Rs. lakh)			Per capita district income (GDDP) at current prices		
		1990-91	1998-99	2001-02	1990-91	1998-99	2001-02	1990-91	1998-99	2001-02
1		2	3	4	5	6	7	8	9	10
1	Bagalkot	67179	248274	289274	61681	225998	261180	4802	15491	17320
2	Bangalore Rural	74983	308982	488912	67292	275147	414126	4717	16967	25762
3	Bangalore Urban	439041	1741305	2479765	396915	1539371	2097138	7949	27520	37606
4	Belgaum	186797	648301	718859	169916	584877	642472	5244	15886	16902
5	Bellary	88504	293920	366352	80371	263299	323854	5161	14962	17895
6	Bidar	47088	159903	186261	43127	142899	168077	3704	10980	12273
7	Bijapur	73534	215459	263445	67084	194066	239266	4801	12280	14408
8	Chamarajnagar	41751	138550	148700	38205	125751	135296	5114	14813	15255
9	Chikmaglur	74597	230757	244570	67696	207197	220799	7735	20884	21240
10	Chitradurga	61854	197850	227932	56673	180239	207120	4837	13506	14930
11	Dakshina Kannada	169754	593013	586747	153827	516619	524735	10572	32237	30607
12	Davangere	74936	249962	279383	68533	227358	254300	4945	14399	15443
13	Dharwad	86582	289828	309064	78928	260357	273630	6376	18630	19064
14	Gadag	35352	122158	152212	32099	109762	137685	4296	12957	15492
15	Gulbarga	103770	360988	421592	94852	326915	380602	3922	11909	13346
16	Hassan	71074	226007	264462	65158	204592	240021	4877	13536	15199
17	Haveri	42394	168839	194874	38886	154084	174367	3482	12106	13407
18	Kodagu	54316	158421	144894	50700	146712	133400	11764	29949	26285
19	Kolar	98695	347274	385359	88994	310578	345638	4619	14188	15107
20	Koppal	40613	139083	208656	37200	126911	183016	4019	12014	17295
21	Mandya	73572	237076	267898	67314	215503	244670	4932	13873	15043
22	Mysore	117402	440043	542869	107073	396886	478344	5283	17283	20459
23	Raichur	58885	172458	199892	54128	157402	182772	4220	10787	11997
24	Shimoga	79462	290693	305872	72640	261732	278223	5724	18278	18455
25	Tumkur	98555	356689	376164	89961	321324	337555	4513	14255	14426
26	Udupi	78130	237678	262018	71532	210177	236505	8317	22085	23362
27	Uttara Kannada	64148	210585	249747	58755	189867	223493	5599	16042	18256
Karnataka		**2502970**	**8784096**	**10565775**	**2279539**	**7875623**	**9338282**	**5606**	**17173**	**19821**

Note: Worked out at Constant Prices with reference to the base year 1993-94.

Source: Directorate of Economics and Statistics, Karnataka.

6. Economic Growth

District		Per capita district income (NDDP) at current prices			District income (GDDP) at constant prices (in Rs. lakh)			District income (NDDP) at constant prices (in Rs. lakh)		
		1990-91	1998-99	2001-02	1990-91	1998-99	2001-02	1990-91	1998-99	2001-02
1		11	12	13	14	15	16	17	18	19
1	Bagalkot	4409	14101	15638	91075	181027	193023	83180	164245	175511
2	Bangalore Rural	4233	15109	21821	102153	214075	325366	91171	189549	275463
3	Bangalore Urban	7187	24329	31804	542112	1231629	1633607	482628	1078603	1366790
4	Belgaum	4770	14332	15106	250338	455440	471442	226223	409067	423151
5	Bellary	4687	13403	15819	124775	215345	251638	113024	189958	222556
6	Bidar	3393	9812	11075	65290	109248	116167	59446	97051	105017
7	Bijapur	4380	11060	13085	100495	144752	166248	91395	129635	151821
8	Chamarajnagar	4680	13444	13880	57028	99310	99254	51956	89937	91104
9	Chikmaglur	7019	18752	19175	97722	126567	153468	89500	114585	140459
10	Chitradurga	4432	12304	13567	85128	136571	155036	77702	124104	141830
11	Dakshina Kannada	9581	28084	27373	214989	420912	396469	194437	361571	353643
12	Davangere	4523	13097	14056	103263	171774	180721	93958	155310	165387
13	Dharwad	5813	16736	16878	107347	205689	203455	96593	183747	179809
14	Gadag	3901	11642	14013	48700	84476	104219	43978	75382	95375
15	Gulbarga	3585	10785	12049	145642	240000	272157	132362	215862	246493
16	Hassan	4471	12253	13794	97370	152865	178587	88820	137726	163504
17	Haveri	3194	11048	11996	59047	117491	126155	53904	106827	113266
18	Kodagu	10981	27736	24200	74288	91589	103842	69071	84232	96494
19	Kolar	4165	12689	13550	132873	235217	245364	119310	208833	221040
20	Koppal	3681	10962	15170	55330	93660	131288	50358	85071	114518
21	Mandya	4513	12611	13739	100608	167398	176453	91651	151823	162058
22	Mysore	4818	15588	18027	153071	304323	349666	138212	272592	307378
23	Raichur	3879	9845	10970	84033	112845	126273	76992	102375	115736
24	Shimoga	5233	16457	16787	108238	195658	201404	98387	175102	184388
25	Tumkur	4119	12842	12945	133952	242520	245319	121483	217480	221615
26	Udupi	7615	19529	21087	100640	167648	173515	91595	146704	156530
27	Uttara Kannada	5128	14464	16337	89239	143937	164744	81409	128717	147704
	Karnataka	**5106**	**15396**	**17518**	**3324746**	**6061965**	**6944876**	**3008747**	**5396088**	**6138640**

Note: Worked out at Constant Prices with reference to the base year 1993-94.
Source: Directorate of Economics and Statistics, Karnataka and Central Statistical Organisation (for state).

6. Economic Growth

District		Per capita district income (GDDP) at constant prices			Per capita district income (NDDP) at constant prices		
		1990-91	1998-99	2001-02	1990-91	1998-99	2001-02
1		20	21	22	23	24	25
1	Bagalkot	6511	11295	11557	5946	10248	10508
2	Bangalore Rural	6427	11755	17144	5736	10408	14515
3	Bangalore Urban	9816	19465	24774	8739	17046	20728
4	Belgaum	7028	11160	11085	6351	10024	9949
5	Bellary	7277	10962	12291	6591	9670	10871
6	Bidar	5136	7502	7654	4676	6664	6920
7	Bijapur	6562	8250	9092	5968	7388	8303
8	Chamarajnagar	6985	10617	10182	6364	9615	9346
9	Chikmaglur	10132	11455	13328	9280	10370	12198
10	Chitradurga	6658	9323	10155	6077	8472	9290
11	Dakshina Kannada	13390	22882	20682	12110	19656	18448
12	Davangere	6815	9895	9989	6201	8946	9142
13	Dharwad	7905	13222	12549	7114	11811	11091
14	Gadag	5918	8960	10607	5344	7996	9707
15	Gulbarga	5505	7918	8616	5003	7122	7803
16	Hassan	6681	9155	10263	6094	8249	9397
17	Haveri	4850	8424	8679	4428	7659	7793
18	Kodagu	16090	17315	18838	14960	15924	17505
19	Kolar	6219	9610	9619	5584	8532	8665
20	Koppal	5476	8090	10882	4983	7348	9492
21	Mandya	6745	9796	9908	6145	8884	9100
22	Mysore	6888	11952	13178	6219	10706	11584
23	Raichur	6022	7058	7579	5517	6403	6946
24	Shimoga	7797	12302	12152	7087	11010	11125
25	Tumkur	6133	9693	9408	5562	8692	8499
26	Udupi	10714	15578	15471	9751	13632	13957
27	Uttara Kannada	7788	10965	12043	7105	9805	10797
Karnataka		**7447**	**11851**	**13057**	**6739**	**10549**	**11516**

Note: Worked out at Constant Prices with reference to the base year 1993-94.
Source: Directorate of Economics and Statistics, Karnataka and Central Statistical Organisation (for state).

6. Economic Growth

District		Percentage share of district income (GDDP) at					
		Current prices			Constant prices		
		1990-91	1998-99	2001-02	1990-91	1998-99	2001-02
1		26	27	28	29	30	31
1	Bagalkot	2.7	2.8	2.7	2.7	2.9	2.8
2	Bangalore Rural	3.0	3.5	4.6	3.0	3.5	4.4
3	Bangalore Urban	17.5	19.8	23.5	17.4	19.5	22.5
4	Belgaum	7.5	7.4	6.8	7.5	7.4	6.9
5	Bellary	3.5	3.3	3.5	3.5	3.3	3.5
6	Bidar	1.9	1.8	1.8	1.9	1.8	1.8
7	Bijapur	2.9	2.5	2.5	2.9	2.5	2.6
8	Chamarajnagar	1.7	1.6	1.4	1.7	1.6	1.4
9	Chikmaglur	3.0	2.6	2.3	3.0	2.6	2.4
10	Chitradurga	2.5	2.3	2.2	2.5	2.3	2.2
11	Dakshina Kannada	6.8	6.8	5.6	6.7	6.6	5.6
12	Davangere	3.0	2.8	2.6	3.0	2.9	2.7
13	Dharwad	3.5	3.3	2.9	3.5	3.3	2.9
14	Gadag	1.4	1.4	1.4	1.4	1.4	1.5
15	Gulbarga	4.1	4.1	4.0	4.2	4.2	4.1
16	Hassan	2.8	2.6	2.5	2.9	2.6	2.6
17	Haveri	1.7	1.9	1.8	1.7	2.0	1.9
18	Kodagu	2.2	1.8	1.4	2.2	1.9	1.4
19	Kolar	3.9	4.0	3.6	3.9	3.9	3.7
20	Koppal	1.6	1.6	2.0	1.6	1.6	2.0
21	Mandya	2.9	2.7	2.5	3.0	2.7	2.6
22	Mysore	4.7	5.0	5.1	4.7	5.0	5.1
23	Raichur	2.4	2.0	1.9	2.4	2.0	2.0
24	Shimoga	3.2	3.3	2.9	3.2	3.3	3.0
25	Tumkur	3.9	4.1	3.6	3.9	4.1	3.6
26	Udupi	3.1	2.7	2.5	3.1	2.7	2.5
27	Uttara Kannada	2.6	2.4	2.4	2.6	2.4	2.4
Karnataka		**100.0**	**100.0**	**100.0**	**100.0**	**100.0**	**100.0**

Source: Directorate of Economics and Statistics, Karnataka.

6. Economic Growth

District		Sector-wise percentage share in total district income (GDDP) at current prices								
		Primary sector			Secondary sector			Tertiary sector		
		1990-91	1998-99	2001-02	1990-91	1998-99	2001-02	1990-91	1998-99	2001-02
1		32	33	34	35	36	37	38	39	40
1	Bagalkot	41.2	40.5	40.0	30.6	28.3	22.9	28.2	31.2	37.1
2	Bangalore Rural	37.5	32.9	29.8	32.4	26.8	29.7	30.1	40.3	40.5
3	Bangalore Urban	3.9	3.5	1.9	41.2	37.3	36.0	55.0	59.2	62.1
4	Belgaum	40.5	39.8	33.3	26.7	26.4	23.1	32.9	33.8	43.7
5	Bellary	45.0	37.3	31.9	19.4	21.9	20.7	35.6	40.8	47.4
6	Bidar	47.5	35.1	31.0	18.5	21.9	16.9	33.9	43.0	52.1
7	Bijapur	51.3	35.3	35.1	16.1	20.6	16.0	32.6	44.1	48.8
8	Chamarajnagar	51.9	47.6	45.7	22.2	22.8	15.8	25.9	29.6	38.5
9	Chikmaglur	59.7	52.8	46.3	10.3	12.1	10.0	30.0	35.1	43.6
10	Chitradurga	48.1	42.6	37.0	20.0	21.1	17.3	31.8	36.3	45.7
11	Dakshina Kannada	17.4	15.4	13.7	42.3	43.2	22.1	40.3	41.4	64.1
12	Davangere	46.8	43.0	39.7	24.3	25.0	18.4	28.9	31.9	41.9
13	Dharwad	20.3	22.7	16.0	25.7	29.3	27.4	54.0	48.0	56.6
14	Gadag	37.2	31.6	27.4	31.0	31.5	19.8	31.8	36.9	52.8
15	Gulbarga	46.0	36.4	30.8	20.2	22.6	20.9	33.8	40.9	48.3
16	Hassan	51.8	43.2	38.2	14.3	18.2	14.6	33.9	38.6	47.2
17	Haveri	45.0	46.1	35.3	25.5	21.6	20.9	29.5	32.3	43.8
18	Kodagu	63.6	58.6	46.4	7.2	9.8	9.5	29.2	31.7	44.1
19	Kolar	41.6	42.3	38.6	23.6	23.2	17.2	34.8	34.4	44.3
20	Koppal	49.3	35.4	29.4	19.3	20.0	25.4	31.4	44.6	45.2
21	Mandya	51.2	43.6	40.8	17.7	20.1	15.5	31.1	36.2	43.7
22	Mysore	28.3	28.7	23.0	27.0	26.1	25.6	44.6	45.2	51.4
23	Raichur	54.5	46.8	41.1	10.8	14.3	12.6	34.8	38.9	46.3
24	Shimoga	43.7	38.6	34.0	22.0	22.7	16.8	34.2	38.7	49.2
25	Tumkur	43.2	42.5	34.3	24.6	23.6	20.3	32.2	33.8	45.4
26	Udupi	27.5	24.0	25.5	30.1	34.8	19.0	42.4	41.2	55.4
27	Uttara Kannada	37.4	29.0	23.3	22.2	29.3	26.8	40.4	41.7	49.9
Karnataka		**34.5**	**29.9**	**24.8**	**26.9**	**27.6**	**24.2**	**38.6**	**42.5**	**51.1**

Source: Directorate of Economics and Statistics, Karnataka.

6. Economic Growth

District		Sector-wise percentage share in total district income (GDDP) at constant prices								
		Primary sector			Secondary sector			Tertiary sector		
		1990-91	1998-99	2001-02	1990-91	1998-99	2001-02	1990-91	1998-99	2001-02
1		41	42	43	44	45	46	47	48	49
1	Bagalkot	40.2	41.8	41.8	29.0	28.6	24.2	30.7	29.6	34.0
2	Bangalore Rural	36.4	31.6	31.6	30.9	28.1	30.0	32.6	40.3	38.4
3	Bangalore Urban	4.1	3.0	1.8	44.7	39.2	38.1	51.1	57.8	60.2
4	Belgaum	39.8	39.4	34.3	26.0	27.5	24.7	34.2	33.1	41.0
5	Bellary	44.3	37.5	35.3	18.2	21.7	20.7	37.5	40.7	44.0
6	Bidar	45.2	35.6	34.1	17.7	23.3	18.8	37.1	41.1	47.1
7	Bijapur	49.1	34.2	35.6	15.6	22.0	17.7	35.3	43.8	46.7
8	Chamarajnagar	50.5	48.5	48.4	21.1	23.3	16.5	28.5	28.2	35.1
9	Chikmaglur	55.9	46.6	48.2	10.4	16.0	11.0	33.7	37.4	40.7
10	Chitradurga	46.1	42.0	40.2	19.0	22.1	17.8	34.9	35.9	42.0
11	Dakshina Kannada	19.1	13.6	17.0	44.2	46.1	23.3	36.7	40.3	59.7
12	Davangere	44.9	41.4	41.1	23.3	26.9	19.9	31.7	31.7	39.0
13	Dharwad	21.5	22.5	17.9	27.6	30.5	29.1	51.0	47.0	53.0
14	Gadag	35.6	30.9	30.2	29.3	33.4	20.4	35.1	35.8	49.4
15	Gulbarga	44.5	34.0	32.1	19.0	24.9	22.7	36.6	41.0	45.2
16	Hassan	50.1	41.6	41.6	13.9	19.7	15.3	36.1	38.7	43.1
17	Haveri	42.6	45.7	37.1	23.8	22.8	22.8	33.6	31.5	40.1
18	Kodagu	61.4	52.7	50.8	7.1	12.4	9.4	31.5	34.9	39.8
19	Kolar	40.4	41.1	40.7	23.1	25.0	18.6	36.5	33.9	40.7
20	Koppal	47.5	34.0	29.3	18.2	21.4	28.0	34.3	44.6	42.6
21	Mandya	49.5	44.0	42.7	17.1	20.7	16.5	33.3	35.3	40.8
22	Mysore	29.1	27.5	23.9	27.6	27.9	27.7	43.3	44.7	48.4
23	Raichur	52.7	44.3	42.1	9.8	15.8	13.8	37.5	39.9	44.1
24	Shimoga	42.5	36.8	35.8	21.3	24.8	17.8	36.1	38.4	46.4
25	Tumkur	42.2	41.4	36.3	23.5	25.2	21.4	34.3	33.5	42.3
26	Udupi	29.9	23.5	28.6	30.8	36.7	20.1	39.3	39.8	51.3
27	Uttara Kannada	37.4	26.9	24.6	21.1	31.6	28.4	41.5	41.5	47.0
Karnataka		**34.6**	**28.5**	**26.2**	**26.8**	**29.5**	**25.6**	**38.7**	**42.0**	**48.2**

Source: Directorate of Economics and Statistics, Karnataka.

6. Economic Growth

District		Growth in per capita income (NDDP) at constant prices			Ranking of growth in per capita income		
		1990-91 to 1998-99	1990-91 to 2001-02	1998-99 to 2001-02	1990-91 to 1998-99	1990-91 to 2001-02	1998-99 to 2001-02
1		**50**	**51**	**52**	**53**	**54**	**55**
1	Bagalkot	7.0	0.6	4.9	4	16	6
2	Bangalore Rural	7.7	8.7	8.0	2	1	1
3	Bangalore Urban	8.7	5.0	7.5	1	3	2
4	Belgaum	5.9	-0.2	3.8	8	23	10
5	Bellary	4.9	3.0	4.3	15	7	8
6	Bidar	4.5	0.9	3.3	18	15	20
7	Bijapur	2.7	3.0	2.8	24	8	24
8	Chamarajnagar	5.3	-0.7	3.3	12	25	22
9	Chikmaglur	1.4	4.1	2.3	26	5	25
10	Chitradurga	4.2	2.3	3.6	21	11	15
11	Dakshina Kannada	6.2	-1.6	3.6	7	27	17
12	Davangere	4.7	0.5	3.3	17	19	21
13	Dharwad	6.5	-1.6	3.8	6	26	12
14	Gadag	5.2	5.0	5.1	13	4	5
15	Gulbarga	4.5	2.3	3.8	19	12	11
16	Hassan	3.9	3.3	3.7	23	6	14
17	Haveri	7.1	0.4	4.8	3	20	7
18	Kodagu	0.8	2.4	1.3	27	10	27
19	Kolar	5.4	0.4	3.7	11	21	13
20	Koppal	5.0	6.6	5.5	14	2	3
21	Mandya	4.7	0.6	3.3	16	17	19
22	Mysore	7.0	2.0	5.3	5	14	4
23	Raichur	1.9	2.1	1.9	25	13	26
24	Shimoga	5.7	0.3	3.8	10	22	9
25	Tumkur	5.7	-0.6	3.6	9	24	16
26	Udupi	4.3	0.6	3.0	20	18	23
27	Uttara Kannada	4.1	2.4	3.5	22	9	18
Karnataka		**5.8**	**2.2**	**4.6**			

Source: Directorate of Economics and Statistics, Karnataka.

6. Economic Growth

District		Growth rate of NDDP 1990-91 to 2001-02 at current price			
		Primary sector	Secondary sector	Tertiary sector	All sector
1		**56**	**57**	**58**	**59**
1	Bagalkot	12.6	9.5	15.6	12.8
2	Bangalore Rural	14.6	13.7	19.9	16.4
3	Bangalore Urban	8.9	12.2	16.7	14.9
4	Belgaum	10.0	9.9	14.5	11.7
5	Bellary	9.3	12.2	15.2	12.3
6	Bidar	8.2	11.2	16.1	12.0
7	Bijapur	7.7	11.5	14.9	11.2
8	Chamarajnagar	9.9	7.9	14.8	11.1
9	Chikmaglur	8.1	9.8	13.8	10.4
10	Chitradurga	9.0	10.1	14.8	11.4
11	Dakshina Kannada	8.6	4.1	15.4	10.8
12	Davangere	10.0	8.6	15.2	11.5
13	Dharwad	9.0	11.0	11.5	10.9
14	Gadag	10.0	8.8	17.7	12.9
15	Gulbarga	8.6	12.3	15.8	12.3
16	Hassan	8.7	11.7	14.6	11.5
17	Haveri	11.2	10.8	17.3	13.3
18	Kodagu	5.6	10.8	12.2	8.4
19	Kolar	11.3	8.5	14.2	12.0
20	Koppal	9.7	15.7	18.2	14.2
21	Mandya	9.2	10.4	14.5	11.4
22	Mysore	11.6	11.8	15.0	13.3
23	Raichur	8.1	12.3	13.4	10.7
24	Shimoga	9.5	9.4	15.2	11.8
25	Tumkur	9.6	9.5	15.0	11.7
26	Udupi	9.9	5.8	13.0	10.5
27	Uttara Kannada	7.5	13.5	13.9	11.8
Karnataka		**9.6**	**10.6**	**15.4**	**12.5**

Source: Directorate of Economics and Statistics, Karnataka.

6. Economic Growth

District		Growth rate of NDDP 1990-91 to 2001-02 at constant price			
		Primary sector	Secondary sector	Tertiary sector	All sector
1		**60**	**61**	**62**	**63**
1	Bagalkot	6.8	4.3	7.6	6.4
2	Bangalore Rural	8.9	7.6	11.9	9.7
3	Bangalore Urban	2.0	6.2	11.3	9.1
4	Belgaum	4.2	4.5	7.2	5.4
5	Bellary	4.0	6.2	7.5	5.8
6	Bidar	2.5	5.5	6.9	4.9
7	Bijapur	1.6	5.9	6.7	4.3
8	Chamarajnagar	4.4	2.6	6.7	4.8
9	Chikmaglur	2.6	4.2	5.5	3.8
10	Chitradurga	3.9	4.7	6.8	5.1
11	Dakshina Kannada	4.2	-1.0	9.7	5.1
12	Davangere	4.0	3.1	6.8	4.8
13	Dharwad	3.9	5.2	5.9	5.3
14	Gadag	5.1	3.6	9.8	6.7
15	Gulbarga	2.6	6.6	7.4	5.3
16	Hassan	3.6	6.2	6.9	5.2
17	Haveri	5.3	5.4	8.2	6.4
18	Kodagu	1.3	5.1	4.9	2.8
19	Kolar	5.4	3.0	6.3	5.3
20	Koppal	3.2	10.0	9.7	7.1
21	Mandya	3.5	4.8	6.6	4.9
22	Mysore	5.4	5.9	8.3	6.9
23	Raichur	1.5	6.7	4.9	3.5
24	Shimoga	3.8	3.9	7.6	5.4
25	Tumkur	3.9	4.1	7.1	5.1
26	Udupi	4.2	0.4	7.0	4.6
27	Uttara Kannada	1.5	7.7	6.3	5.1
Karnataka		**3.9**	**4.9**	**8.4**	**6.1**

Source: Directorate of Economics and Statistics, Karnataka.

7. Employment

District		Total workers 2001 (main + marginal)			Total workers 1991 (main + marginal)			Decadal growth in workers (1991-2001)		
		Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
1		2	3	4	5	6	7	8	9	10
1	Bagalkot	719659	447791	271868	587669	365733	221936	22.5	22.4	22.5
2	Bangalore Rural	892531	573521	319010	719556	482215	237341	24.0	18.9	34.4
3	Bangalore Urban	2566914	1986327	580587	1658298	1355041	303257	54.8	46.6	91.5
4	Belgaum	1877774	1201858	675916	1517726	997906	519820	23.7	20.4	30.0
5	Bellary	920821	562323	358498	740741	451879	288862	24.3	24.4	24.1
6	Bidar	557603	366228	191375	500643	314026	186617	11.4	16.6	2.6
7	Bijapur	718213	467666	250547	631486	392987	238499	13.7	19.0	5.1
8	Chamarajnagar	448369	300601	147768	387491	269820	117671	15.7	11.4	25.6
9	Chikmaglur	516677	341658	175019	457458	296043	161415	12.9	15.4	8.4
10	Chitradurga	721835	442408	279427	587262	366102	221160	22.9	20.8	26.3
11	Dakshina Kannada	946390	546404	399986	740482	429650	310832	27.8	27.2	28.7
12	Davangere	783781	520675	263106	662606	433908	228698	18.3	20.0	15.0
13	Dharwad	684492	461120	223372	536487	370709	165778	27.6	24.4	34.7
14	Gadag	457817	277450	180367	384892	231601	153291	18.9	19.8	17.7
15	Gulbarga	1350072	813265	536807	1112191	674103	438088	21.4	20.6	22.5
16	Hassan	864711	522274	342437	694637	440693	253944	24.5	18.5	34.8
17	Haveri	666714	431235	235479	554684	360433	194251	20.2	19.6	21.2
18	Kodagu	266378	167404	98974	230136	144938	85198	15.7	15.5	16.2
19	Kolar	1235028	747327	487701	962584	621120	341464	28.3	20.3	42.8
20	Koppal	554506	323732	230774	444080	261603	182477	24.9	23.8	26.5
21	Mandya	840419	543607	296812	731763	481429	250334	14.8	12.9	18.6
22	Mysore	1110264	782593	327671	884788	653207	231581	25.5	19.8	41.5
23	Raichur	732762	445291	287471	582204	364143	218061	25.9	22.3	31.8
24	Shimoga	714671	487349	227322	581754	407850	173904	22.8	19.5	30.7
25	Tumkur	1316939	791428	525511	1099590	670021	429569	19.8	18.1	22.3
26	Udupi	488173	287951	200222	422432	245702	176730	15.6	17.2	13.3
27	Uttara Kannada	581278	395869	185409	473157	331119	142038	22.9	19.6	30.5
Karnataka		**23534791**	**15235355**	**8299436**	**18886797**	**12413981**	**6472816**	**24.6**	**22.7**	**28.2**

Sources:
1. Primary Census Abstract (PCA) - 1991, GoI.
2. Primary Census Abstract (PCA) - 2001, GoI.

7. Employment

District		Main workers 2001			Main workers 1991			Decadal growth in main workers (1991-2001)		
		Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
1		11	12	13	14	15	16	17	18	19
1	Bagalkot	561559	404358	157201	533411	362800	170611	5.3	11.5	-7.9
2	Bangalore Rural	726652	521915	204737	623043	477616	145427	16.6	9.3	40.8
3	Bangalore Urban	2378180	1878030	500150	1635987	1349655	286332	45.4	39.1	74.7
4	Belgaum	1537645	1116997	420648	1340802	987792	353010	14.7	13.1	19.2
5	Bellary	801369	526849	274520	708299	447681	260618	13.1	17.7	5.3
6	Bidar	424985	315448	109537	466610	312809	153801	-8.9	0.8	-28.8
7	Bijapur	551972	413850	138122	576877	389875	187002	-4.3	6.2	-26.1
8	Chamarajnagar	336961	251700	85261	360819	268334	92485	-6.6	-6.2	-7.8
9	Chikmaglur	428830	312206	116624	412276	291962	120314	4.0	6.9	-3.1
10	Chitradurga	576035	399609	176426	518820	361218	157602	11.0	10.6	11.9
11	Dakshina Kannada	841509	505962	335547	708097	422910	285187	18.8	19.6	17.7
12	Davangere	631726	466994	164732	605296	428641	176655	4.4	8.9	-6.8
13	Dharwad	587018	430193	156825	499583	366941	132642	17.5	17.2	18.2
14	Gadag	388763	260110	128653	349477	228914	120563	11.2	13.6	6.7
15	Gulbarga	1010430	712338	298092	1039922	670426	369496	-2.8	6.3	-19.3
16	Hassan	702827	485086	217741	589529	434318	155211	19.2	11.7	40.3
17	Haveri	531221	389602	141619	500882	356069	144813	6.1	9.4	-2.2
18	Kodagu	247574	159157	88417	220248	143463	76785	12.4	10.9	15.1
19	Kolar	1014667	680376	334291	881514	613841	267673	15.1	10.8	24.9
20	Koppal	422208	286867	135341	415466	260472	154994	1.6	10.1	-12.7
21	Mandya	682440	497231	185209	635593	475785	159808	7.4	4.5	15.9
22	Mysore	926129	712159	213970	822406	648275	174131	12.6	9.9	22.9
23	Raichur	544347	387221	157126	555529	362664	192865	-2.0	6.8	-18.5
24	Shimoga	586832	446288	140544	542419	404062	138357	8.2	10.5	1.6
25	Tumkur	1050291	722302	327989	916196	650667	265529	14.6	11.0	23.5
26	Udupi	417287	263235	154052	404352	242799	161553	3.2	8.4	-4.6
27	Uttara Kannada	455302	350762	104540	428663	325350	103313	6.2	7.8	1.2
Karnataka		**19364759**	**13896845**	**5467914**	**17292116**	**12285339**	**5006777**	**12.0**	**13.1**	**9.2**

Sources:
1. Primary Census Abstract (PCA) - 1991, GoI.
2. Primary Census Abstract (PCA) - 2001, GoI.

7. Employment

District		Marginal workers 2001			Marginal workers 1991			Decadal growth in marginal workers (1991-2001)		
		Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
1		20	21	22	23	24	25	26	27	28
1	Bagalkot	158100	43433	114667	54258	2933	51325	191.4	1380.8	123.4
2	Bangalore Rural	165879	51606	114273	96513	4599	91914	71.9	1022.1	24.3
3	Bangalore Urban	188734	108297	80437	22311	5386	16925	745.9	1910.7	375.3
4	Belgaum	340129	84861	255268	176924	10114	166810	92.2	739.0	53.0
5	Bellary	119452	35474	83978	32442	4198	28244	268.2	745.0	197.3
6	Bidar	132618	50780	81838	34033	1217	32816	289.7	4072.6	149.4
7	Bijapur	166241	53816	112425	54609	3112	51497	204.4	1629.3	118.3
8	Chamarajnagar	111408	48901	62507	26672	1486	25186	317.7	3190.8	148.2
9	Chikmaglur	87847	29452	58395	45182	4081	41101	94.4	621.7	42.1
10	Chitradurga	145800	42799	103001	68442	4884	63558	113.0	776.3	62.1
11	Dakshina Kannada	104881	40442	64439	32385	6740	25645	223.9	500.0	151.3
12	Davangere	152055	53681	98374	57310	5267	52043	165.3	919.2	89.0
13	Dharwad	97474	30927	66547	36904	3768	33136	164.1	720.8	100.8
14	Gadag	69054	17340	51714	35415	2687	32728	95.0	545.3	58.0
15	Gulbarga	339642	100927	238715	72269	3677	68592	370.0	2644.8	248.0
16	Hassan	161884	37188	124696	105108	6375	98733	54.0	483.3	26.3
17	Haveri	135493	41633	93860	53802	4364	49438	151.8	854.0	89.9
18	Kodagu	18804	8247	10557	9888	1475	8413	90.2	459.1	25.5
19	Kolar	220361	66951	153410	81070	7279	73791	171.8	819.8	107.9
20	Koppal	132298	36865	95433	28614	1131	27483	362.4	3159.5	247.2
21	Mandya	157979	46376	111603	96170	5644	90526	64.3	721.7	23.3
22	Mysore	184135	70434	113701	62382	4932	57450	195.2	1328.1	97.9
23	Raichur	188415	58070	130345	26675	1479	25196	606.3	3826.3	417.3
24	Shimoga	127839	41061	86778	39335	3788	35547	225.0	984.0	144.1
25	Tumkur	266648	69126	197522	183394	19354	164040	45.4	257.2	20.4
26	Udupi	70886	24716	46170	18080	2903	15177	292.1	751.4	204.2
27	Uttara Kannada	125976	45107	80869	44494	5769	38725	183.1	681.9	108.8
	Karnataka	**4170032**	**1338510**	**2831522**	**1594681**	**128642**	**1466039**	**161.5**	**940.5**	**93.1**

Sources:
1. Primary Census Abstract (PCA) - 1991, GoI.
2. Primary Census Abstract (PCA) - 2001, GoI.
3. Col. 26 to 28: Worked out based on PCA, 1991 and 2001.

7. Employment

District		Work participation rate: proportion of workers (main and marginal workers) to total population (rural + urban)					
		Total workers		Male		Female	
		1991	2001	1991	2001	1991	2001
1		29	30	31	32	33	34
1	Bagalkot	42.2	43.6	52.0	53.7	32.2	33.3
2	Bangalore Rural	43.0	47.4	56.1	59.6	29.2	34.7
3	Bangalore Urban	34.3	39.3	53.3	58.0	13.2	18.7
4	Belgaum	42.4	44.6	54.4	55.9	29.7	32.7
5	Bellary	44.7	45.4	53.6	54.6	35.5	35.9
6	Bidar	39.9	37.1	48.8	47.5	30.5	26.2
7	Bijapur	41.1	39.7	49.9	50.5	31.9	28.5
8	Chamarajnagar	43.9	46.4	59.7	61.4	27.3	31.1
9	Chikmaglur	45.0	45.3	57.5	59.4	32.1	30.9
10	Chitradurga	44.7	47.6	54.4	57.0	34.6	37.7
11	Dakshina Kannada	45.3	49.9	53.1	58.2	37.6	41.7
12	Davangere	42.5	43.8	54.0	56.7	30.2	30.1
13	Dharwad	39.0	42.7	52.2	56.0	25.0	28.6
14	Gadag	44.8	47.1	53.1	56.2	36.3	37.7
15	Gulbarga	43.1	43.1	51.2	51.1	34.6	34.9
16	Hassan	44.3	50.2	56.1	60.8	32.4	39.7
17	Haveri	43.7	46.3	55.0	58.2	31.6	33.7
18	Kodagu	47.1	48.6	58.7	60.9	35.3	36.2
19	Kolar	43.4	48.7	55.0	58.1	31.4	39.0
20	Koppal	46.4	46.4	54.1	53.7	38.5	38.9
21	Mandya	44.5	47.7	57.5	61.2	31.0	33.9
22	Mysore	38.8	42.0	55.9	58.2	20.8	25.3
23	Raichur	43.1	43.9	53.3	52.9	32.6	34.7
24	Shimoga	40.1	43.5	55.1	58.7	24.4	28.0
25	Tumkur	47.7	51.0	56.9	60.2	38.1	41.3
26	Udupi	39.8	43.9	49.4	55.1	31.3	33.9
27	Uttara Kannada	38.8	42.9	53.3	57.6	23.7	27.8
Karnataka		**42.0**	**44.5**	**54.1**	**56.6**	**29.4**	**32.0**

Source: Worked out based on PCA 1991 and 2001.

7. Employment

District		Proportion of main workers by sex (rural + urban)					
		Total		Male		Female	
		1991	2001	1991	2001	1991	2001
1		35	36	37	38	39	40
1	Bagalkot	38.3	34.0	51.6	48.5	24.8	19.2
2	Bangalore Rural	37.2	38.6	55.5	54.2	17.9	22.3
3	Bangalore Urban	33.8	36.4	53.1	54.8	12.5	16.1
4	Belgaum	37.4	36.5	53.9	52.0	20.2	20.4
5	Bellary	42.8	39.5	53.1	51.2	32.0	27.5
6	Bidar	37.2	28.3	48.6	40.9	25.1	15.0
7	Bijapur	37.6	30.5	49.5	44.7	25.0	15.7
8	Chamarajnagar	40.9	34.9	59.3	51.4	21.5	17.9
9	Chikmaglur	40.5	37.6	56.7	54.3	23.9	20.6
10	Chitradurga	39.5	37.9	53.7	51.5	24.6	23.8
11	Dakshina Kannada	43.3	44.3	52.3	53.9	34.5	35.0
12	Davangere	38.8	35.3	53.4	50.9	23.3	18.9
13	Dharwad	36.3	36.6	51.7	52.3	20.0	20.1
14	Gadag	40.7	40.0	52.5	52.7	28.5	26.9
15	Gulbarga	40.3	32.3	50.9	44.7	29.2	19.4
16	Hassan	37.6	40.8	55.3	56.5	19.8	25.2
17	Haveri	39.5	36.9	54.3	52.6	23.6	20.3
18	Kodagu	45.1	45.1	58.1	57.9	31.8	32.3
19	Kolar	39.8	40.0	54.4	52.9	24.6	26.7
20	Koppal	43.4	35.3	53.9	47.5	32.7	22.8
21	Mandya	38.7	38.7	56.8	56.0	19.8	21.2
22	Mysore	36.1	35.1	55.5	53.0	15.6	16.5
23	Raichur	41.1	32.6	53.1	46.0	28.8	19.0
24	Shimoga	37.4	35.7	54.6	53.7	19.4	17.3
25	Tumkur	39.7	40.6	55.3	55.0	23.5	25.8
26	Udupi	38.1	37.5	48.8	50.4	28.6	26.1
27	Uttara Kannada	35.1	33.6	52.4	51.1	17.2	15.7
Karnataka		**38.5**	**36.6**	**53.5**	**51.7**	**22.7**	**21.1**

Source: Worked out based on PCA 1991 and 2001.

7. Employment

District		Proportion of main workers and their growth rate - rural								
		Total		Male		Female		Percentage increase in number of main workers (1991-2001)		
		1991	2001	1991	2001	1991	2001	Total	Male	Female
1		41	42	43	44	45	46	47	48	49
1	Bagalkot	41.7	35.5	53.3	48.7	29.9	22.1	-0.2	7.5	-14.1
2	Bangalore Rural	38.2	39.5	56.1	54.4	19.3	24.0	11.3	3.9	33.8
3	Bangalore Urban	39.0	36.8	56.3	53.2	19.9	18.8	9.3	9.8	7.6
4	Belgaum	39.5	38.4	55.2	52.8	23.2	23.5	13.4	11.5	18.2
5	Bellary	47.3	43.1	55.0	51.9	39.3	34.1	7.3	11.1	1.7
6	Bidar	40.0	29.9	50.5	41.8	29.2	17.4	-14.6	-4.5	-32.7
7	Bijapur	40.5	31.8	51.1	45.1	29.3	17.9	-9.6	1.9	-30.7
8	Chamarajnagar	42.2	35.5	60.7	51.7	22.8	18.7	-9.6	-8.6	-12.4
9	Chikmaglur	42.2	38.9	57.7	54.7	26.5	22.8	-0.2	3.1	-7.3
10	Chitradurga	41.6	39.7	55.0	51.9	27.5	26.8	8.3	7.7	9.7
11	Dakshina Kannada	44.6	46.7	52.3	54.4	37.3	39.3	8.9	8.2	9.9
12	Davangere	42.1	37.0	55.5	51.9	28.0	21.5	-1.7	4.7	-14.9
13	Dharwad	44.5	44.0	56.9	56.4	31.2	30.8	9.5	9.8	8.9
14	Gadag	44.2	43.3	53.8	53.8	34.3	32.5	10.3	12.9	6.1
15	Gulbarga	44.4	34.9	53.5	46.4	35.1	23.0	-9.2	0.6	-24.4
16	Hassan	39.2	42.9	56.7	57.8	21.9	28.3	19.7	11.3	41.3
17	Haveri	41.0	38.4	55.2	53.3	25.8	22.6	0.1	3.2	-6.9
18	Kodagu	46.9	46.6	58.8	58.5	34.7	34.8	14.1	13.3	13.5
19	Kolar	43.3	43.0	56.8	54.2	29.3	31.5	11.3	7.1	19.8
20	Koppal	45.2	36.4	54.5	47.6	35.8	25.0	-0.7	7.9	-14.1
21	Mandya	39.9	39.9	58.0	57.0	21.2	22.7	7.5	4.9	14.8
22	Mysore	39.2	37.1	58.8	54.2	18.6	19.2	6.8	4.3	15.0
23	Raichur	44.8	33.8	55.4	46.0	34.1	21.5	-8.5	0.7	-23.7
24	Shimoga	40.9	38.1	57.3	55.1	24.2	20.8	1.5	4.9	-6.9
25	Tumkur	41.3	42.2	56.7	55.8	25.5	28.4	10.5	6.4	20.0
26	Udupi	39.0	37.9	49.0	50.0	30.5	27.4	8.8	15.5	-0.4
27	Uttara Kannada	37.3	35.5	54.2	52.5	19.9	18.0	-0.8	1.1	-6.1
Karnataka		**41.6**	**38.7**	**55.3**	**52.3**	**27.4**	**24.7**	**4.2**	**5.8**	**0.8**

Source: Worked out based on PCA 1991 and 2001.

7. Employment

District		Proportion of main workers and their growth rate - urban								
		Total		Male		Female		Percentage increase in number of main workers (1991-2001)		
		1991	2001	1991	2001	1991	2001	Total	Male	Female
1		50	51	52	53	54	55	56	57	58
1	Bagalkot	29.5	30.2	47.2	47.8	11.1	12.1	28.0	26.7	33.2
2	Bangalore Rural	32.9	35.4	52.8	53.7	11.6	16.0	44.3	36.6	82.0
3	Bangalore Urban	33.0	36.3	52.6	55.0	11.3	15.7	52.2	45.2	88.9
4	Belgaum	30.6	30.4	49.6	49.4	10.3	10.3	19.7	20.3	16.6
5	Bellary	33.3	32.9	49.3	49.9	16.3	15.1	31.8	35.2	21.0
6	Bidar	25.4	23.0	41.2	38.0	7.8	6.8	26.7	28.6	15.1
7	Bijapur	25.9	25.9	43.1	43.3	7.2	7.7	30.9	30.4	34.0
8	Chamarajnagar	32.6	31.8	50.8	49.5	13.0	13.6	16.6	14.7	25.0
9	Chikmaglur	32.1	32.4	52.1	52.5	10.9	11.3	30.3	29.9	32.6
10	Chitradurga	29.2	30.2	47.3	49.4	9.5	10.0	30.4	30.3	31.0
11	Dakshina Kannada	40.5	40.5	52.2	53.2	28.8	27.9	36.9	39.2	32.8
12	Davangere	30.6	31.2	48.2	48.6	11.3	12.7	25.9	23.5	37.1
13	Dharwad	29.0	30.5	46.9	48.8	9.7	11.3	28.9	26.6	41.1
14	Gadag	34.1	33.9	50.0	50.7	17.6	16.5	14.0	16.5	6.7
15	Gulbarga	26.9	25.3	42.9	40.2	9.6	9.4	31.9	31.2	35.5
16	Hassan	29.8	30.9	49.0	50.6	9.5	10.5	15.9	14.9	20.8
17	Haveri	31.2	31.3	49.6	50.2	11.9	11.5	47.0	49.0	38.0
18	Kodagu	35.9	35.7	54.5	54.2	16.1	16.4	-4.0	-4.4	-2.4
19	Kolar	28.1	30.9	46.5	49.0	8.8	12.3	33.1	27.3	65.0
20	Koppal	33.0	29.7	50.1	47.2	15.2	11.7	20.3	25.9	1.3
21	Mandya	32.2	32.4	50.7	51.0	12.5	13.1	6.3	5.5	9.6
22	Mysore	30.4	31.7	49.5	50.8	10.2	12.0	23.6	21.0	37.1
23	Raichur	29.7	29.0	46.2	45.9	12.3	11.5	24.0	25.8	16.6
24	Shimoga	29.9	31.3	49.2	51.2	9.2	10.7	26.8	24.4	41.0
25	Tumkur	31.8	34.1	48.5	51.9	13.0	15.1	42.2	39.2	54.7
26	Udupi	34.9	35.8	48.3	52.2	21.7	20.1	-7.3	-3.5	-15.8
27	Uttara Kannada	28.2	29.0	46.8	47.5	8.9	9.9	35.3	33.3	46.5
Karnataka		**31.4**	**32.9**	**49.5**	**50.8**	**12.0**	**13.8**	**34.9**	**32.6**	**46.4**

Source: Worked out based on PCA 1991 and 2001.

7. Employment

District		Proportion of marginal workers and growth rate: rural + urban					
		Total		Male		Female	
		1991	2001	1991	2001	1991	2001
1		59	60	61	62	63	64
1	Bagalkot	3.9	9.6	0.4	5.2	7.4	14.0
2	Bangalore Rural	5.8	8.8	0.6	5.4	11.3	12.4
3	Bangalore Urban	0.5	2.9	0.2	3.2	0.7	2.6
4	Belgaum	5.0	8.1	0.5	3.9	9.5	12.4
5	Bellary	1.9	5.9	0.5	3.4	3.5	8.4
6	Bidar	2.7	8.8	0.2	6.6	5.4	11.2
7	Bijapur	3.5	9.2	0.4	5.8	6.9	12.8
8	Chamarajnagar	3.0	11.5	0.4	10.0	5.8	13.1
9	Chikmaglur	4.5	7.7	0.8	5.1	8.2	10.3
10	Chitradurga	5.2	9.6	0.7	5.5	9.9	13.9
11	Dakshina Kannada	2.0	5.5	0.8	4.3	3.1	6.7
12	Davangere	3.7	8.5	0.6	5.8	6.9	11.3
13	Dharwad	2.7	6.1	0.5	3.8	5.0	8.5
14	Gadag	4.1	7.1	0.6	3.5	7.8	10.8
15	Gulbarga	2.8	10.8	0.3	6.3	5.4	15.5
16	Hassan	6.7	9.4	0.8	4.3	12.6	14.5
17	Haveri	4.2	9.4	0.7	5.6	8.1	13.4
18	Kodagu	2.0	3.4	0.6	3.0	3.5	3.9
19	Kolar	3.6	8.7	0.6	5.2	6.8	12.3
20	Koppal	3.0	11.1	0.2	6.1	5.8	16.1
21	Mandya	5.8	9.0	0.7	5.2	11.2	12.7
22	Mysore	2.7	7.0	0.4	5.2	5.2	8.8
23	Raichur	2.0	11.3	0.2	6.9	3.8	15.7
24	Shimoga	2.7	7.8	0.5	4.9	5.0	10.7
25	Tumkur	8.0	10.3	1.6	5.3	14.6	15.5
26	Udupi	1.7	6.4	0.6	4.7	2.7	7.8
27	Uttara Kannada	3.7	9.3	0.9	6.6	6.5	12.1
Karnataka		**3.5**	**7.9**	**0.6**	**5.0**	**6.7**	**10.9**

Source: Worked out based on PCA 1991 and 2001.

7. Employment

District		Proportion of marginal workers - 2001					
		Rural			Urban		
		Persons	Male	Female	Persons	Male	Female
1		65	66	67	68	69	70
1	Bagalkot	12.0	6.0	18.0	3.7	3.2	4.2
2	Bangalore Rural	10.4	5.9	15.1	3.1	3.3	2.8
3	Bangalore Urban	7.7	6.9	8.6	2.2	2.7	1.8
4	Belgaum	9.6	4.2	15.3	3.1	3.1	3.1
5	Bellary	7.7	4.0	11.6	2.5	2.4	2.5
6	Bidar	10.4	7.2	13.7	3.7	4.5	2.7
7	Bijapur	10.8	6.5	15.4	3.4	3.5	3.3
8	Chamarajnagar	12.6	10.7	14.7	5.4	6.1	4.8
9	Chikmaglur	8.7	5.5	12.0	3.5	3.6	3.3
10	Chitradurga	11.2	6.2	16.4	2.4	2.6	2.2
11	Dakshina Kannada	7.4	5.4	9.4	2.5	2.7	2.4
12	Davangere	10.8	6.8	15.0	3.1	3.6	2.6
13	Dharwad	10.3	5.1	15.9	2.6	2.7	2.5
14	Gadag	8.8	4.1	13.7	3.9	2.4	5.5
15	Gulbarga	13.5	7.3	19.8	3.8	3.9	3.8
16	Hassan	10.9	4.7	17.0	2.5	2.7	2.4
17	Haveri	10.9	6.2	15.8	3.9	3.5	4.3
18	Kodagu	3.6	3.0	4.2	2.3	2.9	1.7
19	Kolar	10.6	6.0	15.4	2.8	2.9	2.7
20	Koppal	12.6	6.6	18.6	3.5	3.7	3.3
21	Mandya	10.0	5.5	14.6	3.3	3.5	3.0
22	Mysore	9.9	6.9	13.0	2.0	2.4	1.6
23	Raichur	14.2	8.4	20.1	2.7	2.6	2.7
24	Shimoga	10.3	5.5	15.1	3.2	3.9	2.4
25	Tumkur	12.0	5.9	18.4	3.2	2.8	3.7
26	Udupi	7.2	5.2	8.9	2.7	2.7	2.7
27	Uttara Kannada	11.3	7.1	15.6	4.5	5.3	3.6
Karnataka		**10.5**	**6.0**	**15.1**	**2.8**	**3.0**	**2.6**

Source: Census 2001 (PCA).

7. Employment

District		Sector share of employment: main and marginal workers 2001											
		Percentage to total workers: all areas (rural + urban)											
		Cultivators			Agricultural labourers			Workers in household industries			Other workers		
		Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1		71	72	73	74	75	76	77	78	79	80	81	82
1	Bagalkot	27.1	32.9	17.6	37.9	23.6	61.4	7.5	7.5	7.6	27.4	35.9	13.5
2	Bangalore Rural	41.4	43.2	38.0	20.4	13.7	32.4	4.8	4.0	6.1	33.5	39.0	23.5
3	Bangalore Urban	3.3	3.2	3.8	2.6	1.8	5.4	2.7	1.9	5.5	91.3	93.1	85.2
4	Belgaum	37.6	39.9	33.5	31.3	20.5	50.6	3.5	3.5	3.5	27.6	36.1	12.4
5	Bellary	27.3	31.5	20.6	39.3	25.7	60.5	2.8	2.3	3.5	30.7	40.4	15.4
6	Bidar	24.9	27.7	19.6	37.5	26.1	59.3	2.5	2.3	2.9	35.1	44.0	18.2
7	Bijapur	30.2	36.5	18.5	39.9	26.3	65.4	2.9	3.1	2.7	26.9	34.2	13.4
8	Chamarajnagar	27.7	33.6	15.8	43.0	34.9	59.7	4.4	3.1	6.9	24.9	28.4	17.6
9	Chikmaglur	28.6	34.2	17.7	21.1	14.8	33.5	2.3	2.2	2.7	47.9	48.8	46.2
10	Chitradurga	38.4	43.6	30.2	33.4	21.6	52.2	3.3	2.9	4.0	24.8	31.9	13.6
11	Dakshina Kannada	5.2	6.5	3.6	4.5	5.1	3.6	21.2	2.9	46.1	69.1	85.5	46.7
12	Davangere	30.8	36.2	20.0	34.5	23.6	56.1	3.9	2.6	6.3	30.8	37.5	17.6
13	Dharwad	25.8	26.2	24.9	27.3	16.5	49.5	2.9	2.6	3.5	44.1	54.7	22.1
14	Gadag	30.4	35.3	23.0	39.2	24.6	61.7	3.7	3.6	3.7	26.7	36.5	11.6
15	Gulbarga	27.1	34.3	16.1	40.0	23.7	64.7	2.5	2.3	2.9	30.4	39.7	16.4
16	Hassan	55.0	55.5	54.3	14.6	8.4	24.1	1.6	1.6	1.7	28.7	34.5	19.9
17	Haveri	30.5	37.4	18.1	43.7	31.1	66.8	4.1	3.2	5.9	21.6	28.4	9.2
18	Kodagu	7.9	8.9	6.2	4.3	3.6	5.5	0.9	0.8	1.1	86.8	86.7	87.1
19	Kolar	36.7	37.9	34.8	27.4	18.9	40.3	3.2	2.6	4.2	32.7	40.6	20.6
20	Koppal	30.4	38.5	18.9	42.4	26.0	65.3	3.3	3.4	3.2	24.0	32.1	12.6
21	Mandya	48.9	53.3	41.0	24.5	17.0	38.4	2.1	1.5	3.1	24.4	28.2	17.5
22	Mysore	35.8	36.7	33.8	22.5	16.2	37.7	1.9	1.1	3.9	39.7	46.0	24.6
23	Raichur	28.2	37.1	14.4	44.8	28.2	70.7	2.0	2.0	1.9	25.0	32.7	13.1
24	Shimoga	30.5	33.3	24.3	31.4	21.7	52.1	2.5	2.2	3.4	35.6	42.8	20.2
25	Tumkur	45.7	48.9	41.0	23.8	14.9	37.3	4.6	3.1	7.0	25.8	33.1	14.7
26	Udupi	19.9	18.5	22.0	18.0	13.0	25.2	12.7	3.3	26.1	49.4	65.3	26.6
27	Uttara Kannada	24.7	23.8	26.5	14.5	9.6	25.2	2.2	2.3	2.1	58.5	64.3	46.2
Karnataka		**29.2**	**31.7**	**24.7**	**26.5**	**17.2**	**43.4**	**4.1**	**2.7**	**6.7**	**40.2**	**48.4**	**25.2**

Source: Worked out based on PCA 1991 and 2001.

7. Employment

District		Sector share of employment: main and marginal workers 2001											
		Percentage to total workers - rural											
		Cultivators			Agricultural labourers			Workers in household industries			Other workers		
		Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1		83	84	85	86	87	88	89	90	91	92	93	94
1	Bagalkot	33.5	43.3	20.0	45.4	29.7	67.1	4.4	4.7	4.1	16.7	22.3	8.8
2	Bangalore Rural	49.4	53.6	42.6	23.8	16.5	35.6	2.9	2.4	3.6	24.0	27.5	18.2
3	Bangalore Urban	22.3	23.6	19.2	16.8	12.1	28.1	3.4	2.6	5.4	57.5	61.7	47.3
4	Belgaum	44.3	49.7	36.1	36.3	24.8	53.7	2.9	3.1	2.7	16.5	22.4	7.5
5	Bellary	35.3	44.4	23.9	48.4	34.1	66.4	2.1	2.1	2.1	14.2	19.4	7.6
6	Bidar	29.3	34.3	21.1	43.5	31.7	63.1	2.3	2.3	2.4	24.8	31.7	13.4
7	Bijapur	35.0	44.3	19.9	45.7	31.4	69.1	2.8	3.1	2.3	16.5	21.3	8.7
8	Chamarajnagar	30.9	38.1	17.2	47.5	38.9	64.0	3.3	2.6	4.8	18.3	20.4	14.1
9	Chikmaglur	33.0	40.9	19.3	23.7	17.0	35.3	2.2	2.1	2.4	41.2	40.1	43.0
10	Chitradurga	43.5	51.7	32.0	37.7	25.5	54.9	3.1	2.8	3.5	15.7	20.0	9.6
11	Dakshina Kannada	7.1	9.3	4.5	6.2	7.7	4.5	21.9	3.1	44.1	64.8	79.9	46.9
12	Davangere	39.2	48.7	23.3	43.7	31.5	64.3	2.3	2.2	2.6	14.7	17.6	9.8
13	Dharwad	41.2	47.8	31.9	41.2	28.2	59.2	2.2	2.5	1.9	15.4	21.5	7.0
14	Gadag	37.7	46.3	26.6	46.2	31.1	65.7	2.7	3.1	2.2	13.4	19.5	5.6
15	Gulbarga	32.3	43.9	17.5	47.1	29.6	69.5	2.2	2.3	2.0	18.4	24.2	11.0
16	Hassan	61.9	65.3	57.4	16.3	9.8	25.2	1.3	1.4	1.2	20.4	23.6	16.2
17	Haveri	35.0	44.3	19.8	48.7	35.0	71.2	3.0	2.8	3.3	13.3	17.8	5.7
18	Kodagu	8.8	10.1	6.6	4.7	4.1	5.8	0.9	0.8	1.1	85.6	85.0	86.4
19	Kolar	43.7	47.9	38.2	32.3	23.6	43.7	2.5	2.2	2.8	21.6	26.4	15.3
20	Koppal	33.8	44.8	19.9	46.1	29.2	67.3	3.0	3.3	2.7	17.1	22.7	10.1
21	Mandya	54.6	60.9	44.0	26.7	18.8	40.2	1.9	1.6	2.4	16.8	18.8	13.4
22	Mysore	50.0	54.2	41.8	31.0	23.5	45.9	1.0	0.9	1.3	17.9	21.4	11.0
23	Raichur	33.4	46.9	15.5	52.4	34.9	75.5	1.7	1.8	1.6	12.5	16.4	7.4
24	Shimoga	40.6	47.5	28.7	39.8	29.0	58.4	2.1	2.0	2.4	17.5	21.5	10.5
25	Tumkur	52.5	58.5	44.5	27.2	17.7	40.1	3.8	2.8	5.1	16.5	21.1	10.4
26	Udupi	23.1	22.0	24.5	20.4	15.3	27.1	13.0	3.4	25.6	43.5	59.3	22.8
27	Uttara Kannada	30.5	30.8	29.9	17.8	12.2	27.9	1.8	1.9	1.7	50.0	55.1	40.5
Karnataka		**39.0**	**45.6**	**29.3**	**34.5**	**23.9**	**50.1**	**3.5**	**2.4**	**5.1**	**23.0**	**28.1**	**15.5**

Source: Worked out based on PCA 1991 and 2001.

7. Employment

District		Sector share of employment: main and marginal workers 2001											
		Percentage to total workers - urban											
		Cultivators			Agricultural labourers			Workers in household industries			Other workers		
		Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1		95	96	97	98	99	100	101	102	103	104	105	106
1	Bagalkot	5.1	5.8	2.9	12.4	7.8	27.1	18.0	14.9	28.3	64.5	71.5	41.7
2	Bangalore Rural	3.7	4.1	2.7	4.4	3.2	8.5	13.7	10.0	25.4	78.2	82.7	63.4
3	Bangalore Urban	0.4	0.3	0.6	0.4	0.4	0.6	2.6	1.8	5.6	96.6	97.5	93.3
4	Belgaum	7.3	6.7	10.1	8.7	5.6	21.6	6.0	4.9	10.9	78.0	82.9	57.4
5	Bellary	5.7	6.0	4.8	14.7	9.2	31.6	4.7	2.9	10.3	74.9	81.9	53.2
6	Bidar	2.5	2.4	2.9	6.8	4.6	17.5	3.4	2.4	8.2	87.3	90.6	71.4
7	Bijapur	5.3	5.7	3.6	9.9	6.4	25.9	3.9	3.2	6.8	80.9	84.7	63.7
8	Chamarajnagar	4.8	5.8	1.6	11.6	9.9	16.9	11.7	6.3	28.6	71.9	78.0	52.8
9	Chikmaglur	4.8	5.5	2.1	7.1	5.1	14.8	3.1	2.5	5.7	85.0	86.9	77.4
10	Chitradurga	2.8	2.9	2.4	3.2	2.2	7.6	4.9	3.3	12.3	89.1	91.6	77.7
11	Dakshina Kannada	1.5	1.7	1.3	1.1	0.8	1.4	19.8	2.6	51.2	77.6	94.8	46.1
12	Davangere	3.6	4.1	1.8	5.1	3.6	10.7	8.7	3.8	26.8	82.5	88.5	60.8
13	Dharwad	5.2	5.0	5.7	8.6	5.0	22.8	3.8	2.7	8.0	82.5	87.3	63.5
14	Gadag	12.0	13.2	9.1	21.5	11.6	46.2	6.1	4.6	9.8	60.4	70.6	34.9
15	Gulbarga	3.7	3.8	3.6	8.6	4.8	22.0	4.2	2.3	10.9	83.5	89.1	63.4
16	Hassan	3.5	3.6	3.1	2.1	1.4	5.2	3.9	2.5	9.6	90.5	92.5	82.1
17	Haveri	6.6	7.7	2.4	16.8	14.2	25.9	10.4	4.9	30.3	66.2	73.2	41.4
18	Kodagu	0.7	0.8	0.4	0.7	0.4	1.5	1.2	1.2	1.4	97.4	97.5	96.8
19	Kolar	2.9	2.8	3.0	3.6	2.4	8.0	7.1	4.1	17.6	86.5	90.7	71.4
20	Koppal	5.0	5.4	3.7	15.0	8.9	36.7	5.3	3.8	10.5	74.7	81.9	49.2
21	Mandya	7.2	8.3	3.5	8.4	6.1	16.3	3.7	1.4	11.9	80.6	84.2	68.3
22	Mysore	2.4	2.6	2.0	2.6	2.0	4.9	4.1	1.7	13.9	90.9	93.7	79.3
23	Raichur	4.9	5.2	4.0	10.8	6.1	27.4	3.1	2.6	4.8	81.2	86.1	63.8
24	Shimoga	3.8	4.3	1.8	9.1	6.7	19.5	3.6	2.5	8.3	83.4	86.5	70.4
25	Tumkur	5.4	5.5	5.0	3.8	2.5	7.5	9.8	4.2	27.1	81.1	87.8	60.3
26	Udupi	3.7	3.5	4.1	5.7	3.2	11.5	10.9	2.8	29.9	79.7	90.6	54.5
27	Uttara Kannada	4.4	4.1	5.7	3.4	2.2	8.1	3.8	3.5	4.8	88.4	90.1	81.4
Karnataka		**3.1**	**3.2**	**2.7**	**5.1**	**3.3**	**11.2**	**5.7**	**3.1**	**14.5**	**86.1**	**90.3**	**71.5**

Source: Worked out based on PCA 1991 and 2001.

8. Gender Disparities

District		Female population as percentage of total population		Percentage of child population (0-14 years)			
				1991		2001	
		1991	2001	Boys	Girls	Boys	Girls
1		2	3	4	5	6	7
1	Bagalkot	49.54	49.42			36.5	35.5
2	Bangalore Rural	48.59	48.79	35.0	36.4	29.7	29.7
3	Bangalore Urban	47.45	47.53	30.5	33.2	26.1	27.5
4	Belgaum	48.82	48.95	36.0	36.5	34.2	33.1
5	Bellary	49.14	49.22	40.5	40.5	37.3	36.6
6	Bidar	48.78	48.67	41.0	41.6	38.2	38.3
7	Bijapur	48.66	48.67	39.3	39.1	37.1	36.5
8	Chamarajnagar	48.79	49.20			28.8	28.6
9	Chikmaglur	49.42	49.59	32.9	33.2	28.6	28.2
10	Chitradurga	48.74	48.84	36.0	36.8	31.7	31.6
11	Dakshina Kannada	50.50	50.56	33.9	31.6	28.9	27.2
12	Davangere	48.49	48.74			31.9	32.1
13	Dharwad	48.31	48.66	37.2	37.8	31.5	31.6
14	Gadag	49.21	49.20			33.6	33.1
15	Gulbarga	49.03	49.07	40.7	40.4	40.1	39.2
16	Hassan	49.98	50.12	34.6	34.8	28.9	28.0
17	Haveri	48.36	48.51			33.3	33.7
18	Kodagu	49.46	49.90	32.4	31.9	28.8	28.3
19	Kolar	49.10	49.23	35.6	36.3	31.8	31.6
20	Koppal	49.51	49.56			40.0	38.9
21	Mandya	49.06	49.63	33.5	34.6	29.0	28.1
22	Mysore	48.80	49.11	33.7	34.8	29.2	29.6
23	Raichur	49.46	49.50	41.0	40.7	39.9	38.9
24	Shimoga	49.08	49.42	34.4	35.0	29.7	29.3
25	Tumkur	48.95	49.14	34.0	34.8	29.6	29.0
26	Udupi	53.14	52.99			28.4	24.4
27	Uttara Kannada	49.13	49.23	36.7	34.4	29.9	29.3
Karnataka		**48.97**	**49.07**	**35.8**	**36.3**	**32.0**	**31.7**

Source: Population Census (primary census abstract - PCA) 1991 and 2001.

8. Gender Disparities

District		Sex ratio in age group 0-6 years		Sex ratio - females per 1000 males				
		1991	2001	1961	1971	1981	1991	2001
1		8	9	10	11	12	13	14
1	Bagalkot	960	940	987	987	997	982	980
2	Bangalore Rural	957	942	960	954	955	945	955
3	Bangalore Urban	950	943	890	886	900	903	908
4	Belgaum	955	921	952	947	957	954	960
5	Bellary	956	947	960	966	975	966	969
6	Bidar	962	941	971	963	968	952	949
7	Bijapur	952	928	967	963	970	948	950
8	Chamarajnagar	961	964	968	955	956	953	971
9	Chikmaglur	978	959	903	937	953	977	984
10	Chitradurga	967	946	942	946	952	951	955
11	Dakshina Kannada	962	952	1027	1006	1015	1020	1022
12	Davangere	953	946	948	947	944	942	952
13	Dharwad	947	943	941	928	938	935	949
14	Gadag	955	952	981	983	981	969	969
15	Gulbarga	959	938	989	981	981	962	966
16	Hassan	967	958	969	974	987	999	1004
17	Haveri	954	957	939	938	937	936	944
18	Kodagu	957	977	862	910	933	979	996
19	Kolar	971	959	968	961	971	965	972
20	Koppal	961	953	973	979	989	981	983
21	Mandya	959	934	967	960	960	963	986
22	Mysore	967	962	942	936	948	953	964
23	Raichur	968	964	994	982	988	978	983
24	Shimoga	964	956	879	919	944	964	978
25	Tumkur	970	949	956	957	961	959	967
26	Udupi	972	958	1165	1140	1130	1134	1130
27	Uttara Kannada	949	946	946	957	958	966	971
Karnataka		**960**	**946**	**959**	**957**	**963**	**960**	**965**

Source: Col. 8 and 10 to 13: Population Census (provisional paper I) 2001.

8. Gender Disparities

District		Female literacy rate					
		1991			2001		
		Total	Rural	Urban	Total	Rural	Urban
1		15	16	17	18	19	20
1	Bagalkot	37.13			43.56	37.11	60.82
2	Bangalore Rural	38.15	33.43	59.68	54.99	51.05	70.12
3	Bangalore Urban	68.81	44.09	72.68	77.48	60.81	81.40
4	Belgaum	38.69	31.07	62.99	52.32	45.99	72.75
5	Bellary	32.24	24.34	49.32	45.28	37.45	62.08
6	Bidar	30.53	24.51	55.91	48.81	44.88	67.42
7	Bijapur	41.57	35.29	55.27	43.47	40.54	65.87
8	Chamarajnagar	28.60			42.48	39.10	64.57
9	Chikmaglur	51.31	47.19	72.03	64.01	61.19	78.16
10	Chitradurga	39.38	31.42	65.05	53.78	49.97	75.39
11	Dakshina Kannada	68.84	58.16	77.76	77.21	72.94	84.53
12	Davangere	44.41	64.00	78.21	58.04	52.52	72.06
13	Dharwad	50.41			61.92	47.91	73.59
14	Gadag	39.68	37.13	59.93	52.52	46.36	63.94
15	Gulbarga	24.49			37.90	29.67	61.70
16	Hassan	44.90	16.06	51.87	59.00	55.03	79.74
17	Haveri	43.28	39.56	71.08	57.37	54.74	68.43
18	Kodagu	61.22			72.26	70.37	86.31
19	Kolar	37.75	29.06	66.15	52.23	45.93	73.57
20	Koppal	22.78			39.61	37.02	59.18
21	Mandya	36.70	32.12	60.66	51.53	47.64	72.91
22	Mysore	42.60	25.53	66.91	55.81	42.93	77.34
23	Raichur	21.70	16.48	43.59	35.93	29.38	58.50
24	Shimoga	54.33	44.24	71.35	66.88	61.07	78.76
25	Tumkur	41.93	36.98	67.79	56.94	52.63	76.12
26	Udupi	66.64			75.19	71.60	85.03
27	Uttara Kannada	56.77	51.31	73.79	68.47	63.57	80.51
Karnataka		**44.34**	**34.76**	**65.74**	**56.87**	**48.50**	**74.87**

Note: Rural and Urban break-up for 1991 available for old 20 districts.
Source: Population Census (PCA) 1991 and 2001.

8. Gender Disparities

District		Gap in male and female literacy					
		1991			2001		
		Total	Rural	Urban	Total	Rural	Urban
1		21	22	23	24	25	26
1	Bagalkot	30.59			27.33	29.68	21.53
2	Bangalore Rural	23.36	25.18	14.88	19.00	20.94	11.65
3	Bangalore Urban	14.13	23.88	12.60	10.44	18.04	9.42
4	Belgaum	27.96	30.16	20.55	23.38	25.73	15.90
5	Bellary	26.87	28.39	22.61	23.92	26.66	18.72
6	Bidar	28.44	29.34	22.85	23.66	25.58	16.67
7	Bijapur	28.69	30.80	25.61	26.47	28.63	18.97
8	Chamarajnagar	18.71			16.55	17.05	13.83
9	Chikmaglur	19.25	20.40	12.70	16.27	17.72	9.99
10	Chitradurga	25.12	29.94	16.15	20.89	22.73	12.47
11	Dakshina Kannada	16.04	17.65	12.66	12.49	14.39	9.31
12	Davangere	22.41			18.33	21.02	12.01
13	Dharwad	23.81	29.57	19.89	18.90	25.44	13.72
14	Gadag	31.95			26.80	30.12	20.72
15	Gulbarga	27.59	28.26	23.99	23.87	25.50	18.68
16	Hassan	23.97	25.95	12.94	19.37	21.22	9.99
17	Haveri	24.77			20.24	22.09	13.27
18	Kodagu	14.13	14.63	10.67	11.44	12.04	7.08
19	Kolar	24.94	27.73	15.48	20.94	23.88	11.91
20	Koppal	30.69			28.81	30.29	21.33
21	Mandya	22.48	23.77	15.09	18.97	20.18	12.05
22	Mysore	18.11	20.48	12.78	15.07	18.69	9.21
23	Raichur	25.05	27.78	24.94	25.60	27.23	20.22
24	Shimoga	18.79	22.14	12.88	15.13	17.79	10.04
25	Tumkur	24.56	26.02	14.72	19.84	21.96	10.56
26	Udupi	16.94			13.04	13.88	8.51
27	Uttara Kannada	19.62	21.27	14.33	16.07	18.04	11.20
Karnataka		**22.92**	**25.54**	**16.30**	**19.23**	**22.44**	**12.53**

Note: Rural and Urban break-up for 1991 available for old 20 districts.
Source: Population Census (PCA) 1991 and 2001.

8. Gender Disparities

District		Ratio of female to male literacy		Enrolment of girls in primary schools (standard I - VIII) as % of enrolment of boys		
		1991	2001	1990-91 (I - VII)	2000-01	2003-04
1		27	28	29	30	31
1	Bagalkot	0.55	0.62	75.44	84.64	89.65
2	Bangalore Rural	0.62	0.74	84.86	113.72	94.23
3	Bangalore Urban	0.83	0.89	95.92	100.41	102.39
4	Belgaum	0.58	0.69	86.07	91.09	87.13
5	Bellary	0.55	0.66	83.99	84.02	91.57
6	Bidar	0.52	0.68	63.03	95.84	91.66
7	Bijapur	0.59	0.68	84.77	93.17	87.30
8	Chamarajnagar	0.60	0.73	88.01	97.88	92.62
9	Chikmaglur	0.73	0.80	93.61	93.25	92.05
10	Chitradurga	0.61	0.73	92.01	94.37	89.78
11	Dakshina Kannada	0.82	0.86	98.81	86.83	89.32
12	Davangere	0.66	0.76	93.50	76.01	92.94
13	Dharwad	0.68	0.77	87.20	81.91	92.26
14	Gadag	0.55	0.66	93.69	89.51	92.94
15	Gulbarga	0.47	0.61	66.39	83.80	89.77
16	Hassan	0.65	0.76	89.98	92.95	95.48
17	Haveri	0.64	0.74	79.34	94.41	93.36
18	Kodagu	0.81	0.87	86.84	94.30	96.32
19	Kolar	0.60	0.72	84.32	93.12	93.17
20	Koppal	0.43	0.59	82.18	83.42	88.36
21	Mandya	0.62	0.73	86.85	102.71	93.42
22	Mysore	0.71	0.78	91.09	92.47	92.74
23	Raichur	0.46	0.59	70.59	78.09	89.63
24	Shimoga	0.74	0.82	95.01	86.22	91.89
25	Tumkur	0.63	0.74	86.38	90.83	89.73
26	Udupi	0.80	0.85	70.07	97.91	93.20
27	Uttara Kannada	0.74	0.81	88.43	83.80	95.28
Karnataka		**0.66**	**0.75**	**85.29**	**91.16**	**92.17**

Note: For 1990-91, information available for old 20 districts.
Source: Commissioner for Public Instruction, Karnataka.

8. Gender Disparities

District		Enrolment of girls in high schools (standard IX - X) as % of enrolment of boys		
		1990 -91 (VIII - X)	2000-01	2003-04
1		32	33	34
1	Bagalkot	53.85	59.86	69.93
2	Bangalore Rural	57.34	123.94	99.43
3	Bangalore Urban	91.93	107.96	103.11
4	Belgaum	52.18	75.21	71.80
5	Bellary	59.47	68.15	70.15
6	Bidar	41.11	79.64	94.41
7	Bijapur	59.52	43.87	77.89
8	Chamarajnagar	78.39	119.36	84.79
9	Chikmaglur	88.17	93.77	98.82
10	Chitradurga	74.97	94.85	89.92
11	Dakshina Kannada	83.55	99.01	95.43
12	Davangere	92.91	72.86	93.90
13	Dharwad	79.28	50.30	92.02
14	Gadag	58.81	79.92	71.73
15	Gulbarga	51.79	56.97	74.21
16	Hassan	76.98	75.97	109.67
17	Haveri	58.55	79.11	81.64
18	Kodagu	89.04	129.89	98.11
19	Kolar	65.10	39.51	89.42
20	Koppal	63.08	60.31	66.86
21	Mandya	67.65	84.40	96.93
22	Mysore	69.06	109.99	70.07
23	Raichur	47.77	56.82	77.82
24	Shimoga	120.99	74.76	90.58
25	Tumkur	63.80	57.38	83.07
26	Udupi	95.89	105.31	109.14
27	Uttara Kannada	80.68	77.82	96.27
Karnataka		**71.45**	**75.79**	**86.95**

Source: Commissioner for Public Instruction, Karnataka.

8. Gender Disparities

District		Enrolment of girls in PUC (standard XI - XII) as % of enrolment of boys			Total fertility rate	
		1998-99	2000-01	2003-04	1991	2001
1		35	36	37	38	39
1	Bagalkot	46.02	50.26	43.40		3.1
2	Bangalore Rural	75.48	76.28	77.42	3.8	2.2
3	Bangalore Urban	101.18	103.95	97.56	3.5	1.9
4	Belgaum	47.93	55.15	46.57	3.6	2.7
5	Bellary	65.80	61.70	60.71	4.9	3.1
6	Bidar	69.52	66.12	65.35	4.8	3.4
7	Bijapur	49.75	45.26	46.34	4.3	3.0
8	Chamarajnagar	58.96	51.98	62.21		2.0
9	Chikmaglur	109.37	109.65	91.82	3.1	1.9
10	Chitradurga	67.09	66.46	57.78	3.6	2.3
11	Dakshina Kannada	114.62	114.44	121.80	3.6	1.7
12	Davangere	112.74	114.36	103.66		2.4
13	Dharwad	80.42	81.93	72.94	3.9	2.5
14	Gadag	75.78	78.06	77.42		2.6
15	Gulbarga	60.35	55.16	47.68	4.8	3.5
16	Hassan	66.00	66.72	61.69	2.9	1.9
17	Haveri	90.05	89.81	86.95		2.6
18	Kodagu	63.43	62.18	63.13	2.8	2.0
19	Kolar	60.37	64.17	64.53	3.9	2.5
20	Koppal	69.62	68.44	54.39		3.4
21	Mandya	71.49	78.50	74.24	3.1	1.9
22	Mysore	71.75	81.67	76.91	3.6	2.1
23	Raichur	63.24	63.38	57.58	4.7	3.3
24	Shimoga	92.07	92.67	101.78	3.7	2.0
25	Tumkur	82.73	81.48	76.36	3.5	2.2
26	Udupi	114.45	116.83	107.44		1.5
27	Uttara Kannada	123.56	120.25	101.78	3.7	2.2
Karnataka		**78.39**	**78.18**	**74.28**	**3.9**	**2.4**

Source: Col. 35 to 37: PUC Board, Karnataka and Col. 8 : SRS Report RGI.

8. Gender Disparities

District		Indicators of reproductive and child health (RCH) 1998-99					
		Mean age at marriage 1998-99		Percentage marrying below legal age 1998-99		Percentage of birth orders 3 and above	Percentage receiving full ANC
		Boys	Girls	Boys	Girls		
1		40	41	42	43	44	45
1	Bagalkot						
2	Bangalore Rural	25.8	18.9	2.0	21.5	16.4	69.1
3	Bangalore Urban	26.0	20.9	4.2	12.0	23.3	78.4
4	Belgaum	23.0	17.0	21.0	55.0	36.7	45.6
5	Bellary	24.6	18.5	13.9	44.2	48.6	26.5
6	Bidar	22.5	16.3	30.2	67.6	52.9	37.9
7	Bijapur	23.5	16.2	26.9	64.8	43.0	34.4
8	Chamarajnagar						
9	Chikmaglur	26.4	20.5	9.1	13.6	32.0	68.2
10	Chitradurga	25.2	18.6	13.3	30.5	37.4	67.8
11	Dakshina Kannada	27.7	22.2	3.4	4.5	32.0	84.9
12	Davangere						
13	Dharwad	24.9	19.4	12.2	36.5	37.4	60.4
14	Gadag						
15	Gulbarga	22.7	17.6	30.9	47.7	53.7	28.1
16	Hassan	25.5	19.8	9.6	15.2	19.7	70.2
17	Haveri						
18	Kodagu	26.8	19.9	8.5	22.0	18.8	88.4
19	Kolar	24.3	18.6	15.7	33.5	29.7	75.3
20	Koppal						
21	Mandya	25.5	18.3	6.0	37.0	26.1	67.2
22	Mysore	26.2	17.9	3.4	47.9	23.9	75.8
23	Raichur	22.8	17.4	30.7	57.1	52.8	32.6
24	Shimoga	26.4	20.5	6.3	16.5	22.8	82.2
25	Tumkur	25.2	18.9	5.9	27.1	27.3	76.5
26	Udupi						
27	Uttara Kannada	27.9	21.4	3.3	15.0	27.2	76.4
Karnataka		**26.2**	**19.5**	**14.3**	**35.3**	**35.3**	**60.1**

Source: Rapid Household Survey Report (RCH) 1998-99, ISEC, Bangalore and IIPS, Mumbai.

8. Gender Disparities

District		Indicators of reproductive and child health (RCH) 1998-99				
		Percentage Institutional deliveries	Percentage safe deliveries	Percentage children receiving full immunisation	Percentage women having at least one of RTI/STI symptoms	Percentage men having at least one of RTI/STI symptoms
1		**46**	**47**	**48**	**49**	**50**
1	Bagalkot					
2	Bangalore Rural	64.8	73.9	83.7	14.0	2.2
3	Bangalore Urban	78.3	81.6	77.7	19.2	5.4
4	Belgaum	50.6	62.9	64.8	14.3	0.0
5	Bellary	17.9	30.1	52.6	18.1	9.7
6	Bidar	32.9	43.3	50.3	14.7	17.6
7	Bijapur	38.9	48.4	53.2	6.3	7.5
8	Chamarajnagar					
9	Chikmaglur	62.4	75.5	83.5	20.5	5.5
10	Chitradurga	39.1	52.5	88.4	12.8	1.3
11	Dakshina Kannada	76.6	87.2	86.0	24.2	2.8
12	Davangere					
13	Dharwad	44.8	58.7	74.8	11.6	9.3
14	Gadag					
15	Gulbarga	27.9	35.5	25.3	5.8	11.0
16	Hassan	60.4	67.4	92.8	13.0	2.2
17	Haveri					
18	Kodagu	67.7	74.1	94.8	21.1	4.2
19	Kolar	41.3	52.7	90.6	19.6	0.6
20	Koppal					
21	Mandya	48.8	60.8	88.0	32.5	1.2
22	Mysore	59.5	64.9	92.7	11.0	2
23	Raichur	22.7	36.5	37.2	24.0	13.4
24	Shimoga	62.1	74.1	92.9	23.0	2.8
25	Tumkur	48.4	62.5	88.0	17.4	2.3
26	Udupi					
27	Uttara Kannada	78.2	82.2	89.9	14.4	2.5
Karnataka		**50.0**	**60.0**	**71.8**	**16.3**	**4.4**

Source: Rapid Household Survey Report (RCH) 1998-99, ISEC, Bangalore and IIPS, Mumbai.

8. Gender Disparities

District		Sterilisation cases		Work participation rates (total of main and marginal)					
		% female sterilisation to total		Males		Females		Percentage increase/ decrease over 1991	
		1998-99	2003-04	1991	2001	1991	2001	Male	Female
1		51	52	53	54	55	56	57	58
1	Bagalkot	99.8	99.9	52.0	53.7	32.2	33.3	3.3	3.4
2	Bangalore Rural	100.0	100.0	56.1	59.6	29.2	34.7	6.2	18.8
3	Bangalore Urban	99.7	99.6	53.3	58.0	13.2	18.7	8.8	41.7
4	Belgaum	100.0	99.5	54.4	55.9	29.7	32.7	2.8	10.1
5	Bellary	99.9	99.8	53.6	54.6	35.5	35.9	1.9	1.1
6	Bidar	100.0	100.0	48.8	47.5	30.5	26.2	-2.7	-14.1
7	Bijapur	100.0	100.0	49.9	50.5	31.9	28.5	1.2	-10.7
8	Chamarajnagar	100.0	100.0	59.7	61.4	27.3	31.1	2.8	13.9
9	Chikmaglur	100.0	99.9	57.5	59.4	32.1	30.9	3.3	-3.7
10	Chitradurga	100.0	100.0	54.4	57.0	34.6	37.7	4.8	9.0
11	Dakshina Kannada	99.8	99.2	53.1	58.2	37.6	41.7	9.6	10.9
12	Davangere	100.0	99.9	54.0	56.7	30.2	30.1	5.0	-0.3
13	Dharwad	99.9	98.7	52.2	56.0	25.0	28.6	7.3	14.4
14	Gadag	100.0	100.0	53.1	56.2	36.3	37.7	5.8	3.9
15	Gulbarga	100.0	99.9	51.2	51.1	34.6	34.9	-0.2	0.9
16	Hassan	99.9	99.8	56.1	60.8	32.4	39.7	8.4	22.5
17	Haveri	100.0	100.0	55.0	58.2	31.6	33.7	5.8	6.6
18	Kodagu	100.0	99.8	58.7	60.9	35.3	36.2	3.7	2.5
19	Kolar	100.0	100.0	55.0	58.1	31.4	39.0	5.6	24.2
20	Koppal	100.0	100.0	54.1	53.7	38.5	38.9	-0.7	1.0
21	Mandya	100.0	100.0	57.5	61.2	31.0	33.9	6.4	9.4
22	Mysore	99.9	99.9	55.9	58.2	20.8	25.3	4.1	21.6
23	Raichur	100.0	100.0	53.3	52.9	32.6	34.7	-0.8	6.4
24	Shimoga	99.9	99.5	55.1	58.7	24.4	28.0	6.5	14.8
25	Tumkur	100.0	100.0	56.9	60.2	38.1	41.3	5.8	8.4
26	Udupi	99.8	99.7	49.4	55.1	31.3	33.9	11.5	8.3
27	Uttara Kannada	99.9	99.9	53.3	57.6	23.7	27.8	8.1	17.3
Karnataka		**99.9**	**99.8**	**54.1**	**56.6**	**29.4**	**32.0**	**4.6**	**8.8**

Source: Col. 51 and 52: Directorate of Health and Family Welfare Services, Karnataka.

8. Gender Disparities

District		Women work participation			
		Proportion of female workers to male workers (%)		Percentage of women cultivators to all cultivators	Percentage of women agricultural labourers to all agricultural labourers
		1991	2001	2001	2001
1		**59**	**60**	**61**	**62**
1	Bagalkot	60.7	60.7	24.5	61.2
2	Bangalore Rural	49.2	55.6	32.8	56.8
3	Bangalore Urban	22.4	29.2	25.9	46.8
4	Belgaum	52.1	56.2	32.1	58.2
5	Bellary	63.9	63.8	29.5	60.0
6	Bidar	59.4	52.3	27.0	54.3
7	Bijapur	60.7	53.6	21.4	57.1
8	Chamarajnagar	54.5	49.2	18.8	45.7
9	Chikmaglur	60.4	51.2	20.9	53.7
10	Chitradurga	43.6	63.2	30.5	60.4
11	Dakshina Kannada	52.7	73.2	28.9	34.1
12	Davangere	44.7	50.5	21.8	54.5
13	Dharwad	72.3	48.4	31.5	59.3
14	Gadag	66.2	65.0	29.8	61.9
15	Gulbarga	65.0	66.0	23.7	64.3
16	Hassan	57.6	65.6	39.1	65.2
17	Haveri	53.9	54.6	20.9	54.0
18	Kodagu	58.8	59.1	29.3	47.4
19	Kolar	55.0	65.3	37.5	58.2
20	Koppal	69.8	71.3	25.9	64.2
21	Mandya	52.0	54.6	29.6	55.3
22	Mysore	35.5	41.9	27.9	49.3
23	Raichur	59.9	64.6	20.0	61.8
24	Shimoga	42.6	46.6	25.4	52.8
25	Tumkur	64.1	66.4	35.8	62.4
26	Udupi	71.9	69.5	45.4	57.5
27	Uttara Kannada	42.9	46.8	34.3	55.2
Karnataka		**52.1**	**54.5**	**29.8**	**57.9**

Source: Population Census - PCA 1991 and 2001.

8. Gender Disparities

District		Women work participation			
		Percentage of women in household industries to all workers in household industries	Percentage of women other worker to all other workers	Percentage of women employees in organised sector	
		2001	2001	1998-99	2003-04
1		63	64	65	66
1	Bagalkot	38.0	18.5	20.6	23.3
2	Bangalore Rural	46.0	25.1		
3	Bangalore Urban	46.3	21.1	24.8	26.3
4	Belgaum	36.4	16.2	15.3	20.2
5	Bellary	48.7	19.5	17.7	20.2
6	Bidar	39.6	17.8	19.5	23.7
7	Bijapur	31.8	17.4	19.7	100.1
8	Chamarajnagar	52.2	23.3	31.8	32.7
9	Chikmaglur	38.8	32.6	33.6	33.6
10	Chitradurga	46.8	21.2	22.7	28.3
11	Dakshina Kannada	92.0	28.6	69.1	69.1
12	Davangere	54.6	19.2	28.3	28.9
13	Dharwad	39.6	16.4	14.8	17.7
14	Gadag	40.4	17.1	18.8	25.7
15	Gulbarga	44.8	21.4	21.3	25.3
16	Hassan	41.7	27.4	23.2	29.5
17	Haveri	50.5	15.0	14.7	22.8
18	Kodagu	45.1	37.3	39.2	43.1
19	Kolar	51.2	24.9	21.8	27.7
20	Koppal	40.4	21.8	26.2	25.5
21	Mandya	52.2	25.3	23.6	25.4
22	Mysore	58.4	18.3	19.6	22.5
23	Raichur	37.7	20.5	17.8	21.5
24	Shimoga	42.3	18.1	20.6	23.4
25	Tumkur	60.3	22.8	23.5	24.9
26	Udupi	84.6	22.1	48.3	52.9
27	Uttara Kannada	30.1	25.2	21.5	24.8
Karnataka		**57.8**	**22.1**	**29.5**	**31.5**

Sources:
1. Col. 63 and 64: Population Census - PCA 1991 and 2001.
2. Col. 65 and 66: Directorate of Employment and Training, Karnataka.

8. Gender Disparities

District		Women's hardships					
		Type of fuel for cooking – percentage					
		1991			2001		
		Rural	Urban	Total	Rural	Urban	Total
1		**67**	**68**	**69**	**70**	**71**	**72**
1	Bagalkot				97	68	88
2	Bangalore Rural	99	70	96	95	72	90
3	Bangalore Urban	98	80	69	82	46	50
4	Belgaum	94	74	85	88	44	77
5	Bellary	99	84	94	96	68	86
6	Bidar	99	73	97	98	72	93
7	Bijapur	99	65	95	97	64	90
8	Chamarajnagar				96	74	93
9	Chikmaglur	97	85	93	91	52	83
10	Chitradurga	95	87	93	97	66	91
11	Dakshina Kannada	99	82	88	90	48	73
12	Davangere				94	57	82
13	Dharwad	91	87	89	95	46	68
14	Gadag				97	71	88
15	Gulbarga	99	66	94	98	66	90
16	Hassan	99	89	95	94	52	86
17	Haveri				96	68	90
18	Kodagu	97	81	91	85	33	78
19	Kolar	99	87	95	96	64	88
20	Koppal				96	76	93
21	Mandya	95	80	96	95	68	90
22	Mysore	98	69	91	95	49	78
23	Raichur	99	70	96	97	73	91
24	Shimoga	96	73	69	86	49	73
25	Tumkur	99	70	96	97	58	89
26	Udupi				82	45	75
27	Uttara Kannada	99	79	88	83	46	72
Karnataka		**98**	**84**	**90**	**93**	**54**	**80**

Source: Computed based on data of Population Census 2001 (Housing tables).

8. Gender Disparities

District		Women's hardships					
		Percentage of households without access to safe drinking water					
		1991			2001		
		Rural	Urban	Total	Rural	Urban	Total
1		**73**	**74**	**75**	**76**	**77**	**78**
1	Bagalkot				17	6	14
2	Bangalore Rural	13	14	11	3	3	3
3	Bangalore Urban	18	11	19	2	4	4
4	Belgaum	36	39	24	28	14	25
5	Bellary	16	18	11	8	2	6
6	Bidar	40	40	36	18	30	20
7	Bijapur	27	31	13	23	8	20
8	Chamarajnagar				8	0	7
9	Chikmaglur	31	35	7	21	2	17
10	Chitradurga	12	14	7	2	0	2
11	Dakshina Kannada	80	88	59	75	39	61
12	Davangere				5	3	4
13	Dharwad	18	22	12	24	5	13
14	Gadag				17	4	12
15	Gulbarga	37	43	15	24	6	19
16	Hassan	20	23	8	8	1	7
17	Haveri				2	4	3
18	Kodagu	55	62	16	50	13	45
19	Kolar	10	10	12	3	3	3
20	Koppal				8	2	7
21	Mandya	29	30	21	7	4	7
22	Mysore	17	20	10	7	1	5
23	Raichur	35	39	16	27	4	21
24	Shimoga	34	41	14	36	9	27
25	Tumkur	19	20	13	3	1	3
26	Udupi				83	68	80
27	Uttara Kannada	70	76	51	71	51	65
Karnataka		**28**	**33**	**19**	**19**	**8**	**15**

Source: Computed based on data of Population Census 2001 (Housing tables).

8. Gender Disparities

District		Women's hardships					
		Percentage of households without access to toilet					
		1991			2001		
		Rural	Urban	Total	Rural	Urban	Total
1		**79**	**80**	**81**	**82**	**83**	**84**
1	Bagalkot				95	66	86
2	Bangalore Rural	94	34	83	79	17	66
3	Bangalore Urban	81	19	27	59	9	15
4	Belgaum	96	52	86	90	42	78
5	Bellary	97	65	87	87	46	73
6	Bidar	97	52	90	92	38	81
7	Bijapur	99	74	93	97	57	88
8	Chamarajnagar				89	43	82
9	Chikmaglur	86	33	77	67	20	58
10	Chitradurga	96	48	83	89	35	79
11	Dakshina Kannada	80	31	66	53	14	37
12	Davangere				81	33	66
13	Dharwad	92	53	78	84	30	55
14	Gadag				93	66	84
15	Gulbarga	98	53	88	95	43	81
16	Hassan	94	35	84	83	21	72
17	Haveri				82	39	74
18	Kodagu	75	28	68	51	25	48
19	Kolar	93	37	80	80	25	67
20	Koppal				91	61	86
21	Mandya	94	45	86	84	26	75
22	Mysore	95	27	75	83	10	56
23	Raichur	98	72	93	94	57	84
24	Shimoga	90	34	74	67	24	52
25	Tumkur	96	36	86	86	24	74
26	Udupi				50	16	44
27	Uttara Kannada	88	44	77	78	36	65
Karnataka		**93**	**37**	**76**	**83**	**25**	**63**

Source: Computed based on data of Population Census 2001(Housing tables).

8. Gender Disparities

District		Crime against women					
		Molestation and rape per lakh female population			Dowry deaths per lakh female population		
		1991	1998	2003	1991	1998	2003
1		85	86	87	88	89	90
1	Bagalkot		5.79	6.63		0.13	0.24
2	Bangalore Rural		9.48	14.35		3.27	3.32
3	Bangalore Urban	11.86	7.41	7.49	4.23	1.57	1.03
4	Belgaum	17.87	3.81	2.64	2.68	0.15	0.57
5	Bellary	10.07	7.22	6.97	1.06	0.96	0.19
6	Bidar	5.47	4.75	6.78	1.37	0.86	0.66
7	Bijapur	14.93	8.68	8.52	1.49	0.24	0.44
8	Chamarajnagar		3.24	8.96		0.87	0.83
9	Chikmaglur	1.33	9.33	10.54	0.00	0.91	0.69
10	Chitradurga	6.03	8.61	8.22	0.54	0.56	0.80
11	Dakshina Kannada	1.79	2.39	2.64	0.30	0.00	0.20
12	Davangere		5.84	8.10		0.36	1.13
13	Dharwad	5.48	2.95	2.74	0.53	0.80	0.75
14	Gadag		2.38	2.66		0.65	0.20
15	Gulbarga	22.48	10.94	10.32	6.08	1.03	0.31
16	Hassan	6.64	7.62	10.77	0.00	0.83	0.34
17	Haveri		2.67	5.07		0.30	0.14
18	Kodagu	3.62	7.21	13.73	0.16	0.00	0.36
19	Kolar	14.67	9.27	5.66	1.81	0.67	1.34
20	Koppal		2.88	4.86		0.00	0.81
21	Mandya	1.50	6.30	8.86	1.36	1.05	0.57
22	Mysore	18.55	8.72	6.48	1.78	1.21	0.91
23	Raichur	10.82	5.57	8.67	0.00	0.26	0.83
24	Shimoga	15.36	9.07	10.63	2.23	1.66	0.48
25	Tumkur	1.37	2.93	7.06	0.23	0.33	0.78
26	Udupi		4.34	4.38		0.00	0.00
27	Uttara Kannada	2.36	4.33	5.75	0.09	0.77	0.15
Karnataka		**7.31**	**6.36**	**7.16**	**1.15**	**0.81**	**0.73**

Source: Computed based on data of State Crimes Record Bureau, Karnataka. and Census Population 1991.

8. Gender Disparities

District		Crime against women								
		Suicides per lakh population						Female suicides as % of male		
		1991		1998		2003				
		Male	Female	Male	Female	Male	Female	1991	1998	2003
1		91	92	93	94	95	96	97	98	99
1	Bagalkot			28.02	12.09	25.80	17.05		47.24	64.57
2	Bangalore Rural			66.56	28.78	63.15	29.76		65.89	44.91
3	Bangalore Urban	37.39	23.97	27.33	25.28	23.72	18.45	64.11	77.16	70.45
4	Belgaum	112.31	66.14	23.19	9.76	21.52	8.96	58.89	56.64	39.92
5	Bellary	9.54	13.52	24.89	15.50	22.69	14.70	141.67	66.67	62.81
6	Bidar	27.94	18.37	14.19	4.61	13.11	6.12	65.73	44.44	44.23
7	Bijapur	43.00	29.86	20.41	15.94	18.98	9.51	69.44	62.33	47.51
8	Chamarajnagar			17.38	8.00	16.75	8.34		38.14	48.19
9	Chikmaglur	12.69	5.11	46.24	35.30	43.67	29.02	40.30	61.66	65.37
10	Chitradurga	52.02	43.11	42.97	36.83	40.39	19.23	82.87	74.79	45.45
11	Dakshina Kannada	42.31	22.35	46.34	14.53	43.44	11.89	52.82	32.52	27.99
12	Davangere			48.99	31.96	46.22	26.77		63.96	55.09
13	Dharwad	29.71	19.38	33.62	15.93	31.30	14.08	65.25	49.38	42.64
14	Gadag			24.55	8.45	23.18	12.48		44.83	52.14
15	Gulbarga	136.10	118.48	12.73	5.99	11.64	7.67	87.05	63.97	63.54
16	Hassan	33.63	21.68	34.45	17.62	33.15	13.17	64.47	67.27	39.93
17	Haveri			23.38	11.59	22.18	9.30		43.58	39.52
18	Kodagu	40.46	19.41	90.30	38.70	86.00	37.93	47.97	31.00	43.93
19	Kolar	37.85	26.62	23.65	18.13	22.27	11.80	70.34	79.49	51.37
20	Koppal			25.07	4.31	22.61	11.67		100.00	50.70
21	Mandya	11.55	4.08	30.70	13.19	29.90	8.86	35.29	52.07	29.21
22	Mysore	83.62	57.19	40.83	23.90	38.52	17.90	68.39	63.38	44.85
23	Raichur	11.68	9.81	11.56	5.96	10.60	5.23	83.95	64.79	48.35
24	Shimoga	134.93	82.41	48.19	26.33	45.54	24.15	61.08	52.42	51.81
25	Tumkur	13.60	11.77	26.30	14.91	25.03	13.58	86.55	68.54	52.40
26	Udupi			47.90	14.92	46.51	17.68		38.57	42.86
27	Uttara Kannada	13.42	7.56	91.34	13.92	87.13	19.62	56.34	30.82	21.84
Karnataka		**35.29**	**23.58**	**32.62**	**17.40**	**30.31**	**14.97**	**66.81**	**58.33**	**47.59**

Source: Computed based on data of State Crimes Record Bureau, Karnataka. and Census Population 1991.

8. Gender Disparities

District		Empowerment of women					
		Gram panchayat - 2000					
		No. of seats	Seats won by women		Total no. of presidents	Women presidents	
			No.	%		No.	%
1		100	101	102	103	104	105
1	Bagalkot	2505	985	39	163	65	40
2	Bangalore Rural	3479	1421	41	228	90	39
3	Bangalore Urban	1707	740	43	112	41	37
4	Belgaum	7253	3137	43	485	172	35
5	Bellary	2763	1182	43	189	76	40
6	Bidar	2551	1120	44	175	64	37
7	Bijapur	3165	1371	43	199	74	37
8	Chamarajnagar	1922	584	30	120	48	40
9	Chikmaglur	2181	1046	48	226	85	38
10	Chitradurga	2831	829	29	185	70	38
11	Dakshina Kannada	2927	1317	45	203	75	37
12	Davangere	2911	1218	42	230	85	37
13	Dharwad	1646	849	52	127	51	40
14	Gadag	1456	631	43	106	44	42
15	Gulbarga	5021	2178	43	337	127	38
16	Hassan	3451	1488	43	258	97	38
17	Haveri	2667	1138	43	206	81	39
18	Kodagu	1143	516	45	98	38	39
19	Kolar	4372	2025	46	307	120	39
20	Koppal	2101	895	43	134	50	37
21	Mandya	3580	1530	43	232	87	38
22	Mysore	3812	1606	42	235	87	37
23	Raichur	2673	1120	42	164	60	37
24	Shimoga	2495	1210	48	260	98	38
25	Tumkur	4932	2074	42	321	121	38
26	Udupi	2238	992	44	146	52	36
27	Uttara Kannada	2332	1135	49	207	86	42
Karnataka		**80114**	**34337**	**43**	**5653**	**2144**	**38**

Source: Rural Development and Panchayat Raj Department, Karnataka.

8. Gender Disparities

District		Empowerment of women					
		Taluka panchayats - 2000					
		No. of seats	Seats won by women		Total no. of presidents	Women presidents	
			No.	%		No.	%
1		106	107	108	109	110	111
1	Bagalkot	99	41	41	6	2	33
2	Bangalore Rural	139	57	41	8	3	38
3	Bangalore Urban	68	28	41	4	1	25
4	Belgaum	287	110	38	10	3	30
5	Bellary	112	47	42	7	2	29
6	Bidar	101	43	43	5	1	20
7	Bijapur	124	49	40	5	2	40
8	Chamarajnagar	81	33	41	4	1	25
9	Chikmaglur	103	50	49	7	2	29
10	Chitradurga	115	48	42	6	2	33
11	Dakshina Kannada	115	48	42	5	2	40
12	Davangere	115	46	40	6	2	33
13	Dharwad	66	33	50	5	1	20
14	Gadag	66	32	48	5	2	40
15	Gulbarga	198	82	41	10	3	30
16	Hassan	139	58	42	8	3	38
17	Haveri	109	47	43	7	3	43
18	Kodagu	46	19	41	3	1	33
19	Kolar	181	78	43	11	4	36
20	Koppal	83	33	40	4	1	25
21	Mandya	144	60	42	7	2	29
22	Mysore	152	62	41	7	3	43
23	Raichur	107	43	40	5	2	40
24	Shimoga	99	47	47	7	3	43
25	Tumkur	195	80	41	10	3	30
26	Udupi	88	34	39	3	1	33
27	Uttara Kannada	123	67	54	11	4	36
Karnataka		**3255**	**1375**	**42**	**176**	**59**	**34**

Source: Rural Development and Panchayat Raj Department, Karnataka.

8. Gender Disparities

District		Empowerment of women					
		Zilla panchayats					
		No. of seats	Seats won by women		Total no. of presidents	Women presidents	
			No.	%		No.	%
1		112	113	114	115	116	117
1	Bagalkot	26	10	38	1	0	0
2	Bangalore Rural	38	16	42	1	0	0
3	Bangalore Urban	17	7	41	1	0	0
4	Belgaum	76	28	37	1	0	0
5	Bellary	32	12	38	1	0	0
6	Bidar	26	10	38	1	0	0
7	Bijapur	32	13	41	1	1	100
8	Chamarajnagar	21	9	43	1	1	100
9	Chikmaglur	30	12	40	1	0	0
10	Chitradurga	31	12	39	1	1	100
11	Dakshina Kannada	31	13	42	1	0	0
12	Davangere	31	13	42	1	1	100
13	Dharwad	18	8	44	1	0	0
14	Gadag	17	7	41	1	0	0
15	Gulbarga	55	20	36	1	1	100
16	Hassan	37	14	38	1	1	100
17	Haveri	29	12	41	1	0	0
18	Kodagu	26	9	35	1	1	100
19	Kolar	47	18	38	1	0	0
20	Koppal	23	9	39	1	0	0
21	Mandya	39	15	38	1	0	0
22	Mysore	41	16	39	1	0	0
23	Raichur	29	11	38	1	0	0
24	Shimoga	27	10	37	1	0	0
25	Tumkur	52	19	37	1	1	100
26	Udupi	24	10	42	1	1	100
27	Uttara Kannada	35	13	37	1	0	0
Karnataka		**890**	**346**	**39**	**27**	**9**	**33**

Source: Rural Development and Panchayat Raj Department, Karnataka.

9. Housing and Amenities

District		Percentage distribution of census houses according to type							
		1991				2001			
		All areas				All areas			
		Pucca	Semi-pucca	Kutcha	Not stated	Permanent	Semi-permanent	Temporary	Unclassified
1		2	3	4	5	6	7	8	9
1	Bagalkot					25.15	66.89	7.92	0.04
2	Bangalore Rural	42.52	34.12	19.63	3.74	56.59	29.37	14.03	0.01
3	Bangalore Urban	82.79	10.66	3.44	3.10	89.72	8.52	1.75	0.01
4	Belgaum	48.35	39.46	9.11	3.09	54.60	38.34	7.05	0.01
5	Bellary	34.48	38.25	25.42	1.85	42.03	33.48	24.47	0.03
6	Bidar	68.69	21.79	5.18	4.34	75.17	22.49	2.29	0.05
7	Bijapur	23.06	66.29	8.62	2.03	26.96	63.77	9.21	0.06
8	Chamarajnagar					46.88	41.58	11.50	0.03
9	Chikmaglur	36.00	43.19	16.48	4.34	44.81	49.15	6.02	0.02
10	Chitradurga	48.75	33.44	13.64	4.17	51.83	35.60	12.53	0.04
11	Dakshina Kannada	33.18	41.43	23.22	2.17	48.06	47.29	4.63	0.02
12	Davangere					60.13	34.19	5.66	0.02
13	Dharwad	33.74	39.75	21.54	4.97	47.37	35.40	17.21	0.02
14	Gadag					32.94	38.93	28.08	0.04
15	Gulbarga	56.81	34.63	5.45	3.11	59.49	35.34	5.13	0.04
16	Hassan	23.34	67.58	6.98	2.09	32.84	64.52	2.63	0.02
17	Haveri					39.13	52.33	8.52	0.03
18	Kodagu	38.82	43.99	13.47	3.72	49.16	46.81	4.03	0.00
19	Kolar	58.23	22.00	16.19	3.59	69.19	19.98	10.82	0.01
20	Koppal					25.95	40.18	33.81	0.07
21	Mandya	45.76	36.18	14.37	3.70	56.93	34.18	8.88	0.01
22	Mysore	39.71	43.83	12.28	4.19	53.73	41.12	5.14	0.01
23	Raichur	20.80	40.56	36.44	2.20	24.01	44.28	31.68	0.03
24	Shimoga	37.84	35.81	21.08	5.26	45.27	47.27	7.46	0.00
25	Tumkur	47.66	28.82	19.69	3.83	61.23	24.91	13.79	0.07
26	Udupi					53.18	39.96	6.85	0.01
27	Uttara Kannada	38.11	33.01	21.84	7.04	48.65	42.78	8.55	0.02
Karnataka		**45.15**	**36.40**	**14.97**	**3.49**	**54.94**	**35.52**	**9.51**	**0.02**

Notes:
1. The terms used in 1991 Census such as kutcha, semi-pucca and pucca.
2. In 2001 these have been changed to temporary, semi-permanent and permanent respectively.
3.The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of census houses according to type							
		1991				2001			
		Rural				Rural			
		Pucca	Semi-pucca	Kutcha	Not stated	Permanent	Semi-permanent	Temporary	Unclassified
1		10	11	12	13	14	15	16	17
1	Bagalkot					16.91	73.96	9.08	0.05
2	Bangalore Rural	36.57	37.89	21.76	3.78	51.18	33.00	15.81	0.01
3	Bangalore Urban	55.86	34.32	6.90	2.92	71.32	24.86	3.81	0.01
4	Belgaum	44.51	41.96	10.87	2.65	51.38	40.16	8.46	0.01
5	Bellary	27.68	44.55	26.23	1.53	32.81	39.30	27.86	0.03
6	Bidar	66.49	22.97	6.01	4.52	74.46	22.94	2.55	0.05
7	Bijapur	14.17	73.99	10.14	1.70	15.59	73.53	10.84	0.04
8	Chamarajnagar					43.40	44.27	12.29	0.04
9	Chikmaglur	30.09	47.09	18.92	3.90	38.43	54.45	7.09	0.03
10	Chitradurga	40.95	40.49	16.00	2.57	47.65	39.20	13.11	0.04
11	Dakshina Kannada	24.78	43.17	29.96	2.08	32.87	60.25	6.87	0.01
12	Davangere					55.24	37.64	7.10	0.02
13	Dharwad	22.79	46.31	26.95	3.95	23.93	45.87	30.19	0.02
14	Gadag					28.53	40.79	30.67	0.02
15	Gulbarga	48.78	41.81	6.65	2.76	50.30	43.35	6.31	0.03
16	Hassan	14.08	76.05	7.78	2.08	23.90	73.18	2.89	0.02
17	Haveri					35.35	55.36	9.26	0.03
18	Kodagu	33.28	47.70	15.26	3.76	44.88	50.59	4.52	0.00
19	Kolar	52.49	24.44	19.37	3.71	63.54	23.01	13.44	0.01
20	Koppal					21.12	43.26	35.55	0.07
21	Mandya	41.12	40.79	14.15	3.95	53.27	38.12	8.60	0.01
22	Mysore	25.67	54.86	15.44	4.03	36.65	56.53	6.81	0.01
23	Raichur	14.24	45.69	38.26	1.81	13.66	50.10	36.21	0.03
24	Shimoga	26.70	41.06	27.78	4.45	31.28	57.81	10.90	0.00
25	Tumkur	41.56	32.07	22.47	3.89	56.50	27.38	16.05	0.07
26	Udupi					48.06	43.97	7.96	0.01
27	Uttara Kannada	29.26	36.20	27.64	6.90	39.94	48.77	11.26	0.02
Karnataka		**33.32**	**44.62**	**18.86**	**3.20**	**42.71**	**44.94**	**12.32**	**0.02**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of census houses according to type							
		1991				2001			
		Urban				Urban			
		Pucca	Semi-pucca	Kutcha	Not stated	Permanent	Semi-permanent	Temporary	Unclassified
1		18	19	20	21	22	23	24	25
1	Bagalkot					45.42	49.49	5.07	0.03
2	Bangalore Rural	67.80	18.08	10.53	3.59	76.97	15.70	7.32	0.00
3	Bangalore Urban	87.04	6.93	2.90	3.13	92.13	6.38	1.48	0.01
4	Belgaum	61.14	31.11	3.21	4.54	64.67	32.67	2.63	0.03
5	Bellary	49.74	24.08	23.60	2.58	58.74	22.93	18.31	0.03
6	Bidar	78.26	16.62	1.54	3.59	77.89	20.75	1.31	0.05
7	Bijapur	50.42	42.62	3.95	3.02	67.96	28.56	3.34	0.15
8	Chamarajnagar					66.88	26.11	7.00	0.01
9	Chikmaglur	66.96	22.74	3.67	6.62	70.94	27.43	1.63	0.00
10	Chitradurga	69.36	14.82	7.42	8.40	70.47	19.55	9.92	0.06
11	Dakshina Kannada	56.09	36.68	4.84	2.39	71.63	27.19	1.16	0.03
12	Davangere					71.23	26.38	2.38	0.01
13	Dharwad	52.79	28.35	12.12	6.75	65.95	27.11	6.92	0.02
14	Gadag					41.30	35.43	23.19	0.08
15	Gulbarga	82.88	11.34	1.54	4.24	85.89	12.32	1.72	0.07
16	Hassan	68.02	26.70	3.14	2.14	74.61	24.01	1.38	0.00
17	Haveri					54.17	40.26	5.58	0.00
18	Kodagu	71.31	22.25	2.93	3.51	76.43	22.69	0.88	0.00
19	Kolar	78.39	13.41	5.01	3.18	86.54	10.68	2.76	0.02
20	Koppal					49.48	25.16	25.30	0.07
21	Mandya	67.14	14.94	15.38	2.54	76.27	13.38	10.34	0.00
22	Mysore	72.79	17.83	4.81	4.56	82.23	15.40	2.36	0.01
23	Raichur	44.35	22.12	29.90	3.62	54.32	27.24	18.39	0.05
24	Shimoga	66.59	22.26	3.79	7.37	70.85	27.99	1.16	0.00
25	Tumkur	77.35	12.99	6.12	3.54	80.84	14.66	4.42	0.07
26	Udupi					75.33	22.61	2.03	0.03
27	Uttara Kannada	64.36	23.54	4.63	7.48	69.98	28.08	1.91	0.03
	Karnataka	**70.99**	**18.45**	**6.45**	**4.11**	**77.92**	**17.82**	**4.23**	**0.02**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by no. of rooms (all areas)					
		1991					
		No. of households occupied					
		1 room	2 rooms	3 rooms	4 rooms and above	Unspecified rooms	Total no. of households
1		26	27	28	29	30	31
1	Bagalkot						
2	Bangalore Rural	36.55	35.85	12.87	8.14	6.58	308550
3	Bangalore Urban	39.45	31.59	14.47	11.95	2.54	927425
4	Belgaum	38.22	38.18	12.85	7.71	3.03	614610
5	Bellary	42.87	37.93	10.00	6.44	2.76	324515
6	Bidar	46.43	32.63	9.94	9.84	1.15	200570
7	Bijapur	41.54	38.91	11.46	7.56	0.54	491925
8	Chamarajnagar						
9	Chikmaglur	18.15	38.51	20.57	20.83	1.94	192995
10	Chitradurga	40.73	35.39	12.14	8.05	3.70	382435
11	Dakshina Kannada	19.36	29.76	21.37	28.61	0.89	452900
12	Davangere						
13	Dharwad	35.21	39.13	13.09	9.32	3.25	586125
14	Gadag						
15	Gulbarga	41.63	35.48	11.37	10.99	0.52	442755
16	Hassan	26.57	37.58	15.92	11.19	8.74	291605
17	Haveri						
18	Kodagu	9.37	28.45	21.14	40.79	0.25	105630
19	Kolar	40.96	27.53	9.99	8.85	12.67	396755
20	Koppal						
21	Mandya	35.79	32.89	12.39	8.71	10.22	302675
22	Mysore	41.04	31.31	10.20	7.04	10.41	585390
23	Raichur	49.51	33.70	9.21	5.57	2.01	406495
24	Shimoga	12.21	38.14	24.34	24.42	0.88	344685
25	Tumkur	37.70	35.00	12.45	7.96	6.88	441875
26	Udupi						
27	Uttara Kannada	15.76	39.49	21.72	22.62	0.40	218535
Karnataka		35.69	34.80	13.73	11.66	4.12	8018450

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by no. of rooms (all areas)					
		2001					
		No. of households occupied					
		No. of exclusive rooms	1 room	2 rooms	3 rooms	4 rooms and above	Total no. of households
1		32	33	34	35	36	37
1	Bagalkot	2.70	36.91	36.70	13.16	10.53	293347
2	Bangalore Rural	18.01	41.44	23.87	9.62	7.06	383592
3	Bangalore Urban	7.09	37.28	28.84	15.98	10.80	1418289
4	Belgaum	3.48	36.00	33.53	14.84	12.15	761914
5	Bellary	10.12	43.91	27.86	10.49	7.61	368360
6	Bidar	1.16	41.61	32.19	12.23	12.81	247350
7	Bijapur	1.53	41.86	34.37	12.15	10.08	323275
8	Chamarajnagar	21.56	45.58	21.71	6.93	4.22	202913
9	Chikmaglur	5.61	23.06	27.80	19.75	23.78	239728
10	Chitradurga	10.44	44.87	27.39	10.52	6.78	294724
11	Dakshina Kannada	1.85	12.18	22.10	22.87	41.00	349695
12	Davangere	9.31	33.12	28.39	16.80	12.38	333888
13	Dharwad	7.79	33.90	28.48	14.72	15.11	289789
14	Gadag	20.36	43.31	23.06	7.72	5.55	180351
15	Gulbarga	1.68	42.85	32.16	11.54	11.77	542937
16	Hassan	9.56	33.70	27.28	15.50	13.96	360089
17	Haveri	13.99	30.58	29.49	14.63	11.31	255761
18	Kodagu	0.82	11.60	24.57	19.48	43.53	124098
19	Kolar	19.51	40.61	22.15	9.50	8.23	499535
20	Koppal	12.36	50.64	24.09	7.62	5.30	210649
21	Mandya	21.72	40.37	21.81	9.20	6.89	368794
22	Mysore	16.29	40.55	24.58	10.63	7.94	535927
23	Raichur	5.07	51.10	27.36	9.66	6.81	298100
24	Shimoga	3.16	15.16	29.09	23.95	28.64	330832
25	Tumkur	13.25	33.63	29.79	13.40	9.93	545493
26	Udupi	1.80	14.19	27.03	23.97	33.02	206222
27	Uttara Kannada	1.51	18.85	32.59	22.12	24.93	266481
Karnataka		**8.90**	**35.84**	**28.15**	**14.00**	**13.11**	**10232133**

Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by no. of rooms (rural)					
		1991					
		No. of households occupied					
		1 room	2 rooms	3 rooms	4 rooms and above	Unspecified rooms	Total no. of households
1		38	39	40	41	42	43
1	Bagalkot						
2	Bangalore Rural	37.16	36.17	12.62	7.03	7.02	253445
3	Bangalore Urban	42.81	33.45	11.33	5.69	6.72	127020
4	Belgaum	39.77	39.66	11.73	5.42	3.42	471935
5	Bellary	47.93	35.84	8.46	4.28	3.50	226325
6	Bidar	50.43	32.20	8.78	7.26	1.33	167110
7	Bijapur	45.15	38.81	10.28	5.17	0.59	378585
8	Chamarajnagar						
9	Chikmaglur	18.10	39.21	20.50	19.98	2.21	160490
10	Chitradurga	46.30	33.90	9.97	5.25	4.58	281380
11	Dakshina Kannada	20.28	30.80	21.16	26.84	0.92	325035
12	Davangere						
13	Dharwad	39.63	38.42	11.29	6.41	4.24	384050
14	Gadag						
15	Gulbarga	45.13	35.49	10.31	8.47	0.60	343325
16	Hassan	26.71	38.58	15.62	9.96	9.13	240965
17	Haveri						
18	Kodagu	9.30	29.84	21. 34	39.26	0.27	89435
19	Kolar	45.40	26.40	8.03	5.50	14.66	305850
20	Koppal						
21	Mandya	35.69	32.90	12.17	8.20	11.05	252605
22	Mysore	42.90	31.67	9.04	4.89	11.49	416155
23	Raichur	52.39	32.66	8.13	4.37	2.45	321835
24	Shimoga	13.11	39.58	24.55	21.73	1.03	249505
25	Tumkur	38.94	35.55	12.10	6.54	6.87	370200
26	Udupi						
27	Uttara Kannada	17.58	42.15	20.40	19.46	0.40	164490
Karnataka		**37.74**	**35.28**	**12.63**	**9.43**	**4.92**	**5529740**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991.

9. Housing and Amenities

District		Percentage distribution of households by no. of rooms (rural)					
		2001					
		No. of households occupied					
		No. exclusive room	1 room	2 rooms	3 rooms	4 rooms and above	Total no. of households
1		44	45	46	47	48	49
1	Bagalkot	3.27	39.96	37.45	11.91	7.40	208499
2	Bangalore Rural	20.15	41.30	23.29	8.99	6.27	302905
3	Bangalore Urban	14.72	42.48	25.83	10.74	6.23	163932
4	Belgaum	4.04	39.34	34.36	13.30	8.96	578259
5	Bellary	13.76	49.18	25.56	7.57	3.93	237028
6	Bidar	1.34	46.77	32.27	10.61	9.01	195936
7	Bijapur	1.72	46.55	34.21	10.54	6.98	253138
8	Chamarajnagar	23.02	45.63	21.10	6.45	3.79	173032
9	Chikmaglur	6.45	24.40	27.58	18.92	22.65	192629
10	Chitradurga	11.80	47.40	26.72	9.05	5.02	240594
11	Dakshina Kannada	1.81	11.70	22.14	21.89	42.46	211879
12	Davangere	11.31	37.10	26.58	14.45	10.55	231641
13	Dharwad	14.05	48.62	23.57	8.46	5.30	129465
14	Gadag	25.64	49.13	19.03	4.11	2.09	118054
15	Gulbarga	1.95	47.62	32.13	10.05	8.25	402306
16	Hassan	10.58	35.69	27.45	14.31	11.96	296318
17	Haveri	15.94	32.57	28.98	13.23	9.28	204645
18	Kodagu	0.80	11.66	25.36	19.04	43.14	107331
19	Kolar	22.92	44.01	20.27	7.41	5.39	376491
20	Koppal	14.10	53.57	22.53	6.00	3.81	174796
21	Mandya	23.54	40.60	20.88	8.60	6.38	310296
22	Mysore	22.08	42.48	21.63	8.30	5.51	334632
23	Raichur	5.97	57.19	24.96	7.61	4.26	222168
24	Shimoga	3.95	16.50	29.63	23.39	26.52	213611
25	Tumkur	14.94	34.18	29.78	12.54	8.55	439243
26	Udupi	1.96	15.16	27.90	23.61	31.37	167361
27	Uttara Kannada	1.65	21.05	34.83	21.15	21.33	188984
Karnataka		**11.06**	**38.72**	**27.38**	**12.01**	**10.83**	**6675173**

Source: Primary Census Abstract (H-Series) - 2001.

9. Housing and Amenities

District		Percentage distribution of households by no. of rooms (urban)					
		1991					
		No. of households occupied					
		1 room	2 rooms	3 rooms	4 rooms and above	Unspecified rooms	Total no.of households
1		50	51	52	53	54	55
1	Bagalkot						
2	Bangalore Rural	33.74	34.39	14.06	13.27	4.55	55105
3	Bangalore Urban	38.91	31.30	14.97	12.94	1.87	800405
4	Belgaum	33.12	33.31	16.57	15.28	1.72	142675
5	Bellary	31.23	42.75	13.55	11.42	1.06	98190
6	Bidar	26.48	34.77	15.77	22.76	0.22	33460
7	Bijapur	29.46	39.23	15.40	15.55	0.37	113340
8	Chamarajnagar						
9	Chikmaglur	18.37	35.03	20.94	25.07	0.60	32505
10	Chitradurga	25.20	39.52	18.18	15.86	1.23	101055
11	Dakshina Kannada	17.01	27.13	21.92	33.11	0.83	127865
12	Davangere						
13	Dharwad	26.82	40.48	16.50	14.84	1.36	202075
14	Gadag						
15	Gulbarga	29.56	35.45	15.03	19.71	0.26	99430
16	Hassan	25.91	32.81	17.37	17.03	6.88	50640
17	Haveri						
18	Kodagu	9.76	20.81	20.01	49.27	0.15	16195
19	Kolar	26.01	31.32	16.58	20.11	5.98	90905
20	Koppal						
21	Mandya	36.32	32.85	13.47	11.30	6.05	50070
22	Mysore	36.46	30.41	13.04	12.34	7.75	169235
23	Raichur	38.57	37.64	13.31	10.15	0.32	84660
24	Shimoga	9.86	34.37	23.80	31.49	0.48	95180
25	Tumkur	31.27	32.18	14.28	15.33	6.93	71675
26	Udupi						
27	Uttara Kannada	10.21	31.39	25.76	32.25	0.39	54045
Karnataka		**31.15**	**33.72**	**16.18**	**16.62**	**2.33**	**2488710**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991.

9. Housing and Amenities

District		Percentage distribution of households by no. of rooms (urban)					
		2001					
		No. of households occupied					
		No. exclusive room	1 room	2 rooms	3 rooms	4 rooms and above	Total no. of households
1		56	57	58	59	60	61
1	Bagalkot	1.32	29.41	34.85	16.23	18.19	84848
2	Bangalore Rural	9.96	41.99	26.05	11.98	10.01	80687
3	Bangalore Urban	6.10	36.60	29.24	16.67	11.40	1254357
4	Belgaum	1.70	25.49	30.93	19.70	22.18	183655
5	Bellary	3.54	34.41	32.03	15.77	14.25	131332
6	Bidar	0.49	21.94	31.90	18.37	27.30	51414
7	Bijapur	0.84	24.96	34.95	17.96	21.28	70137
8	Chamarajnagar	13.12	45.30	25.21	9.70	6.67	29881
9	Chikmaglur	2.17	17.57	28.69	23.14	28.42	47099
10	Chitradurga	4.38	33.65	30.35	17.06	14.57	54130
11	Dakshina Kannada	1.92	12.92	22.02	24.37	38.77	137816
12	Davangere	4.77	24.10	32.49	22.13	16.51	102247
13	Dharwad	2.72	22.02	32.45	19.79	23.03	160324
14	Gadag	10.36	32.26	30.70	14.58	12.10	62297
15	Gulbarga	0.89	29.19	32.24	15.82	21.87	140631
16	Hassan	4.86	24.41	26.48	21.00	23.25	63771
17	Haveri	6.19	22.62	31.52	20.23	19.45	51116
18	Kodagu	0.94	11.25	19.50	22.32	46.00	16767
19	Kolar	9.09	30.20	27.89	15.88	16.94	123044
20	Koppal	3.87	36.34	31.68	15.50	12.61	35853
21	Mandya	12.05	39.19	26.77	12.38	9.62	58498
22	Mysore	6.69	37.34	29.49	14.51	11.97	201295
23	Raichur	2.44	33.28	34.38	15.63	14.27	75932
24	Shimoga	1.71	12.72	28.11	24.97	32.50	117221
25	Tumkur	6.25	31.36	29.84	16.93	15.62	106250
26	Udupi	1.08	10.04	23.24	25.51	40.12	38861
27	Uttara Kannada	1.17	13.47	27.15	24.49	33.73	77497
Karnataka		**4.85**	**30.44**	**29.59**	**17.73**	**17.39**	**3556960**

Source: Primary Census Abstract (H-Series) - 2001.

9. Housing and Amenities

District		Percentage distribution of households by size of households (all areas)					
		1991			2001		
		1-2 members	3-5 members	more than 6	1-2 members	3-5 members	more than 6
1		62	63	64	65	66	67
1	Bagalkot				11.80	44.64	43.56
2	Bangalore Rural	10.71	47.72	41.58	12.07	58.16	29.77
3	Bangalore Urban	11.94	54.08	33.99	13.99	64.31	21.69
4	Belgaum	11.56	44.56	43.87	11.32	51.23	37.45
5	Bellary	11.00	41.90	47.11	10.40	47.19	42.41
6	Bidar	8.29	37.23	54.48	7.90	38.60	53.50
7	Bijapur	11.61	38.09	50.31	10.30	42.87	46.83
8	Chamarajnagar				12.57	59.52	27.91
9	Chikmaglur	11.24	51.03	37.73	11.36	62.86	25.78
10	Chitradurga	9.98	45.56	44.45	10.14	54.44	35.42
11	Dakshina Kannada	10.14	40.85	49.01	10.88	52.49	36.63
12	Davangere				8.92	54.01	37.08
13	Dharwad	10.60	41.83	47.57	10.77	52.48	36.75
14	Gadag				11.66	48.46	39.88
15	Gulbarga	10.62	39.26	50.12	9.60	39.02	51.38
16	Hassan	9.71	49.49	40.81	10.05	61.79	28.16
17	Haveri				8.90	50.51	40.59
18	Kodagu	15.89	57.28	26.83	16.43	64.73	18.84
19	Kolar	11.35	45.52	43.13	11.93	54.26	33.81
20	Koppal				11.05	43.39	45.56
21	Mandya	10.06	49.87	40.06	11.28	61.31	27.40
22	Mysore	10.77	50.13	39.10	11.03	60.73	28.24
23	Raichur	12.25	41.91	45.84	11.12	43.59	45.29
24	Shimoga	9.75	48.24	42.01	10.54	60.79	28.67
25	Tumkur	12.06	49.59	38.35	12.57	59.02	28.40
26	Udupi				11.15	48.30	40.55
27	Uttara Kannada	13.32	43.29	43.39	12.89	53.23	33.88
Karnataka		**11.08**	**45.86**	**43.05**	**11.42**	**54.26**	**34.32**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by size of households (rural)					
		1991			2001		
		1-2 members	3-5 members	more than 6	1-2 members	3-5 members	more than 6
1		68	69	70	71	72	73
1	Bagalkot				11.71	43.65	44.65
2	Bangalore Rural	10.60	47.93	41.46	12.18	58.07	29.75
3	Bangalore Urban	13.29	48.88	37.83	14.40	60.01	25.59
4	Belgaum	11.26	43.75	44.99	11.18	49.83	38.98
5	Bellary	10.97	40.87	48.16	10.17	44.58	45.25
6	Bidar	8.12	37.81	54.07	7.94	38.07	54.00
7	Bijapur	11.29	37.46	51.25	10.26	41.50	48.23
8	Chamarajnagar				12.72	59.68	27.60
9	Chikmaglur	10.82	51.12	38.06	11.08	62.58	26.34
10	Chitradurga	9.87	45.29	44.83	10.13	53.58	36.29
11	Dakshina Kannada	9.47	39.04	51.49	9.17	50.14	40.69
12	Davangere				8.56	53.06	38.38
13	Dharwad	10.31	41.20	48.49	10.48	50.35	39.17
14	Gadag				11.49	47.81	40.69
15	Gulbarga	10.51	39.36	50.13	9.49	37.78	52.74
16	Hassan	9.21	49.56	41.23	9.84	61.34	28.82
17	Haveri				8.64	50.86	40.50
18	Kodagu	15.48	57.62	26.90	16.34	64.66	19.00
19	Kolar	11.63	45.74	42.63	12.22	53.51	34.27
20	Koppal				11.00	42.70	46.30
21	Mandya	9.71	49.72	40.58	11.20	61.14	27.66
22	Mysore	10.47	50.00	39.53	10.52	59.73	29.75
23	Raichur	12.16	41.68	46.16	11.09	42.53	46.38
24	Shimoga	9.13	47.17	43.70	9.89	59.71	30.41
25	Tumkur	11.94	49.30	38.76	12.61	58.16	29.23
26	Udupi				10.71	46.70	42.58
27	Uttara Kannada	13.01	42.17	44.82	12.22	52.25	35.52
Karnataka		**10.79**	**44.59**	**44.62**	**10.93**	**51.98**	**37.10**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by size of households (urban)					
		1991			2001		
		1-2 members	3-5 members	more than 6	1-2 members	3-5 members	more than 6
1		74	75	76	77	78	79
1	Bagalkot				12.03	47.09	40.88
2	Bangalore Rural	11.19	46.72	42.09	11.64	58.51	29.85
3	Bangalore Urban	11.72	54.90	33.38	13.94	64.88	21.18
4	Belgaum	12.55	47.26	40.18	11.75	55.63	32.62
5	Bellary	11.05	44.26	44.69	10.80	51.91	37.29
6	Bidar	9.16	34.31	56.53	7.77	40.64	51.59
7	Bijapur	12.66	40.18	47.15	10.42	47.80	41.78
8	Chamarajnagar				11.74	58.60	29.66
9	Chikmaglur	13.31	50.61	36.09	12.50	64.01	23.48
10	Chitradurga	10.29	46.33	43.39	10.15	58.29	31.55
11	Dakshina Kannada	11.84	45.46	42.70	13.50	56.11	30.39
12	Davangere				9.72	56.14	34.14
13	Dharwad	11.13	43.05	45.82	11.00	54.21	34.79
14	Gadag				11.98	49.69	38.33
15	Gulbarga	11.02	38.92	50.06	9.93	42.57	47.50
16	Hassan	12.06	49.14	38.80	10.99	63.91	25.11
17	Haveri				9.93	49.13	40.93
18	Kodagu	18.15	55.42	26.43	16.97	65.19	17.83
19	Kolar	10.43	44.76	44.82	11.05	56.57	32.38
20	Koppal				11.28	46.77	41.95
21	Mandya	11.86	50.66	37.48	11.72	62.24	26.04
22	Mysore	11.49	50.45	38.06	11.88	62.38	25.74
23	Raichur	12.61	42.79	44.60	11.22	46.66	42.11
24	Shimoga	11.37	51.04	37.59	11.72	62.78	25.51
25	Tumkur	12.68	51.08	36.25	12.42	62.59	24.99
26	Udupi				13.03	55.16	31.81
27	Uttara Kannada	14.27	46.72	39.01	14.51	55.62	29.87
Karnataka		11.72	48.71	39.58	12.35	58.55	29.10

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by tenure status					
		Total					
		1991			2001		
		Owned	Rented	Others	Owned	Rented	Others
1		80	81	82	83	84	85
1	Bagalkot				82.96	13.58	3.46
2	Bangalore Rural	87.40	11.26	1.34	84.40	13.92	1.68
3	Bangalore Urban	47.52	50.00	2.48	45.69	50.73	3.58
4	Belgaum	84.54	13.46	2.01	85.02	12.55	2.43
5	Bellary	83.32	14.24	2.44	80.56	16.56	2.88
6	Bidar	91.24	7.39	1.38	90.19	8.58	1.23
7	Bijapur	85.27	12.70	2.02	85.79	11.37	2.83
8	Chamarajnagar				90.94	7.32	1.74
9	Chikmaglur	77.77	15.47	6.76	78.10	14.35	7.55
10	Chitradurga	82.76	15.47	1.77	87.61	11.20	1.19
11	Dakshina Kannada	85.92	11.36	2.71	85.58	11.55	2.88
12	Davangere				80.45	17.04	2.51
13	Dharwad	80.84	16.80	2.36	75.29	21.56	3.15
14	Gadag				83.16	13.87	2.97
15	Gulbarga	84.13	13.46	2.41	84.47	13.62	1.91
16	Hassan	86.23	11.61	2.16	85.51	11.95	2.55
17	Haveri				87.55	10.22	2.23
18	Kodagu	62.84	20.22	16.94	65.60	14.22	20.18
19	Kolar	83.62	15.25	1.13	83.18	15.37	1.45
20	Koppal				84.60	12.47	2.93
21	Mandya	88.04	10.53	1.43	87.49	10.53	1.99
22	Mysore	83.29	14.89	1.83	79.71	17.39	2.90
23	Raichur	84.91	12.24	2.85	84.12	12.10	3.77
24	Shimoga	80.61	17.74	1.66	78.11	19.28	2.61
25	Tumkur	87.38	11.62	1.00	85.49	12.88	1.63
26	Udupi				90.42	7.37	2.21
27	Uttara Kannada	84.07	13.34	2.59	84.38	12.55	3.07
Karnataka		**79.83**	**17.83**	**2.34**	**78.46**	**18.66**	**2.88**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by tenure status (rural)					
		1991			2001		
		Owned	Rented	Others	Owned	Rented	Others
1		86	87	88	89	90	91
1	Bagalkot				89.13	7.94	2.94
2	Bangalore Rural	93.50	5.32	1.18	91.68	6.82	1.50
3	Bangalore Urban	78.27	18.23	3.50	69.01	26.77	4.22
4	Belgaum	91.77	6.19	2.05	91.24	6.41	2.35
5	Bellary	91.40	6.24	2.36	90.54	7.16	2.30
6	Bidar	95.59	3.11	1.30	95.68	3.22	1.10
7	Bijapur	91.37	6.98	1.65	91.34	6.22	2.44
8	Chamarajnagar				94.58	3.75	1.66
9	Chikmaglur	83.56	8.61	7.82	84.28	7.13	8.59
10	Chitradurga	92.73	5.47	1.80	93.68	5.14	1.17
11	Dakshina Kannada	91.79	5.10	3.12	93.24	3.78	2.97
12	Davangere				91.89	5.90	2.21
13	Dharwad	91.76	6.03	2.21	92.17	4.91	2.92
14	Gadag				90.73	7.08	2.19
15	Gulbarga	92.54	5.42	2.04	93.47	4.80	1.73
16	Hassan	93.31	4.39	2.29	92.61	5.04	2.35
17	Haveri				92.55	5.38	2.07
18	Kodagu	66.55	14.08	19.37	68.27	9.49	22.24
19	Kolar	94.32	4.60	1.08	94.03	4.77	1.21
20	Koppal				89.03	8.39	2.58
21	Mandya	93.67	5.04	1.29	93.05	5.12	1.83
22	Mysore	94.69	3.69	1.61	94.26	4.34	1.39
23	Raichur	90.91	6.14	2.95	92.14	4.65	3.21
24	Shimoga	91.92	6.40	1.68	91.36	6.59	2.04
25	Tumkur	93.63	5.46	0.92	92.54	6.04	1.42
26	Udupi				92.84	4.90	2.26
27	Uttara Kannada	91.06	6.05	2.89	90.45	6.24	3.32
Karnataka		**91.64**	**5.97**	**2.39**	**91.16**	**6.23**	**2.61**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage distribution of households by tenure status (urban)					
		1991			2001		
		Owned	Rented	Others	Owned	Rented	Others
1		92	93	94	95	96	97
1	Bagalkot				67.82	27.43	4.75
2	Bangalore Rural	59.32	38.58	2.10	57.08	40.56	2.36
3	Bangalore Urban	42.64	55.04	2.32	42.64	53.86	3.50
4	Belgaum	60.62	37.52	1.87	65.43	31.88	2.69
5	Bellary	64.69	32.70	2.62	62.56	33.52	3.91
6	Bidar	69.52	28.72	1.76	69.26	29.01	1.74
7	Bijapur	64.92	31.81	3.27	65.77	29.98	4.25
8	Chamarajnagar				69.86	27.95	2.19
9	Chikmaglur	49.18	49.33	1.49	52.82	43.89	3.29
10	Chitradurga	54.99	43.33	1.69	60.61	38.10	1.28
11	Dakshina Kannada	71.01	27.29	1.69	73.78	23.49	2.73
12	Davangere				54.51	42.27	3.21
13	Dharwad	60.09	37.26	2.65	61.66	35.00	3.34
14	Gadag				68.81	26.75	4.44
15	Gulbarga	55.12	41.18	3.70	58.72	38.86	2.42
16	Hassan	52.53	45.95	1.52	52.51	44.02	3.47
17	Haveri				67.55	29.57	2.88
18	Kodagu	42.36	54.12	3.52	48.52	44.52	6.96
19	Kolar	47.63	51.08	1.29	49.98	47.82	2.20
20	Koppal				63.00	32.40	4.60
21	Mandya	59.61	38.24	2.16	58.01	39.18	2.81
22	Mysore	55.23	42.41	2.36	55.50	39.08	5.41
23	Raichur	62.08	35.44	2.48	60.68	33.91	5.41
24	Shimoga	50.95	47.45	1.60	53.96	42.40	3.64
25	Tumkur	55.10	43.45	1.44	56.33	41.18	2.49
26	Udupi				80.02	17.98	2.00
27	Uttara Kannada	62.82	35.51	1.67	69.59	27.94	2.47
Karnataka		**53.60**	**44.16**	**2.24**	**54.62**	**41.98**	**3.39**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage of households having access to Safe drinking water					
		1991			2001		
		Total	Rural	Urban	Total	Rural	Urban
1		98	99	100	101	102	103
1	Bagalkot				86.11	82.90	94.00
2	Bangalore Rural	86.51	85.96	89.04	97.48	97.49	97.41
3	Bangalore Urban	81.97	88.57	80.92	96.24	97.73	96.04
4	Belgaum	64.23	60.70	75.92	75.31	71.90	86.03
5	Bellary	84.21	82.00	89.29	94.40	92.47	97.87
6	Bidar	60.47	59.72	64.16	79.70	82.12	70.49
7	Bijapur	73.30	69.13	87.25	80.31	77.15	91.71
8	Chamarajnagar				93.26	92.15	99.65
9	Chikmaglur	69.46	64.63	93.31	82.79	79.13	97.74
10	Chitradurga	88.11	86.35	93.00	98.29	97.99	99.63
11	Dakshina Kannadat	20.01	11.78	40.90	38.96	24.54	61.13
12	Davangere				96.09	95.48	97.46
13	Dharwad	81.51	78.01	88.14	86.62	76.38	94.90
14	Gadag				87.53	83.07	95.98
15	Gulbarga	62.99	56.68	84.78	81.13	76.47	94.47
16	Hassan	79.53	76.82	92.43	93.17	92.01	98.55
17	Haveri				97.49	97.87	95.97
18	Kodagu	44.83	37.76	83.88	54.78	49.70	87.34
19	Kolar	89.78	90.44	87.58	97.23	97.45	96.56
20	Koppal				92.75	91.72	97.80
21	Mandya	71.16	69.55	79.27	93.26	92.74	96.04
22	Mysore	82.70	79.80	89.83	95.27	93.20	98.70
23	Raichur	65.41	60.52	83.99	79.08	73.36	95.82
24	Shimoga	66.25	58.87	85.61	73.41	63.55	91.37
25	Tumkur	80.79	79.53	87.32	97.00	96.57	98.80
26	Udupi				19.69	16.92	31.61
27	Uttara Kannada	30.20	24.14	48.64	34.52	28.72	48.69
Karnataka		**71.68**	**67.31**	**81.38**	**84.85**	**80.95**	**92.18**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage of households having access to Electricity					
		1991			2001		
		Total	Rural	Urban	Total	Rural	Urban
1		104	105	106	107	108	109
1	Bagalkot				69.50	65.24	79.95
2	Bangalore Rural	55.86	51.38	76.46	85.95	84.55	91.22
3	Bangalore Urban	79.40	63.97	81.84	94.53	88.65	95.30
4	Belgaum	59.37	51.95	83.88	77.56	73.58	90.07
5	Bellary	41.23	32.69	60.90	72.97	66.62	84.44
6	Bidar	39.92	33.65	71.24	73.10	69.22	87.88
7	Bijapur	41.19	32.96	68.70	65.64	60.35	84.75
8	Chamarajnagar				64.48	61.48	81.89
9	Chikmaglur	50.67	44.72	80.03	76.57	73.62	88.62
10	Chitradurga	53.68	46.54	73.56	78.29	76.22	87.49
11	Dakshina Kannadat	43.75	31.55	74.73	71.45	58.65	91.11
12	Davangere				81.62	78.05	89.72
13	Dharwad	54.81	46.65	70.31	82.54	79.58	84.93
14	Gadag				78.72	78.04	80.01
15	Gulbarga	35.91	25.85	70.64	67.56	60.40	88.03
16	Hassan	54.70	49.26	80.59	83.52	81.53	92.78
17	Haveri				75.34	73.47	82.84
18	Kodagu	36.28	29.08	76.04	61.23	56.86	89.18
19	Kolar	57.96	50.76	82.20	85.72	83.30	93.12
20	Koppal				67.11	65.24	76.24
21	Mandya	51.68	48.17	69.43	78.69	77.66	84.12
22	Mysore	48.27	36.76	76.57	78.45	69.88	92.71
23	Raichur	32.51	26.47	55.48	64.32	59.31	78.98
24	Shimoga	53.89	45.45	76.02	78.25	71.75	90.11
25	Tumkur	53.01	47.57	81.08	79.92	77.29	90.78
26	Udupi				69.73	64.88	90.59
27	Uttara Kannada	53.33	45.39	77.49	80.53	76.36	90.71
Karnataka		**52.47**	**41.75**	**76.27**	**78.55**	**72.16**	**90.53**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage of households having access to					
		Toilet					
		1991			2001		
		Total	Rural	Urban	Total	Rural	Urban
1		110	111	112	113	114	115
1	Bagalkot				13.56	5.38	33.66
2	Bangalore Rural	16.79	6.02	66.32	33.79	20.66	83.05
3	Bangalore Urban	72.87	18.82	81.44	85.28	40.98	91.07
4	Belgaum	14.37	4.25	47.85	21.67	10.12	58.03
5	Bellary	12.92	3.34	34.98	27.18	12.51	53.65
6	Bidar	10.28	2.66	48.37	19.44	8.19	62.31
7	Bijapur	6.95	1.34	25.69	11.99	3.35	43.20
8	Chamarajnagar				18.11	11.48	56.50
9	Chikmaglur	23.15	14.34	66.65	42.02	32.85	79.53
10	Chitradurga	16.97	4.47	51.80	21.10	11.14	65.35
11	Dakshina Kannadat	34.06	20.12	69.47	62.52	47.21	86.05
12	Davangere				33.53	18.85	66.77
13	Dharwad	21.63	8.28	47.01	45.48	15.55	69.66
14	Gadag				16.20	7.05	33.53
15	Gulbarga	12.16	2.17	46.66	18.62	5.15	57.16
16	Hassan	16.06	5.75	65.10	27.77	16.68	79.29
17	Haveri				26.37	17.60	61.50
18	Kodagu	32.12	24.90	72.00	52.06	48.54	74.60
19	Kolar	19.82	7.05	62.79	33.35	19.82	74.76
20	Koppal				13.79	8.52	39.46
21	Mandya	14.27	6.18	55.09	25.41	16.31	73.68
22	Mysore	24.88	5.30	72.99	44.13	16.72	89.71
23	Raichur	7.31	1.92	27.81	15.51	6.12	42.98
24	Shimoga	25.52	10.07	66.02	48.19	33.01	75.84
25	Tumkur	13.99	4.27	64.17	26.00	13.91	76.00
26	Udupi				56.29	49.88	83.89
27	Uttara Kannada	22.80	11.92	55.90	34.59	22.49	64.09
Karnataka		**24.13**	**6.85**	**62.52**	**37.50**	**17.40**	**75.23**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage of households having access to					
		All 3 facilities					
		1991			2001		
		Total	Rural	Urban	Total	Rural	Urban
1		116	117	118	119	120	121
1	Bagalkot				12.09	4.05	31.85
2	Bangalore Rural	13.32	4.29	54.86	31.78	19.20	79.00
3	Bangalore Urban	55.76	14.96	62.24	82.88	38.81	88.65
4	Belgaum	10.90	2.89	37.39	20.74	9.35	56.61
5	Bellary	11.28	2.59	31.31	24.76	10.07	51.26
6	Bidar	6.30	1.31	31.22	17.27	6.37	58.80
7	Bijapur	5.70	0.83	21.96	11.00	2.53	41.56
8	Chamarajnagar				15.52	9.10	52.69
9	Chikmaglur	17.44	8.93	59.48	38.41	29.12	76.41
10	Chitradurga	14.58	3.27	46.05	19.66	10.03	62.48
11	Dakshina Kannadat	9.60	2.01	28.90	55.63	38.04	82.68
12	Davangere				31.87	17.28	64.93
13	Dharwad	17.93	6.32	39.98	43.00	14.10	66.33
14	Gadag				14.89	5.93	31.87
15	Gulbarga	10.15	1.32	40.66	16.96	3.74	54.79
16	Hassan	13.49	3.97	58.80	26.24	15.28	77.17
17	Haveri				24.00	15.65	57.43
18	Kodagu	15.29	7.65	57.52	40.32	35.75	69.58
19	Kolar	16.35	5.52	52.81	31.39	18.00	72.37
20	Koppal				12.14	7.00	37.21
21	Mandya	9.80	3.65	40.79	23.30	14.74	68.66
22	Mysore	20.05	3.61	60.46	41.28	14.27	86.20
23	Raichur	6.05	1.19	24.50	13.89	4.75	40.64
24	Shimoga	19.18	5.38	55.34	45.07	29.55	73.36
25	Tumkur	11.50	3.05	55.15	24.24	12.35	73.39
26	Udupi				51.26	44.44	80.62
27	Uttara Kannada	8.74	2.76	26.92	33.46	21.37	62.94
Karnataka		**17.63**	**3.69**	**48.59**	**35.18**	**15.22**	**72.64**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage of households having access to None of the 3 facilities					
		1991			2001		
		Total	Rural	Urban	Total	Rural	Urban
1		122	123	124	125	126	127
1	Bagalkot				29.03	33.42	18.24
2	Bangalore Rural	5.73	6.51	2.12	12.04	13.99	4.72
3	Bangalore Urban	2.88	4.30	2.65	3.07	9.18	2.28
4	Belgaum	17.92	21.83	5.02	21.52	25.66	8.50
5	Bellary	10.07	12.25	5.06	24.61	30.95	13.17
6	Bidar	23.25	25.60	11.55	24.73	28.96	8.60
7	Bijapur	17.18	21.16	3.87	33.36	38.84	13.61
8	Chamarajnagar				32.93	36.14	14.29
9	Chikmaglur	18.86	22.51	0.82	19.82	22.65	8.26
10	Chitradurga	5.34	6.78	1.32	20.28	22.67	9.65
11	Dakshina Kannadat	45.53	58.06	13.68	21.67	32.18	5.51
12	Davangere				16.73	20.38	8.44
13	Dharwad	8.80	11.58	3.53	14.97	18.97	11.74
14	Gadag				19.97	20.84	18.32
15	Gulbarga	26.47	32.55	5.45	30.78	38.18	9.60
16	Hassan	10.30	12.11	1.67	14.94	17.06	5.10
17	Haveri				22.29	24.58	13.09
18	Kodagu	35.67	41.46	3.70	27.03	30.35	5.80
19	Kolar	3.99	4.62	1.87	12.32	14.88	4.49
20	Koppal				31.24	33.24	21.51
21	Mandya	12.38	13.74	5.51	19.20	20.77	10.87
22	Mysore	9.24	12.15	2.10	18.70	27.67	3.78
23	Raichur	25.11	29.29	9.24	34.06	39.32	18.68
24	Shimoga	18.35	23.98	3.60	18.63	24.79	7.42
25	Tumkur	9.29	10.62	2.41	18.32	21.15	6.61
26	Udupi				25.25	29.69	6.13
27	Uttara Kannada	33.55	41.00	10.88	18.34	22.53	8.14
Karnataka		**15.03**	**19.93**	**4.13**	**19.13**	**25.66**	**6.88**

Note: The information pertaining to Census 1991 relates to undivided 20 distircts.
Source: Primary Census Abstract (H-Series) - 1991 and 2001.

9. Housing and Amenities

District		Percentage of households by location of drinking water									
		2001									
		No. of households	Within the premises			Outside the premises			Away from premises		
			Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
1		**128**	**129**	**130**	**131**	**132**	**133**	**134**	**135**	**136**	**137**
1	Bagalkot	293347	21	15	36	52	57	40	27	28	24
2	Bangalore Rural	1418289	61	20	66	28	59	24	11	21	10
3	Bangalore Urban	383592	19	13	42	60	65	44	21	23	15
4	Belgaum	761914	26	16	56	49	55	29	25	29	15
5	Bellary	268360	21	12	36	50	56	39	29	31	25
6	Bidar	247350	25	18	55	45	50	26	30	33	19
7	Bijapur	323275	18	10	48	49	54	30	33	36	22
8	Chamarajnagar	202913	22	19	44	58	61	41	20	21	14
9	Chikmaglur	239728	26	21	47	52	55	41	22	24	12
10	Chitradurga	294724	17	13	37	62	65	47	21	22	16
11	Dakshina Kannada	349695	61	54	70	27	31	21	12	15	9
12	Davangere	333888	20	12	37	58	64	44	22	24	19
13	Dharwad	289789	41	17	60	38	55	24	21	28	16
14	Gadag	180351	21	14	34	51	55	44	28	31	22
15	Gulbarga	542937	20	10	41	45	49	33	36	41	21
16	Hassan	360089	23	17	55	59	64	36	17	19	9
17	Haveri	255761	18	14	38	53	59	33	28	28	30
18	Kodagu	124098	35	31	63	44	46	27	21	23	10
19	Kolar	499535	21	12	48	53	59	35	25	28	17
20	Koppal	210649	14	11	27	57	59	47	29	30	26
21	Mandya	368794	27	21	57	60	64	34	13	14	9
22	Mysore	535927	42	25	71	44	56	22	14	19	7
23	Raichur	298100	15	9	33	46	48	40	39	43	27
24	Shimoga	330832	34	23	54	46	53	34	20	24	12
25	Tumkur	545493	19	13	47	59	64	42	21	24	12
26	Udupi	206222	59	56	73	23	25	16	17	19	11
27	Uttara Kannada	266481	49	42	67	32	37	22	18	21	12
Karnataka		**10232000**	**31.7**	**18.5**	**56.5**	**46.4**	**55.4**	**29.6**	**21.8**	**26.1**	**13.8**

Source: Census of India 2001, Housing Profile, Karnataka,Table: H 8.

9. Housing and Amenities

District		Percentage of households by source of drinking water														
		2001														
		Tap			Handpump			Tube well			Well			Others		
		Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
1		138	139	140	141	142	143	144	145	146	147	148	149	150	151	152
1	Bagalkot	54	48	69	22	24	19	10	11	6	10	13	3	4	4	3
2	Bangalore Rural	78	63	80	5	13	4	13	21	12	3	2	3	1	1	1
3	Bangalore Urban	70	65	87	17	20	5	10	12	5	2	2	2	1	1	1
4	Belgaum	49	42	73	17	20	7	8	9	6	21	23	12	4	5	2
5	Bellary	76	70	88	12	15	6	5	7	3	3	4	1	4	5	2
6	Bidar	52	50	59	21	25	7	7	7	5	18	16	26	2	2	4
7	Bijapur	38	29	68	36	42	16	6	6	8	17	20	7	2	3	2
8	Chamarajnagar	47	40	87	40	46	11	6	7	2	6	7	N	1	1	N
9	Chikmaglur	55	48	84	19	22	8	7	8	6	11	14	2	7	8	N
10	Chitradurga	59	52	87	28	33	5	11	12	7	1	2	N	N	N	N
11	Dakshina Kannadat	31	14	57	2	3	2	5	7	3	57	70	38	4	7	1
12	Davangere	67	62	79	18	23	8	11	10	11	3	4	N	1	1	2
13	Dharwad	73	59	85	8	10	5	6	7	4	2	4	1	11	20	4
14	Gadag	71	61	89	12	16	5	4	6	1	5	7	2	7	10	2
15	Gulbarga	46	37	71	29	34	14	7	6	9	16	20	4	3	4	2
16	Hassan	55	47	88	29	34	7	9	11	4	5	6	1	2	2	1
17	Haveri	70	69	75	16	18	10	11	12	10	1	1	1	2	2	3
18	Kodagu	34	27	80	9	10	3	10	11	4	37	42	12	9	11	1
19	Kolar	71	66	86	13	15	5	13	16	6	2	2	2	1	N	2
20	Koppal	61	57	78	25	28	13	6	6	6	4	5	1	3	4	2
21	Mandya	66	63	85	22	24	8	6	6	3	6	6	4	1	1	N
22	Mysore	71	59	91	18	26	5	6	8	3	3	5	N	2	2	1
23	Raichur	52	41	84	18	21	8	7	8	4	11	14	2	13	16	2
24	Shimoga	58	43	84	10	13	4	5	6	3	23	32	8	4	6	1
25	Tumkur	55	48	86	30	36	6	12	13	7	3	3	1	1	N	1
26	Udupi	13	10	24	3	3	4	4	4	4	77	80	68	3	4	N
27	Uttara Kannada	25	17	43	7	8	4	2	3	2	61	65	51	6	8	1
Karnataka		**58.9**	**48.5**	**78.4**	**17.1**	**22.9**	**6.2**	**8.6**	**9.1**	**7.5**	**12.4**	**15.6**	**6.5**	**3.0**	**3.9**	**1.4**

Note: N - Neglible
Source: Census of India 2001, Housing Profile, Karnataka, Table: H 8.

9. Housing and Amenities

District		District-wise distribution of households by latrines								
		2001								
		No. of households			Availability			Non-availability		
		Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban
1		153	154	155	156	157	158	159	160	161
1	Bagalkot	293347	208499	84848	13.6	5.4	33.7	86.4	94.6	66.3
2	Bangalore Rural	1418289	302905	80687	33.8	20.7	83.1	66.2	79.3	16.9
3	Bangalore Urban	383592	163932	1254357	85.3	41.0	91.1	14.7	59.0	8.9
4	Belgaum	761914	578259	183655	21.7	10.1	58.0	78.3	89.9	42.0
5	Bellary	268360	237028	131332	27.2	12.5	53.7	72.8	87.5	46.3
6	Bidar	247350	195936	51414	19.4	8.2	62.3	80.6	91.8	37.7
7	Bijapur	323275	253138	70137	12.0	3.3	43.2	88.0	96.7	56.8
8	Chamarajnagar	202913	173032	29881	18.1	11.5	56.5	81.9	88.5	43.5
9	Chikmaglur	239728	192629	47099	42.0	32.9	79.5	58.0	67.1	20.5
10	Chitradurga	294724	240594	54130	21.1	11.1	65.3	78.9	88.9	34.7
11	Dakshina Kannadat	349695	211879	137816	62.5	47.2	86.1	37.5	52.8	13.9
12	Davangere	333888	231641	102247	33.5	18.9	66.8	66.5	81.1	33.2
13	Dharwad	289789	129465	160324	45.5	15.5	69.7	54.5	84.5	30.3
14	Gadag	180351	118054	62297	16.2	7.0	33.5	83.8	93.0	66.5
15	Gulbarga	542937	402306	140631	18.6	5.1	57.2	81.4	94.9	42.8
16	Hassan	360089	296318	63771	27.8	16.7	79.3	72.2	83.3	20.7
17	Haveri	255761	204645	51116	26.4	17.6	61.5	73.6	82.4	38.5
18	Kodagu	124098	107331	16767	52.1	48.5	74.6	47.9	51.5	25.4
19	Kolar	499535	376491	123044	33.4	19.8	74.8	66.6	80.2	25.2
20	Koppal	210649	174796	35853	13.8	8.5	39.5	86.2	91.5	60.5
21	Mandya	368794	310296	58498	25.4	16.3	73.7	74.6	83.7	26.3
22	Mysore	535927	334632	201295	44.1	16.7	89.7	55.9	83.3	10.3
23	Raichur	298100	222168	75932	15.5	6.1	43.0	84.5	93.9	57.0
24	Shimoga	330832	213611	117221	48.2	33.0	75.8	51.8	67.0	24.2
25	Tumkur	545493	439243	106250	26.0	13.9	76.0	74.0	86.1	24.0
26	Udupi	206222	167361	38861	56.3	49.9	83.9	43.7	50.1	16.1
27	Uttara Kannada	266481	188984	77497	34.6	22.5	64.1	65.4	77.5	35.9
Karnataka		**10232133**	**6675173**	**3556960**	**37.5**	**17.4**	**75.2**	**62.5**	**82.6**	**24.8**

Source: Census of India 2001, Housing Profile, Karnataka, Table: H 8.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Scheduled Caste population					
		1991			2001		
		Male	Female	Total	Male	Female	Total
1		2	3	4	5	6	7
1	Bagalkot	107690	110124	217814	124009	126595	250604
2	Bangalore Rural	167087	159512	326599	191831	185848	377679
3	Bangalore Urban	367478	344297	711775	435162	415885	851047
4	Belgaum	206526	200429	406955	233431	228589	462020
5	Bellary	156944	154308	311252	188536	185682	374218
6	Bidar	133099	126934	260033	153649	145163	298812
7	Bijapur	150078	141970	292048	171108	163146	334254
8	Chamarajnagar	106504	99637	206141	121434	116190	237624
9	Chikmaglur	99513	96339	195852	116796	116338	233134
10	Chitradurga	147160	138461	285621	172092	164395	336487
11	Dakshina Kannada	59336	57628	116964	65818	65342	131160
12	Davangere	155375	146969	302344	170365	162862	333227
13	Dharwad	63778	60867	124645	67007	64962	131969
14	Gadag	60186	58664	118850	69796	67618	137414
15	Gulbarga	312677	297964	610641	365974	351621	717595
16	Hassan	137293	136086	273379	155409	156317	311726
17	Haveri	86308	80696	167004	90108	85252	175360
18	Kodagu	29723	29286	59009	33384	34038	67422
19	Kolar	288366	282034	570400	338459	333233	671692
20	Koppal	74581	74194	148775	92736	92473	185209
21	Mandya	115296	111330	226626	123695	123518	247213
22	Mysore	200054	191726	391780	237476	230164	467640
23	Raichur	125264	123884	249148	159340	157936	317276
24	Shimoga	121274	115252	236526	136299	133220	269519
25	Tumkur	208911	199613	408524	241177	232867	474044
26	Udupi	28956	29628	58584	33345	34344	67689
27	Uttara Kannada	46612	45378	91990	51309	50587	101896
Karnataka		**3756069**	**3613210**	**7369279**	**4339745**	**4224185**	**8563930**

Sources:
1. Col. 2-4: Computed based on taluk-wise data of Primary Census Abstract 1991.
2. Col. 5-7: Primary Census Abstract 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Decadal growth rate of SC population (%)			Percentage of SC population to total population of the district	
		1991-2001			1991	2001
		Male	Female	Total		
1		8	9	10	11	12
1	Bagalkot	15.2	15.0	15.1	15.7	15.2
2	Bangalore Rural	14.8	16.5	15.6	19.5	20.1
3	Bangalore Urban	18.4	20.8	19.6	14.7	13.0
4	Belgaum	13.0	14.1	13.5	11.4	11.0
5	Bellary	20.1	20.3	20.2	18.8	18.5
6	Bidar	15.4	14.4	14.9	20.7	19.9
7	Bijapur	14.0	14.9	14.5	19.0	18.5
8	Chamarajnagar	14.0	16.6	15.3	23.3	24.6
9	Chikmaglur	17.4	20.8	19.0	19.3	20.5
10	Chitradurga	16.9	18.7	17.8	21.8	22.3
11	Dakshina Kannada	10.9	13.4	12.1	7.1	6.9
12	Davangere	9.6	10.8	10.2	19.4	18.6
13	Dharwad	5.1	6.7	5.9	9.1	8.2
14	Gadag	16.0	15.3	15.6	13.8	14.1
15	Gulbarga	17.0	18.0	17.5	23.6	23.0
16	Hassan	13.2	14.9	14.0	17.4	18.1
17	Haveri	4.4	5.6	5.0	13.2	12.2
18	Kodagu	12.3	16.2	14.3	12.1	12.4
19	Kolar	17.4	18.2	17.8	25.7	26.6
20	Koppal	24.3	24.6	24.5	15.5	15.5
21	Mandya	7.3	10.9	9.1	13.8	14.0
22	Mysore	18.7	20.0	19.4	17.2	17.8
23	Raichur	27.2	27.5	27.3	18.4	19.3
24	Shimoga	12.4	15.6	13.9	16.3	16.4
25	Tumkur	15.4	16.7	16.0	17.7	18.4
26	Udupi	15.2	15.9	15.5	5.6	6.1
27	Uttara Kannada	10.1	11.5	10.8	7.5	7.5
Karnataka		**15.5**	**16.9**	**16 .2**	**16.4**	**16.2**

Sources: Primary Census Abstract 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Scheduled Tribe population					
		1991			2001		
		Male	Female	Total	Male	Female	Total
1		13	14	15	16	17	18
1	Bagalkot	11165	11009	22174	40171	40010	80181
2	Bangalore Rural	25475	23830	49305	31537	30018	61555
3	Bangalore Urban	27938	25693	53631	44971	41047	86018
4	Belgaum	42143	40933	83076	122979	120472	243451
5	Bellary	74402	73467	147869	183662	180976	364638
6	Bidar	53465	50750	104215	93455	88764	182219
7	Bijapur	8997	8364	17361	15455	14596	30051
8	Chamarajnagar	19670	19033	38703	53205	52906	106111
9	Chikmaglur	13446	13088	26534	20570	20449	41019
10	Chitradurga	113975	108788	222763	136194	130041	266235
11	Dakshina Kannada	32659	32146	64805	31579	31357	62936
12	Davangere	79895	75705	155600	106932	102769	209701
13	Dharwad	12125	11271	23396	36234	34208	70442
14	Gadag	10533	10001	20534	27739	26671	54410
15	Gulbarga	54774	52161	106935	77926	76269	154195
16	Hassan	8328	8253	16581	13297	13154	26451
17	Haveri	31739	29430	61169	65498	61665	127163
18	Kodagu	20552	19760	40312	23109	23006	46115
19	Kolar	77796	75223	153019	104278	101433	205711
20	Koppal	30435	29393	59828	70063	68525	138588
21	Mandya	6129	5807	11936	8693	8500	17193
22	Mysore	32197	31202	63399	136831	134520	271351
23	Raichur	60439	60005	120444	152080	150962	303042
24	Shimoga	16873	16075	32948	28435	27562	55997
25	Tumkur	85858	81774	167632	98795	95024	193819
26	Udupi	20515	20839	41354	20572	21041	41613
27	Uttara Kannada	5221	4947	10168	11978	11803	23781
Karnataka		**976744**	**938947**	**1915691**	**1756238**	**1707748**	**3463986**

Source: Col. 13 to 15: Computed based on taluk-wise data of Primary Census Abstract 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Decadal growth rate of ST population (%)			Percentage of ST population to total population	
		1991-2001			1991	2001
		Male	Female	Total		
1		19	20	21	22	23
1	Bagalkot	259.8	263.4	261.6	1.6	4.9
2	Bangalore Rural	23.8	26.0	24.8	2.9	3.3
3	Bangalore Urban	61.0	59.8	60.4	1.1	1.3
4	Belgaum	191.8	194.3	193.0	2.3	5.8
5	Bellary	146.9	146.3	146.6	8.9	18.0
6	Bidar	74.8	74.9	74.9	8.3	12.1
7	Bijapur	71.8	74.5	73.1	1.1	1.7
8	Chamarajnagar	170.5	178.0	174.2	4.4	11.0
9	Chikmaglur	53.0	56.2	54.6	2.6	3.6
10	Chitradurga	19.5	19.5	19.5	17.0	17.5
11	Dakshina Kannada	-3.3	-2.5	-2.9	3.9	3.3
12	Davangere	33.8	35.8	34.8	10.0	11.7
13	Dharwad	198.8	203.5	201.1	1.7	4.4
14	Gadag	163.4	166.7	165.0	2.4	5.6
15	Gulbarga	42.3	46.2	44.2	4.1	4.9
16	Hassan	59.7	59.4	59.5	1.1	1.5
17	Haveri	106.4	109.5	107.9	4.8	8.8
18	Kodagu	12.4	16.4	14.4	8.3	8.4
19	Kolar	34.0	34.8	34.4	6.9	8.1
20	Koppal	130.2	133.1	131.6	6.2	11.6
21	Mandya	41.8	46.4	44.0	0.7	1.0
22	Mysore	325.0	331.1	328.0	2.8	10.3
23	Raichur	151.6	151.6	151.6	8.9	18.1
24	Shimoga	68.5	71.5	70.0	2.3	3.4
25	Tumkur	15.1	16.2	15.6	7.3	7.5
26	Udupi	0.3	1.0	0.6	4.0	3.7
27	Uttara Kannada	129.4	138.6	133.9	0.8	1.8
Karnataka		**79.8**	**81.9**	**80.8**	**4.3**	**6.6**

Source: Registrar General of India, Census 1991 and 2001, GoI.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of SC population to the state SC population and ranking of districts			
		Total		Rank	
		1991	2001	1991	2001
1		24	25	26	27
1	Bagalkot	3.0	2.9	17	16
2	Bangalore Rural	4.4	4.4	7	7
3	Bangalore Urban	9.7	9.9	1	1
4	Belgaum	5.5	5.4	5	6
5	Bellary	4.2	4.4	8	8
6	Bidar	3.5	3.5	13	14
7	Bijapur	4.0	3.9	10	10
8	Chamarajnagar	2.8	2.8	18	18
9	Chikmaglur	2.7	2.7	19	19
10	Chitradurga	3.9	3.9	11	9
11	Dakshina Kannada	1.6	1.5	24	24
12	Davangere	4.1	3.9	9	11
13	Dharwad	1.7	1.5	22	23
14	Gadag	1.6	1.6	23	22
15	Gulbarga	8.3	8.4	2	2
16	Hassan	3.7	3.6	12	13
17	Haveri	2.3	2.0	20	21
18	Kodagu	0.8	0.8	26	27
19	Kolar	7.7	7.8	3	3
20	Koppal	2.0	2.2	21	20
21	Mandya	3.1	2.9	16	17
22	Mysore	5.3	5.5	6	5
23	Raichur	3.4	3.7	14	12
24	Shimoga	3.2	3.1	15	15
25	Tumkur	5.5	5.5	4	4
26	Udupi	0.8	0.8	27	26
27	Uttara Kannada	1.2	1.2	25	25
Karnataka		**100.0**	**100.0**		

Source: Registrar General of India, Census 1991 and 2001, GoI.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of ST population to the state ST population and ranking of districts				Sex ratio of SCs		Sex ratio of STs	
		Total		Rank		1991	2001	1991	2001
		1991	2001	1991	2001				
1		28	29	30	31	32	33	34	35
1	Bagalkot	1.2	2.3	22	15	1023	1021	986	996
2	Bangalore Rural	2.6	1.8	15	18	955	969	935	952
3	Bangalore Urban	2.8	2.5	14	14	937	956	920	913
4	Belgaum	4.3	7.1	9	5	970	979	971	980
5	Bellary	7.7	10.6	5	1	983	985	987	985
6	Bidar	5.4	5.3	8	9	954	945	949	950
7	Bijapur	0.9	0.9	24	24	946	953	930	944
8	Chamarajnagar	2.0	3.1	18	13	936	957	968	994
9	Chikmaglur	1.4	1.2	20	23	968	996	973	994
10	Chitradurga	11.6	7.7	1	4	941	955	954	955
11	Dakshina Kannada	3.4	1.8	10	17	971	993	984	993
12	Davangere	8.1	6.1	3	6	946	956	948	961
13	Dharwad	1.2	2.0	21	16	954	969	930	944
14	Gadag	1.1	1.6	23	20	975	969	949	961
15	Gulbarga	5.6	3.9	7	11	953	961	952	979
16	Hassan	0.9	0.8	25	25	991	1006	991	989
17	Haveri	3.2	3.7	12	12	935	946	927	941
18	Kodagu	2.1	1.3	17	21	985	1020	961	996
19	Kolar	8.0	6.0	4	7	978	985	967	973
20	Koppal	3.1	4.0	13	10	995	997	966	978
21	Mandya	0.6	0.5	26	27	966	999	947	978
22	Mysore	3.3	7.9	11	3	958	969	969	983
23	Raichur	6.3	8.8	6	2	989	991	993	993
24	Shimoga	1.7	1.6	19	19	950	977	953	969
25	Tumkur	8.8	5.6	2	8	955	966	952	962
26	Udupi	2.2	1.2	16	22	1023	1030	1016	1023
27	Uttara Kannada	0.5	0.7	27	26	974	986	948	985
Karnataka		**100.0**	**100.0**			**962**	**973**	**961**	**972**

Sources:
1. Col. 32 and 34: Computed based on taluk-wise data of Primary Census Abstract: SC and ST Part II - B (ii) - 1991.
2. Col. 33 and 35: Primary Census Abstract 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Estimated birth rate (2004)		Estimated death rate (2004)	
		SC	ST	SC	ST
1		**36**	**37**	**38**	**39**
1	Bagalkot	25	23	10	10
2	Bangalore Rural	21	19	10	8
3	Bangalore Urban	17	23	8	9
4	Belgaum	18	20	9	8
5	Bellary	28	24	10	7
6	Bidar	31	23	9	8
7	Bijapur	23	29	11	11
8	Chamarajnagar	18	20	9	12
9	Chikmaglur	21	26	8	9
10	Chitradurga	21	22	9	7
11	Dakshina Kannada	14	25	11	10
12	Davangere	24	20	9	7
13	Dharwad	22	28	12	10
14	Gadag	23	26	9	9
15	Gulbarga	30	25	10	9
16	Hassan	20	27	9	15
17	Haveri	22	19	10	9
18	Kodagu	23	19	14	13
19	Kolar	20	21	8	9
20	Koppal	25	34	14	9
21	Mandya	22	23	7	9
22	Mysore	17	21	8	8
23	Raichur	19	26	9	7
24	Shimoga	18	18	8	8
25	Tumkur	20	22	8	8
26	Udupi	15	19	8	12
27	Uttara Kannada	24	29	12	15
Karnataka		**22**	**23**	**9**	**9**

Source: Survey on SCs and STs, DES, Karnataka, 2004B.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Literacy rate (%) of SCs							
		1991			2001				
		Male	Female	Total	Male	Female	Total	Rural	Urban
1		40	41	42	43	44	45	46	47
1	Bagalkot	54.30	25.30	39.60	56.61	28.75	42.44	38.41	55.74
2	Bangalore Rural	47.70	22.80	35.60	65.80	44.56	55.35	53.91	63.96
3	Bangalore Urban	67.00	46.80	57.30	78.12	61.98	70.23	59.00	73.49
4	Belgaum	56.60	25.80	41.40	69.30	41.63	55.57	51.61	70.75
5	Bellary	42.60	17.40	30.10	55.47	29.04	42.31	36.93	55.80
6	Bidar	46.10	21.40	34.10	63.85	40.22	52.37	49.86	68.00
7	Bijapur	60.60	30.40	45.90	61.72	31.95	47.16	43.85	63.68
8	Chamarajnagar	44.20	22.80	33.80	57.32	42.22	49.94	47.38	67.33
9	Chikmaglur	45.40	24.60	35.20	64.43	44.76	54.58	52.28	69.84
10	Chitradurga	47.70	21.70	35.10	64.05	40.92	52.75	50.09	70.93
11	Dakshina Kannada	63.60	45.90	54.90	73.89	58.36	66.14	61.95	78.81
12	Davangere	48.20	19.20	32.70	61.25	38.16	49.96	46.65	65.50
13	Dharwad	63.20	36.80	50.30	72.76	49.26	61.19	45.40	71.91
14	Gadag	50.20	24.90	38.00	62.74	33.69	48.45	44.02	60.76
15	Gulbarga	37.00	12.80	25.20	50.65	27.02	39.05	33.53	59.53
16	Hassan	46.50	23.50	35.00	64.20	43.14	53.61	51.09	72.40
17	Haveri	53.50	31.00	42.50	62.75	36.94	50.25	47.69	66.97
18	Kodagu	55.40	36.00	45.70	73.49	56.56	64.93	63.26	77.15
19	Kolar	48.60	25.20	37.00	63.70	42.09	52.98	46.46	78.09
20	Koppal	58.40	35.90	47.50	52.02	25.62	38.78	36.09	54.40
21	Mandya	49.90	27.80	39.10	65.64	46.25	55.92	53.01	71.19
22	Mysore	45.00	26.10	35.70	62.15	45.52	53.98	47.09	73.71
23	Raichur	32.10	11.00	21.50	51.37	26.09	38.76	33.31	57.36
24	Shimoga	51.00	28.00	39.80	66.92	46.40	56.78	52.21	69.49
25	Tumkur	48.80	24.60	37.00	64.91	43.39	54.33	51.98	69.72
26	Udupi	57.40	34.20	46.20	77.72	62.81	70.13	68.30	79.07
27	Uttara Kannada	61.40	38.70	50.20	75.24	55.55	65.45	60.49	76.39
Karnataka		**49.70**	**26.00**	**38.10**	**63.75**	**41.72**	**52.87**	**47.25**	**69.27**

Sources:

1. Col. 40 to 42: Computed based on taluk-wise data of Primary Census Abstract: SC and ST Part II - B (ii) - 1991.
2. Col. 43-47: Primary Census Abstract.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Literacy rate (%) of STs							
		1991			2001				
		Male	Female	Total	Male	Female	Total	Rural	Urban
1		48	49	50	51	52	53	54	55
1	Bagalkot	61.2	27.2	44.3	57.32	28.49	42.87	40.91	56.42
2	Bangalore Rural	49.2	25.0	37.6	65.94	46.03	56.22	54.23	70.87
3	Bangalore Urban	71.6	51.5	62.0	80.11	64.80	72.83	58.42	76.58
4	Belgaum	48.4	19.2	34.0	57.75	29.50	43.72	40.90	62.79
5	Bellary	38.8	15.2	27.0	53.39	28.75	41.12	37.89	51.70
6	Bidar	42.8	14.9	29.2	61.09	35.61	48.68	47.51	65.04
7	Bijapur	55.8	31.7	44.3	59.68	31.88	46.19	43.48	68.15
8	Chamarajnagar	37.4	20.2	29.0	50.24	32.77	41.53	37.15	58.67
9	Chikmaglur	49.4	30.1	39.9	68.21	49.44	58.84	56.90	77.47
10	Chitradurga	53.9	25.6	24.1	65.76	41.54	53.93	51.57	71.85
11	Dakshina Kannada	71.5	53.7	62.7	80.20	65.69	72.95	71.75	80.68
12	Davangere	51.5	26.1	39.2	64.78	42.98	54.11	52.16	64.20
13	Dharwad	63.4	33.9	49.3	66.27	41.95	54.46	47.73	65.63
14	Gadag	62.2	27.0	45.0	72.89	42.08	57.73	55.56	69.15
15	Gulbarga	33.3	9.4	21.6	43.82	20.77	32.40	29.45	52.15
16	Hassan	52.7	27.4	40.1	67.25	45.56	56.43	53.96	82.65
17	Haveri	62.2	29.8	46.7	71.34	45.16	58.67	57.61	69.41
18	Kodagu	29.3	21.5	25.5	46.12	34.61	40.37	39.26	78.88
19	Kolar	43.7	18.7	31.4	59.07	36.23	47.80	46.09	68.25
20	Koppal	36.9	8.7	23.0	57.55	26.48	42.11	41.08	55.10
21	Mandya	47.9	26.7	37.5	63.68	45.42	54.63	50.77	68.62
22	Mysore	42.0	23.9	33.1	55.09	37.47	46.35	41.93	66.98
23	Raichur	23.4	5.4	14.4	41.05	16.91	29.01	27.84	41.80
24	Shimoga	59.0	36.5	48.0	71.45	52.51	62.11	57.73	77.08
25	Tumkur	56.5	30.5	43.8	70.25	48.70	59.69	57.68	73.92
26	Udupi	65.3	48.2	56.6	76.70	62.78	69.63	68.05	79.27
27	Uttara Kannada	45.7	23.8	35.1	71.79	53.61	62.74	60.22	72.77
Karnataka		**47.9**	**23.6**	**36.0**	**59.66**	**36.57**	**48.27**	**45.26**	**64.57**

Sources:
1. Col. 48 to 50: Computed based on taluk-wise data of Primary Census Abstract: SC and ST Part II - B (ii) - 1991.
2. Col. 51 to 55: Primary Census Abstract 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of enrolment of SC students to students of all castes in primary schools (standards I-VIII)					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		56	57	58	59	60	61
1	Bagalkot	17.0	12.6	14.8	18.4	18.4	18.4
2	Bangalore Rural	22.1	21.9	22.0	27.7	23.7	25.7
3	Bangalore Urban	18.9	18.9	18.9	23.8	22.2	23.0
4	Belgaum	13.5	13.2	13.4	11.8	11.2	11.5
5	Bellary	19.6	17.8	18.8	26.5	21.3	24.1
6	Bidar	22.6	23.4	22.9	26.2	24.3	25.3
7	Bijapur	21.0	19.8	20.4	24.3	20.4	22.5
8	Chamarajnagar	27.7	31.7	29.5	26.7	27.6	27.1
9	Chikmaglur	21.7	22.2	21.9	24.4	24.1	24.2
10	Chitradurga	24.4	24.4	24.4	25.9	26.1	26.0
11	Dakshina Kannada	7.4	7.6	7.5	7.0	6.7	6.9
12	Davangere	24.9	22.7	23.8	19.3	18.0	18.6
13	Dharwad	8.2	9.4	8.8	10.8	10.3	10.5
14	Gadag	17.6	15.6	16.6	20.5	16.3	18.5
15	Gulbarga	27.5	28.1	27.8	25.0	23.6	24.3
16	Hassan	21.7	19.2	20.4	22.0	20.9	21.5
17	Haveri	19.5	20.0	19.7	15.3	13.8	14.6
18	Kodagu	12.4	12.2	12.3	16.5	15.1	15.8
19	Kolar	29.8	29.6	29.7	31.9	29.7	30.8
20	Koppal	16.1	15.6	15.9	17.7	16.9	17.3
21	Mandya	15.4	15.8	15.6	18.1	18.9	18.5
22	Mysore	21.0	21.9	21.5	19.0	18.6	18.8
23	Raichur	19.6	22.3	20.7	26.7	24.5	25.7
24	Shimoga	24.0	19.9	21.9	19.8	20.0	19.9
25	Tumkur	21.0	19.7	20.4	25.4	21.4	23.5
26	Udupi	5.5	6.9	6.1	7.7	7.1	7.4
27	Uttara Kannada	9.1	8.8	9.0	9.8	9.3	9.6
	Karnataka	**19.2**	**18.9**	**19.1**	**20.8**	**19.4**	**20.1**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of enrolment of ST students to students of all castes in primary schools (standard I-VIII)					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		62	63	64	65	66	67
1	Bagalkot	4.1	3.0	3.5	5.3	5.3	5.3
2	Bangalore Rural	3.7	3.7	3.7	3.9	4.0	4.0
3	Bangalore Urban	4.3	4.2	4.2	3.7	3.4	3.6
4	Belgaum	6.3	5.9	6.1	6.2	6.4	6.3
5	Bellary	17.1	16.5	16.8	21.3	18.8	20.1
6	Bidar	3.3	3.1	3.2	9.0	9.9	9.4
7	Bijapur	2.3	2.4	2.4	2.1	1.9	2.0
8	Chamarajnagar	10.1	10.4	10.3	10.2	9.5	9.9
9	Chikmaglur	4.3	3.7	4.1	4.1	4.2	4.1
10	Chitradurga	18.4	17.8	18.1	17.8	18.5	18.1
11	Dakshina Kannada	3.9	3.9	3.9	3.9	4.1	4.0
12	Davangere	11.9	12.4	12.1	9.5	10.7	10.1
13	Dharwad	3.5	3.8	3.7	5.2	5.5	5.3
14	Gadag	8.4	8.0	8.2	6.6	6.1	6.4
15	Gulbarga	1.9	2.0	2.0	4.3	3.3	3.8
16	Hassan	2.1	1.9	2.0	1.9	1.9	1.9
17	Haveri	14.3	16.3	15.1	9.1	9.1	9.1
18	Kodagu	4.3	5.1	4.6	9.4	8.3	8.8
19	Kolar	8.8	8.5	8.6	8.7	8.8	8.8
20	Koppal	13.4	11.6	12.6	12.1	12.9	12.5
21	Mandya	1.5	1.5	1.5	1.5	1.7	1.6
22	Mysore	9.9	9.7	9.8	11.2	10.7	11.0
23	Raichur	17.1	15.4	16.4	24.9	19.9	22.5
24	Shimoga	4.4	4.2	4.3	4.1	4.4	4.2
25	Tumkur	8.6	8.3	8.5	6.8	6.4	6.6
26	Udupi	3.9	3.9	3.9	5.0	5.2	5.1
27	Uttara Kannada	1.5	1.4	1.4	2.1	2.1	2.1
Karnataka		**6.7**	**6.4**	**6.5**	**7.5**	**7.2**	**7.4**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of enrolment of SC students to students of all castes in high schools (standard IX-X)					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		68	69	70	71	72	73
1	Bagalkot	13.2	8.9	11.7	15.9	13.9	15.1
2	Bangalore Rural	19.3	18.2	18.8	20.2	18.8	19.5
3	Bangalore Urban	27.8	23.8	25.7	23.3	22.5	22.9
4	Belgaum	10.5	8.8	9.8	9.1	7.6	8.5
5	Bellary	12.7	10.5	11.9	16.4	12.0	14.6
6	Bidar	22.6	20.7	21.7	24.6	19.2	21.9
7	Bijapur	16.9	18.7	17.6	14.3	9.3	12.1
8	Chamarajnagar	25.3	47.8	35.2	30.3	34.1	32.0
9	Chikmaglur	12.8	11.4	12.2	16.8	15.3	16.1
10	Chitradurga	20.2	21.5	20.8	18.1	19.9	18.9
11	Dakshina Kannada	5.6	5.4	5.5	5.1	5.5	5.3
12	Davangere	36.7	26.6	32.1	15.4	12.8	14.1
13	Dharwad	7.2	5.8	6.6	8.7	9.0	8.8
14	Gadag	11.1	11.0	11.0	11.2	8.9	10.2
15	Gulbarga	18.4	10.7	15.0	20.0	17.5	19.0
16	Hassan	17.2	14.0	15.8	18.3	15.2	16.7
17	Haveri	21.0	21.6	21.2	11.4	8.6	10.1
18	Kodagu	7.7	6.4	7.0	11.3	10.8	11.0
19	Kolar	23.8	21.9	23.0	18.2	19.0	18.6
20	Koppal	9.3	7.4	8.5	29.3	11.8	22.3
21	Mandya	14.9	12.2	13.6	13.4	16.3	14.8
22	Mysore	16.0	19.3	17.4	51.3	69.3	58.7
23	Raichur	4.8	2.5	4.1	17.0	20.1	18.4
24	Shimoga	16.5	8.7	11.9	12.9	12.9	12.9
25	Tumkur	13.4	10.8	12.2	13.9	10.5	12.4
26	Udupi	3.1	3.0	3.1	4.8	4.8	4.8
27	Uttara Kannada	6.6	5.9	6.2	18.4	7.9	13.2
Karnataka		**16.3**	**15.0**	**15.7**	**18.1**	**16.9**	**17.5**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of enrolment of ST students to students of all castes in high schools (IX to X)					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		74	75	76	77	78	79
1	Bagalkot	3.7	2.4	3.3	4.7	4.1	4.4
2	Bangalore Rural	4.4	3.8	4.1	15.3	3.7	9.5
3	Bangalore Urban	6.9	7.3	7.1	5.5	5.8	5.7
4	Belgaum	2.2	2.1	2.2	3.8	3.3	3.6
5	Bellary	11.4	8.8	10.4	14.6	11.7	13.4
6	Bidar	5.0	4.8	4.9	5.3	6.4	5.8
7	Bijapur	2.8	2.3	2.6	2.8	2.2	2.6
8	Chamarajnagar	6.1	5.6	5.9	8.4	7.8	8.1
9	Chikmaglur	2.6	2.9	2.8	3.5	3.4	3.5
10	Chitradurga	18.1	17.4	17.8	13.3	15.9	14.5
11	Dakshina Kannada	2.7	2.8	2.7	3.7	4.0	3.9
12	Davangere	16.8	18.5	17.6	10.9	10.7	10.8
13	Dharwad	1.4	0.8	1.1	2.0	1.6	1.8
14	Gadag	7.2	8.0	7.5	5.9	6.0	5.9
15	Gulbarga	3.5	2.3	3.0	5.2	2.4	4.0
16	Hassan	2.1	2.0	2.0	1.9	1.7	1.8
17	Haveri	11.2	13.8	12.1	8.5	9.0	8.7
18	Kodagu	3.2	2.3	2.8	4.5	4.1	4.3
19	Kolar	6.3	4.7	5.6	5.8	5.0	5.4
20	Koppal	7.8	7.1	7.5	9.6	10.3	9.9
21	Mandya	1.2	0.9	1.1	0.8	1.0	0.9
22	Mysore	8.1	6.5	7.5	11.9	14.1	12.8
23	Raichur	19.8	14.0	17.9	13.7	8.5	11.4
24	Shimoga	5.0	3.7	4.2	3.1	3.2	3.1
25	Tumkur	7.2	6.3	6.8	4.5	4.6	4.5
26	Udupi	1.7	1.6	1.6	3.5	3.9	3.7
27	Uttara Kannada	0.9	0.7	0.8	1.6	1.6	1.6
Karnataka		**6.0**	**5.3**	**5.7**	**6.3**	**5.5**	**6.0**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of enrolment of SC students to students of all castes in PUC (standard XI-XII)					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		80	81	82	83	84	85
1	Bagalkot	13.2	9.7	12.1	11.5	8.5	10.6
2	Bangalore Rural	14.9	12.0	13.7	15.9	15.1	15.5
3	Bangalore Urban	11.0	10.7	10.8	11.0	11.3	11.1
4	Belgaum	10.8	8.6	10.1	9.5	9.2	9.4
5	Bellary	11.3	7.0	9.6	11.1	8.1	10.0
6	Bidar	21.1	13.9	18.1	21.9	21.7	21.8
7	Bijapur	25.4	14.9	21.9	21.2	15.2	19.3
8	Chamarajnagar	38.0	36.9	37.6	28.7	34.3	30.8
9	Chikmaglur	11.5	7.3	9.3	12.0	11.6	11.8
10	Chitradurga	16.5	14.6	15.7	14.1	14.9	14.4
11	Dakshina Kannada	9.2	7.1	8.1	11.2	8.2	9.5
12	Davangere	2.7	3.3	3.0	3.6	3.7	3.6
13	Dharwad	16.2	8.0	12.5	15.6	9.7	13.1
14	Gadag	9.6	5.2	7.7	9.4	8.9	9.2
15	Gulbarga	12.1	7.0	10.2	10.0	6.3	8.8
16	Hassan	19.8	14.2	17.6	20.2	17.7	19.3
17	Haveri	11.8	7.0	9.5	12.7	12.4	12.6
18	Kodagu	9.1	5.4	7.6	11.5	7.5	10.0
19	Kolar	16.8	15.5	16.3	20.6	19.6	20.2
20	Koppal	9.7	6.1	8.2	9.0	7.5	8.5
21	Mandya	14.4	11.7	14.3	12.7	15.7	14.0
22	Mysore	14.9	16.0	16.6	16.6	15.6	16.1
23	Raichur	13.3	10.7	13.1	16.0	17.2	16.5
24	Shimoga	10.3	8.1	10.4	13.2	10.7	11.9
25	Tumkur	13.1	8.0	15.8	16.6	14.2	15.6
26	Udupi	3.3	3.5	3.5	3.6	4.4	4.0
27	Uttara Kannada	6.2	5.1	6.4	6.2	6.3	6.2
Karnataka		**13.3**	**9.8**	**12.1**	**13.3**	**11.9**	**12.7**

Source: Computed based on data of PUC Board, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of enrolment of ST students to students of all castes in PUC (standard XI-XII)					
		1998-99			2003-04		
		Boys	Girls	Total	Boys	Girls	Total
1		86	87	88	89	90	91
1	Bagalkot	4.0	2.4	3.5	3.3	2.7	3.1
2	Bangalore Rural	3.1	1.7	2.5	2.3	2.4	2.3
3	Bangalore Urban	1.7	1.5	1.6	1.6	1.6	1.6
4	Belgaum	2.5	2.2	2.4	3.0	2.3	2.8
5	Bellary	9.4	6.8	8.4	9.1	7.4	8.5
6	Bidar	4.6	2.4	3.7	3.9	4.2	4.0
7	Bijapur	2.0	1.1	1.7	1.2	1.5	1.3
8	Chamarajnagar	5.9	4.9	5.5	5.5	6.2	5.8
9	Chikmaglur	2.6	1.4	2.0	2.5	2.0	2.3
10	Chitradurga	13.5	10.1	12.1	9.2	10.9	9.8
11	Dakshina Kannada	1.9	1.8	1.9	1.1	2.4	1.8
12	Davangere	2.6	2.8	2.7	2.1	3.2	2.7
13	Dharwad	11.4	6.0	9.0	9.6	7.4	8.7
14	Gadag	3.0	1.9	2.5	3.8	2.9	3.4
15	Gulbarga	7.5	3.6	6.0	5.8	3.7	5.1
16	Hassan	2.5	1.2	2.0	2.1	1.3	1.8
17	Haveri	1.2	1.0	1.1	1.3	1.2	1.2
18	Kodagu	6.9	4.8	6.1	10.0	7.2	8.9
19	Kolar	3.5	2.7	3.2	5.3	3.9	4.7
20	Koppal	5.7	4.3	5.1	6.4	4.8	5.8
21	Mandya	1.1	0.9	1.1	0.9	0.9	0.9
22	Mysore	4.8	4.0	4.8	6.0	4.9	5.5
23	Raichur	6.6	3.2	5.6	9.1	4.9	7.6
24	Shimoga	2.3	2.2	2.5	2.8	2.6	2.7
25	Tumkur	5.6	3.4	6.7	6.0	6.2	6.1
26	Udupi	2.3	1.7	2.0	2.6	2.9	2.8
27	Uttara Kannada	1.5	0.7	1.2	0.8	1.0	0.9
Karnataka		**4.1**	**2.7**	**3.6**	**3.9**	**3.3**	**3.7**

Source: Computed based on data of PUC Board, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Gross enrolment ratio (standard I-VIII) - Scheduled Castes (2001)					
		Population (6 to less than 14)			Gross enrolment ratio		
		Boys	Girls	Total	Boys	Girls	Total
1		92	93	94	95	96	97
1	Bagalkot	29217	27692	56909	104.05	94.36	99.33
2	Bangalore Rural	36733	35226	71959	94.41	95.02	94.71
3	Bangalore Urban	77362	75352	152714	139.42	134.50	137.00
4	Belgaum	47492	44218	91710	104.36	100.10	102.30
5	Bellary	46133	43243	89376	90.95	78.37	84.87
6	Bidar	35910	33842	69752	127.38	108.38	118.16
7	Bijapur	40950	37377	78327	111.09	96.57	104.16
8	Chamarajnagar	21511	20551	42062	100.89	97.65	99.31
9	Chikmaglur	21559	20897	42456	97.52	89.16	93.40
10	Chitradurga	35134	33730	68864	100.45	103.32	101.85
11	Dakshina Kannada	10797	10219	21016	113.12	101.61	107.52
12	Davangere	35190	33357	68547	104.97	71.47	88.67
13	Dharwad	13410	12648	26058	113.49	112.47	113.00
14	Gadag	16031	15114	31145	99.14	122.25	110.35
15	Gulbarga	89902	83335	173237	99.07	89.06	94.26
16	Hassan	29332	28994	58326	99.85	96.32	98.09
17	Haveri	19058	17713	36771	102.63	99.43	101.09
18	Kodagu	5731	5663	11394	141.54	95.51	118.66
19	Kolar	65456	63069	128525	107.70	104.57	106.16
20	Koppal	23051	22147	45198	97.13	78.27	87.89
21	Mandya	22792	22062	44854	93.23	91.74	92.50
22	Mysore	43908	43471	87379	100.86	92.82	96.86
23	Raichur	39614	37456	77070	92.50	64.66	78.97
24	Shimoga	25456	24967	50423	158.77	150.44	154.65
25	Tumkur	44842	42654	87496	100.25	93.45	96.93
26	Udupi	5759	5578	11337	333.88	312.30	323.27
27	Uttara Kannada	9352	9066	18418	109.10	116.31	112.65
Karnataka		**891682**	**849641**	**1741323**	**108.77**	**100.16**	**104.57**

Sources:
1. Col. 92 to 94: Census 2001 PCA.
2. Col. 95 to 97: Computed based on enrolment figures of CPI and age group population of Census 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Gross enrolment ratio: (standard I-VIII) - Scheduled Tribes (2001)					
		Population (6 to less than 14)			Gross enrolment ratio		
		Boys	Girls	Total	Boys	Girls	Total
1		98	99	100	101	102	103
1	Bagalkot	8422	8350	16772	105.03	87.66	96.38
2	Bangalore Rural	5897	5649	11546	108.02	103.01	105.57
3	Bangalore Urban	7290	7028	14318	325.33	312.65	319.10
4	Belgaum	26243	24518	50761	75.47	76.58	76.01
5	Bellary	43673	42069	85742	82.06	70.67	76.47
6	Bidar	21410	20587	41997	49.43	48.05	48.76
7	Bijapur	3448	3205	6653	283.70	256.62	270.65
8	Chamarajnagar	9262	8961	18223	92.54	79.29	86.02
9	Chikmaglur	3687	3628	7315	95.68	91.35	93.53
10	Chitradurga	26786	25870	52656	90.34	83.59	87.03
11	Dakshina Kannada	4960	4998	9958	142.34	113.26	127.74
12	Davangere	20862	20410	41272	105.18	46.63	76.23
13	Dharwad	6984	6630	13614	111.88	106.82	109.41
14	Gadag	5454	5282	10736	140.18	160.04	149.95
15	Gulbarga	19079	18294	37373	40.85	34.20	37.59
16	Hassan	2299	2424	4723	106.78	102.39	104.53
17	Haveri	12757	12128	24885	90.13	86.62	88.42
18	Kodagu	3882	3742	7624	75.47	71.26	73.41
19	Kolar	20166	19358	39524	119.61	120.21	119.90
20	Koppal	17030	16213	33243	82.30	69.62	76.11
21	Mandya	1559	1539	3098	139.75	124.37	132.13
22	Mysore	24791	24868	49659	120.56	104.05	112.29
23	Raichur	38138	36360	74498	64.88	51.21	58.21
24	Shimoga	5222	5001	10223	119.27	151.38	134.97
25	Tumkur	17321	16585	33906	103.30	94.21	98.85
26	Udupi	3537	3408	6945	109.82	136.27	122.80
27	Uttara Kannada	2274	2115	4389	66.81	62.12	64.55
Karnataka		**362433**	**349220**	**711653**	**95.15**	**84.91**	**90.12**

Sources:
1. Col. 98 to 100: Census 2001 PCA.
2. Col. 101 to 103: Computed based on enrolment figures of CPI and age group population of Census 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Gross enrolment ratio: (standard I-X) - Scheduled Castes (2001)					
		Population (6 to less than 16)			Gross enrolment ratio		
		Boys	Girls	Total	Boys	Girls	Total
1		104	105	106	107	108	109
1	Bagalkot	35592	33088	68680	91.33	86.01	88.77
2	Bangalore Rural	46184	43894	90078	83.22	85.07	84.12
3	Bangalore Urban	97232	94659	191891	125.27	121.52	123.42
4	Belgaum	58683	53366	112049	92.98	90.06	91.59
5	Bellary	55843	51522	107365	80.53	68.65	74.83
6	Bidar	43927	40604	84531	111.58	96.03	104.11
7	Bijapur	50087	44625	94712	99.78	88.73	94.57
8	Chamarajnagar	27344	25847	53191	92.01	89.13	90.61
9	Chikmaglur	26968	26206	53174	84.46	79.90	82.21
10	Chitradurga	43528	41174	84702	91.29	92.21	91.73
11	Dakshina Kannada	13791	13154	26945	96.19	83.41	89.95
12	Davangere	43942	40934	84876	91.17	63.61	77.88
13	Dharwad	16850	15606	32456	99.86	98.93	99.41
14	Gadag	19862	18206	38068	87.29	113.59	99.87
15	Gulbarga	108801	98804	207605	86.13	78.29	82.40
16	Hassan	37012	36494	73506	87.37	86.31	86.84
17	Haveri	23808	21596	45404	94.49	90.78	92.73
18	Kodagu	7246	7159	14405	119.14	82.73	101.04
19	Kolar	80822	76703	157525	98.45	97.59	98.03
20	Koppal	27696	26106	53802	85.43	68.97	77.44
21	Mandya	28779	27757	56536	86.85	83.17	85.04
22	Mysore	55688	54542	110230	99.99	89.07	94.59
23	Raichur	47861	44609	92470	78.49	55.24	67.27
24	Shimoga	32015	31098	63113	160.74	153.12	156.99
25	Tumkur	56088	52635	108723	90.75	84.05	87.51
26	Udupi	7337	7228	14565	271.37	250.76	261.14
27	Uttara Kannada	11794	11414	23208	95.65	102.54	99.04
Karnataka		**1104780**	**1039031**	**2143811**	**97.63**	**90.77**	**94.31**

Sources:
1. Col. 104 to 106: Census 2001 PCA.
2. Col. 107 to 109: Computed based on enrolment figures of CPI and age group population of Census 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Gross enrolment ratio: (standard I-X) - Scheduled Tribes (2001)					
		Population (6 to less than 16)			Gross enrolment ratio		
		Boys	Girls	Total	Boys	Girls	Total
1		110	111	112	113	114	115
1	Bagalkot	10336	10000	20336	94.55	84.64	89.68
2	Bangalore Rural	7331	6959	14290	100.58	92.46	96.63
3	Bangalore Urban	9184	8804	17988	287.95	279.45	283.78
4	Belgaum	32160	29518	61678	68.40	67.90	68.16
5	Bellary	53024	50366	103390	72.18	61.89	67.16
6	Bidar	26167	24629	50796	43.85	42.21	43.06
7	Bijapur	4219	3810	8029	254.87	228.75	242.48
8	Chamarajnagar	11681	11194	22875	83.43	70.41	77.06
9	Chikmaglur	4604	4545	9149	83.48	79.66	81.58
10	Chitradurga	33349	31707	65056	81.23	74.47	77.93
11	Dakshina Kannada	6353	6405	12758	118.64	96.35	107.45
12	Davangere	26178	25226	51404	91.51	42.17	67.30
13	Dharwad	8757	8107	16864	99.17	95.65	97.48
14	Gadag	6910	6445	13355	129.29	145.53	137.13
15	Gulbarga	23006	21603	44608	35.63	29.91	32.86
16	Hassan	2906	3048	5954	98.87	92.13	95.42
17	Haveri	16114	14935	31049	78.76	81.15	79.91
18	Kodagu	4779	4605	9384	65.12	61.58	63.38
19	Kolar	24758	23391	48149	112.95	111.51	112.25
20	Koppal	20492	19155	39648	73.92	62.03	68.17
21	Mandya	1967	1909	3876	120.64	114.37	117.55
22	Mysore	31195	31030	62225	110.93	94.52	102.74
23	Raichur	45817	43027	88844	55.30	43.89	49.77
24	Shimoga	6545	6236	12781	113.40	141.91	127.31
25	Tumkur	21841	20668	42509	96.02	86.10	91.20
26	Udupi	4472	4398	8870	97.96	116.44	107.12
27	Uttara Kannada	2840	2658	5498	58.03	55.30	56.71
Karnataka		**446984**	**424378**	**871362**	**85.59**	**76.51**	**81.17**

Sources:
1. Col. 110 to 112: Census 2001 PCA.
2. Col. 113 to 115: Computed based on enrolment figures of CPI and age group population of Census 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Gross enrolment ratio: (standard I-XII) Scheduled Castes (2001)					
		Population (6 to less than 18)			Gross enrolment ratio		
		Boys	Girls	Total	Boys	Girls	Total
1		116	117	118	119	120	121
1	Bagalkot	41134	37315	78449	82.76	77.68	80.34
2	Bangalore Rural	54871	51506	106377	73.58	74.63	74.09
3	Bangalore Urban	116629	113503	230132	109.02	106.07	107.56
4	Belgaum	68828	60747	129575	84.14	81.32	82.82
5	Bellary	63842	57685	121527	72.18	62.25	67.47
6	Bidar	50733	45565	96298	102.06	88.62	95.70
7	Bijapur	57866	49855	107721	91.87	81.21	86.94
8	Chamarajnagar	32996	30744	63740	82.40	78.55	80.54
9	Chikmaglur	32056	31195	63251	73.60	69.00	71.33
10	Chitradurga	50998	47223	98221	81.94	82.52	82.22
11	Dakshina Kannada	16871	16284	33155	80.83	70.57	75.79
12	Davangere	52045	47376	99421	81.84	57.19	70.10
13	Dharwad	20129	18200	38329	90.15	89.63	89.90
14	Gadag	23318	20629	43947	77.50	101.39	88.71
15	Gulbarga	124332	109888	234220	78.71	71.98	75.55
16	Hassan	44079	43414	87493	76.47	74.33	75.41
17	Haveri	28171	24754	52925	82.75	80.30	81.60
18	Kodagu	8702	8627	17329	102.54	71.96	87.31
19	Kolar	94266	87893	182159	87.43	87.24	87.34
20	Koppal	31510	28972	60482	76.32	62.75	69.82
21	Mandya	34244	32947	67191	77.78	73.71	75.78
22	Mysore	67002	64642	131644	86.86	78.12	82.57
23	Raichur	54569	49991	104560	70.93	50.41	61.12
24	Shimoga	38353	36747	75100	137.38	132.06	134.78
25	Tumkur	66416	61235	127651	80.82	74.37	77.73
26	Udupi	8897	8953	17850	227.26	206.81	217.00
27	Uttara Kannada	14131	13670	27801	82.85	89.09	85.91
Karnataka		**1296988**	**1199560**	**2496548**	**86.94**	**80.99**	**84.08**

Sources:
1. Col. 116 to 118: Population Census 2001 PCA.
2. Col. 119 to 121: Computed based on enrolment figures of CPI and age group population of Census 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Gross enrolment ratio: (standard I-XII) - Scheduled Tribes (2001)					
		Population (6 to less than 18)			Gross enrolment ratio		
		Boys	Girls	Total	Boys	Girls	Total
1		122	123	124	125	126	127
1	Bagalkot	12063	11294	23357	84.82	76.08	80.59
2	Bangalore Rural	8621	8083	16704	88.97	81.18	85.20
3	Bangalore Urban	11091	10579	21670	244.82	238.53	241.75
4	Belgaum	37332	33513	70845	60.99	60.73	60.87
5	Bellary	60855	56613	117468	64.45	55.86	60.31
6	Bidar	30212	27583	57795	39.59	38.31	38.98
7	Bijapur	4880	4234	9114	224.58	207.18	216.48
8	Chamarajnagar	14029	13279	27308	71.74	60.48	66.26
9	Chikmaglur	5476	5433	10909	83.24	68.87	76.08
10	Chitradurga	39392	36625	76017	73.52	66.76	70.26
11	Dakshina Kannada	7791	7839	15630	101.41	84.29	92.82
12	Davangere	31238	29457	60695	81.87	38.50	60.82
13	Dharwad	10450	9356	19806	87.87	85.21	86.62
14	Gadag	8351	7380	15731	111.33	128.56	119.42
15	Gulbarga	26225	23935	50160	33.42	27.76	30.72
16	Hassan	3493	3611	7104	85.72	80.09	82.85
17	Haveri	19310	17297	36607	69.05	71.61	70.26
18	Kodagu	5631	5450	11081	56.03	53.06	54.57
19	Kolar	28706	26626	55332	100.32	99.26	99.81
20	Koppal	23339	21269	44608	66.10	56.51	61.53
21	Mandya	2345	2241	4586	105.12	99.74	102.49
22	Mysore	37395	36633	74028	94.72	81.40	88.13
23	Raichur	51885	47786	99671	49.67	39.79	44.93
24	Shimoga	7800	7380	15180	98.25	122.72	110.14
25	Tumkur	26158	24352	50510	84.70	75.47	80.25
26	Udupi	5377	5454	10831	86.84	98.53	92.72
27	Uttara Kannada	3368	3179	6547	51.63	47.94	49.84
Karnataka		**522812**	**486482**	**1009294**	**76.10**	**68.24**	**72.31**

Source:
1. Col. 122 to 124: Population Census 2001 PCA.
2. Col. 125 to 127: Computed based on enrolment figures of CPI and age group population of Census 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of SC out-of-school children (6 to less than 14 years) as per Children Census			Percentage of ST out-of-school children (6 to less than 14 years) as per Children Census		
		2002			2002		
		Children's Population	Out-of-school children	% of out-of-school children	Children's Population	Out-of-school children	% of out-of-school children
1		128	129	130	131	132	133
1	Bagalkot	53877	8326	15.45	16087	2533	15.75
2	Bangalore Rural	67961	3556	5.23	11496	624	5.43
3	Bangalore Urban	178061	5554	3.12	30481	656	2.15
4	Belgaum	91583	7775	8.49	48013	5345	11.13
5	Bellary	77706	13231	17.03	73325	13533	18.46
6	Bidar	70564	6188	8.77	34868	2669	7.65
7	Bijapur	79571	13181	16.57	4956	664	13.40
8	Chamarajnagar	39291	2478	6.31	17236	1937	11.24
9	Chikmaglur	41466	4158	10.03	7795	633	8.12
10	Chitradurga	64338	6430	9.99	48123	5655	11.75
11	Dakshina Kannada	22001	1225	5.57	11671	360	3.08
12	Davangere	65920	8074	12.25	38677	3956	10.23
13	Dharwad	26519	2327	8.77	13372	1287	9.62
14	Gadag	38149	7143	18.72	25335	5835	23.03
15	Gulbarga	168960	34536	20.44	27424	7428	27.09
16	Hassan	54970	4087	7.44	4972	289	5.81
17	Haveri	34250	4122	12.04	23609	2158	9.14
18	Kodagu	11363	303	2.67	7004	928	13.25
19	Kolar	127815	8368	6.55	44549	2995	6.72
20	Koppal	37782	7955	21.06	29176	5519	18.92
21	Mandya	40801	1635	4.01	2916	165	5.66
22	Mysore	79063	3961	5.01	45700	2921	6.39
23	Raichur	64095	11935	18.62	59730	15978	26.75
24	Shimoga	48629	3918	8.06	11030	720	6.53
25	Tumkur	82206	6332	7.70	32759	2082	6.36
26	Udupi	10626	221	2.08	8061	238	2.95
27	Uttara Kannada	18333	1814	9.89	4102	358	8.73
	Karnataka	**1695900**	**178833**	**10.55**	**682467**	**87466**	**12.82**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of SC/ST teachers to all teachers in primary schools			
		% of SC teachers		% of ST teachers	
		1998-99	2003-04	1998-99	2003-04
1		134	135	136	137
1	Bagalkot	10.35	10.20	3.22	4.94
2	Bangalore Rural	9.59	11.36	1.49	4.02
3	Bangalore Urban	8.37	7.00	1.31	2.18
4	Belgaum	19.43	13.80	3.39	3.47
5	Bellary	11.96	12.89	4.66	6.22
6	Bidar	8.95	16.80	1.26	4.97
7	Bijapur	17.62	17.44	1.10	2.21
8	Chamarajnagar	22.23	28.32	2.53	4.75
9	Chikmaglur	11.37	11.00	1.61	2.83
10	Chitradurga	15.92	16.05	6.14	7.39
11	Dakshina Kannada	12.84	8.91	3.93	3.62
12	Davangere	10.75	11.85	5.98	7.11
13	Dharwad	14.20	11.00	7.39	3.69
14	Gadag	18.39	12.31	7.78	5.39
15	Gulbarga	17.70	12.09	2.39	2.74
16	Hassan	14.84	12.05	2.59	3.00
17	Haveri	13.27	12.02	5.62	5.84
18	Kodagu	11.62	8.77	2.02	2.55
19	Kolar	16.71	15.33	3.89	4.95
20	Koppal	16.58	10.17	14.88	4.80
21	Mandya	17.70	16.42	2.80	3.78
22	Mysore	9.62	12.31	1.37	4.78
23	Raichur	16.93	16.09	4.33	4.70
24	Shimoga	8.76	12.78	2.92	4.48
25	Tumkur	10.13	13.23	3.07	4.93
26	Udupi	8.19	10.14	1.81	2.97
27	Uttara Kannada	3.88	9.71	0.32	1.95
Karnataka		**12.87**	**12.64**	**3.23**	**4.10**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		SC teachers in primary schools							
		1998-99				2003-04			
		Male	Female	Total	% of Female	Male	Female	Total	% of Female
1		138	139	140	141	142	143	144	145
1	Bagalkot	475	242	717	33.8	518	238	756	31.5
2	Bangalore Rural	615	293	908	32.3	713	426	1139	37.4
3	Bangalore Urban	563	1133	1696	66.8	484	1060	1544	68.7
4	Belgaum	1254	681	1935	35.2	1575	997	2572	38.8
5	Bellary	687	201	888	22.6	774	305	1079	28.3
6	Bidar	455	248	703	35.3	837	578	1415	40.8
7	Bijapur	1074	372	1446	25.7	1097	471	1568	30.0
8	Chamarajnagar	467	369	836	44.1	608	520	1128	46.1
9	Chikmaglur	494	225	719	31.3	474	253	727	34.8
10	Chitradurga	776	394	1170	33.7	757	457	1214	37.6
11	Dakshina Kannada	423	384	807	47.6	394	302	696	43.4
12	Davangere	535	323	858	37.6	668	365	1033	35.3
13	Dharwad	313	381	694	54.9	272	381	653	58.3
14	Gadag	497	245	742	33.0	351	197	548	35.9
15	Gulbarga	1318	891	2209	40.3	994	610	1604	38.0
16	Hassan	852	521	1373	37.9	805	354	1159	30.5
17	Haveri	507	237	744	31.9	541	266	807	33.0
18	Kodagu	154	116	270	43.0	116	114	230	49.6
19	Kolar	1320	709	2029	34.9	1378	906	2284	39.7
20	Koppal	373	293	666	44.0	347	162	509	31.8
21	Mandya	916	379	1295	29.3	846	475	1321	36.0
22	Mysore	555	310	865	35.8	748	636	1384	46.0
23	Raichur	615	297	912	32.6	707	321	1028	31.2
24	Shimoga	350	208	558	37.3	679	410	1089	37.7
25	Tumkur	954	451	1405	32.1	1149	641	1790	35.8
26	Udupi	136	252	388	64.9	287	222	509	43.6
27	Uttara Kannada	194	101	295	34.2	465	316	781	40.5
Karnataka		**16872**	**10256**	**27128**	**37.8**	**18584**	**11983**	**30567**	**39.2**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		ST teachers in primary schools							
		1998-99				2003-04			
		Male	Female	Total	% of Female	Male	Female	Total	% of Female
1		146	147	148	149	150	151	152	153
1	Bagalkot	149	74	223	33.2	248	118	366	32.2
2	Bangalore Rural	74	67	141	47.5	262	141	403	35.0
3	Bangalore Urban	120	145	265	54.7	134	347	481	72.1
4	Belgaum	277	61	338	18.0	381	266	647	41.1
5	Bellary	225	121	346	35.0	295	226	521	43.4
6	Bidar	68	31	99	31.3	271	148	419	35.3
7	Bijapur	60	30	90	33.3	132	67	199	33.7
8	Chamarajnagar	56	39	95	41.1	109	80	189	42.3
9	Chikmaglur	73	29	102	28.4	128	59	187	31.6
10	Chitradurga	291	160	451	35.5	347	212	559	37.9
11	Dakshina Kannada	145	102	247	41.3	165	118	283	41.7
12	Davangere	315	162	477	34.0	416	204	620	32.9
13	Dharwad	178	183	361	50.7	108	111	219	50.7
14	Gadag	226	88	314	28.0	153	87	240	36.3
15	Gulbarga	194	104	298	34.9	264	100	364	27.5
16	Hassan	167	73	240	30.4	174	115	289	39.8
17	Haveri	233	82	315	26.0	256	136	392	34.7
18	Kodagu	29	18	47	38.3	28	39	67	58.2
19	Kolar	331	141	472	29.9	435	303	738	41.1
20	Koppal	354	244	598	40.8	169	71	240	29.6
21	Mandya	152	53	205	25.9	176	128	304	42.1
22	Mysore	74	49	123	39.8	313	224	537	41.7
23	Raichur	137	96	233	41.2	217	83	300	27.7
24	Shimoga	110	76	186	40.9	217	165	382	43.2
25	Tumkur	273	153	426	35.9	370	297	667	44.5
26	Udupi	38	48	86	55.8	95	54	149	36.2
27	Uttara Kannada	16	8	24	33.3	81	76	157	48.4
Karnataka		**4365**	**2437**	**6802**	**35.8**	**5944**	**3975**	**9919**	**40.1**

Source: Computed based on data of CPI, Karnataka.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Work participation rate of SCs									
		1991	2001								
		Total	Total			Rural			Urban		
		Persons	Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
1		154	155	156	157	158	159	160	161	162	163
1	Bagalkot	39.9	44.3	50.2	38.5	47.1	51.1	43.2	34.6	47.0	22.3
2	Bangalore Rural	44.3	47.9	56.6	39.0	49.4	57.2	41.3	39.4	52.9	25.3
3	Bangalore Urban	34.2	39.1	54.2	23.3	44.0	56.3	31.2	37.6	53.5	20.9
4	Belgaum	42.8	45.2	53.4	36.7	48.3	55.0	41.5	32.8	47.4	18.0
5	Bellary	48.1	47.9	52.1	43.7	51.5	53.1	49.8	38.6	49.4	27.5
6	Bidar	44.2	41.1	46.4	35.5	43.0	47.5	38.3	29.2	39.9	17.6
7	Bijapur	39.0	40.3	46.6	33.6	42.2	47.4	36.8	30.4	42.6	17.5
8	Chamarajnagar	44.3	45.9	56.4	34.9	47.6	57.7	37.1	34.1	47.6	19.6
9	Chikmaglur	50.7	50.2	57.7	42.6	52.2	58.7	45.7	36.5	51.2	21.3
10	Chitradurga	47.8	48.4	54.1	42.4	50.8	55.3	46.1	31.5	45.6	16.6
11	Dakshina Kannada	52.7	58.1	61.5	54.5	60.7	63.1	58.3	49.9	56.7	43.2
12	Davangere	43.8	48.1	54.7	41.2	50.9	56.2	45.5	34.5	47.7	20.2
13	Dharwad	38.9	43.2	52.5	33.6	56.5	60.1	52.9	33.7	47.0	19.9
14	Gadag	43.6	49.3	53.3	45.2	53.0	55.5	50.5	39.0	47.2	30.5
15	Gulbarga	46.1	45.5	49.8	40.9	49.5	52.4	46.6	29.8	40.4	18.3
16	Hassan	46.8	51.4	58.0	44.8	53.8	59.3	48.3	33.5	48.8	17.7
17	Haveri	48.6	51.2	56.7	45.5	53.5	57.8	49.0	35.8	48.7	22.5
18	Kodagu	52.8	54.7	60.4	49.1	56.9	61.5	52.4	38.7	52.5	24.7
19	Kolar	46.0	49.1	55.9	42.2	54.1	58.6	49.5	29.5	45.3	13.5
20	Koppal	49.3	47.6	51.3	43.8	49.6	52.1	47.0	35.6	46.6	24.6
21	Mandya	45.4	47.0	56.6	37.4	49.4	58.3	40.4	34.6	47.9	21.0
22	Mysore	38.4	43.3	55.3	30.9	47.2	57.8	36.2	32.1	48.1	15.3
23	Raichur	43.7	45.4	50.7	40.0	49.0	52.4	45.6	32.3	44.6	19.7
24	Shimoga	44.7	47.4	57.4	37.1	51.1	58.9	43.1	36.7	52.9	20.3
25	Tumkur	50.1	51.9	58.3	45.2	54.3	59.5	48.9	36.0	50.9	20.0
26	Udupi	46.1	49.9	57.5	42.5	50.6	57.4	43.9	46.7	57.9	35.6
27	Uttara Kannada	41.8	44.7	56.8	32.5	48.9	59.4	38.3	35.2	50.8	19.4
Karnataka		**44.7**	**46.3**	**54.0**	**38.4**	**50.1**	**55.7**	**44.3**	**35.1**	**49.2**	**20.5**

Sources:

1. Col. 154: Computed for 27 districts based on taluk-wise data of Primary Census Abstract SC and ST Part II - B (ii) - 1991.
2. Col. 155 to 163: Primary Census Abstract 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Work participation rate of STs									
		1991	2001								
		Total	Total			Rural			Urban		
		Persons	Persons	Male	Female	Persons	Male	Female	Persons	Male	Female
1		164	165	166	167	168	169	170	171	172	173
1	Bagalkot	46.0	48.9	54.9	43.0	50.8	55.8	45.8	35.8	48.6	22.9
2	Bangalore Rural	45.5	49.6	58.4	40.2	50.5	58.7	42.0	42.2	56.3	26.8
3	Bangalore Urban	35.3	41.2	57.2	23.7	47.7	59.4	35.3	39.5	56.7	20.6
4	Belgaum	45.9	49.9	55.6	44.2	52.3	56.5	48.1	33.4	49.4	16.9
5	Bellary	49.6	49.7	54.9	44.4	52.7	55.7	49.7	39.6	52.4	26.7
6	Bidar	47.0	42.3	49.5	34.6	43.2	50.0	36.1	28.9	42.9	13.7
7	Bijapur	44.9	41.6	50.7	32.0	43.1	51.5	34.1	29.0	43.7	13.9
8	Chamarajnagar	43.4	47.8	61.1	34.4	49.6	61.7	37.3	40.7	58.7	23.0
9	Chikmaglur	51.5	50.5	59.2	41.8	51.8	59.5	44.0	38.4	56.0	19.6
10	Chitradurga	31.1	49.3	56.1	42.1	51.4	56.9	45.5	32.9	49.5	15.2
11	Dakshina Kannada	48.2	57.5	63.4	51.6	59.3	64.3	54.2	46.2	57.5	34.0
12	Davangere	48.4	49.5	58.2	40.3	51.9	59.5	44.0	36.8	51.8	20.8
13	Dharwad	43.3	49.9	57.7	41.7	57.5	61.8	52.9	37.1	50.6	22.9
14	Gadag	49.8	51.5	56.3	46.6	54.0	57.9	50.0	38.4	47.8	28.4
15	Gulbarga	48.6	48.0	53.3	42.6	50.1	54.4	45.6	33.8	45.3	21.9
16	Hassan	46.7	52.6	61.5	43.7	54.0	62.1	45.9	37.7	54.7	18.6
17	Haveri	46.9	50.9	58.3	43.0	52.2	58.9	44.9	37.7	51.4	23.0
18	Kodagu	58.4	61.1	64.9	57.3	61.7	65.2	58.2	40.0	54.2	24.9
19	Kolar	50.1	54.4	59.7	49.0	55.8	60.3	51.1	38.2	53.0	22.6
20	Koppal	51.7	49.6	53.4	45.8	50.7	53.7	47.7	35.1	49.4	20.7
21	Mandya	47.7	49.5	60.0	38.7	52.1	60.5	43.4	39.8	58.3	22.1
22	Mysore	41.5	46.6	59.7	33.2	48.4	60.5	36.2	37.6	55.7	19.2
23	Raichur	48.3	49.1	54.7	43.4	50.1	55.1	45.0	38.1	49.9	25.8
24	Shimoga	42.3	46.6	58.0	34.9	49.4	59.1	39.5	36.8	54.3	18.7
25	Tumkur	50.1	53.6	60.7	46.3	55.8	61.6	49.7	38.5	54.3	21.6
26	Udupi	46.5	50.4	58.9	42.2	51.5	59.1	44.0	44.0	57.3	31.3
27	Uttara Kannada	38.6	44.8	56.7	32.6	47.6	58.4	36.8	33.5	50.4	16.0
Karnataka		**47.8**	**49.4**	**58.3**	**41.7**	**51.5**	**57.6**	**45.3**	**37.6**	**52.6**	**21.9**

Sources:

1. Col. 164: Computed for 27 districts based on taluk-wise data of Primary Census Abstract SC and ST Part II - B (ii) - 1991.
2. Col. 165 to 173: Primary Census Abstract 2001.

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage distribution of census houses according to Type - SCs				Percentage distribution of census houses according to Type - STs			
		2001				2001			
		All areas				All areas			
		Permanent	Semi-permanent	Temporary	Un-classified	Permanent	Semi-permanent	Temporary	Un-classified
1		174	175	176	177	178	179	180	181
1	Bagalkot	31.25	58.59	10.11	0.04	19.19	71.62	9.16	0.04
2	Bangalore Rural	74.29	20.39	5.31	0.01	83.99	11.83	4.18	0.01
3	Bangalore Urban	48.23	37.02	14.74	0.01	49.24	32.23	18.49	0.05
4	Belgaum	59.13	33.51	7.34	0.02	56.19	35.67	8.13	0.01
5	Bellary	41.01	28.77	30.18	0.05	30.26	36.20	33.52	0.02
6	Bidar	77.82	18.69	3.42	0.07	74.36	23.07	2.44	0.13
7	Bijapur	30.45	59.29	10.16	0.10	27.04	59.42	13.54	0.00
8	Chamarajnagar	46.73	43.64	9.58	0.04	41.07	41.93	16.92	0.07
9	Chikmaglur	32.86	56.55	10.54	0.05	40.24	50.08	9.66	0.03
10	Chitradurga	49.16	33.11	17.66	0.07	46.57	38.33	15.06	0.05
11	Dakshina Kannada	27.00	56.85	16.07	0.08	26.10	63.71	10.19	0.00
12	Davangere	55.50	34.04	10.43	0.03	54.38	36.71	8.88	0.03
13	Dharwad	51.83	37.88	10.28	0.00	39.14	40.44	20.39	0.03
14	Gadag	49.78	30.30	19.90	0.02	31.08	40.13	28.74	0.05
15	Gulbarga	63.28	30.82	5.86	0.04	36.22	51.54	12.21	0.03
16	Hassan	22.90	71.64	5.43	0.03	29.73	65.29	4.98	0.00
17	Haveri	52.93	40.49	6.56	0.02	37.71	51.46	10.81	0.03
18	Kodagu	39.28	55.67	5.05	0.00	32.62	53.25	14.11	0.01
19	Kolar	62.01	23.47	14.51	0.01	60.22	22.62	17.16	0.01
20	Koppal	30.53	33.70	35.68	0.09	18.06	40.56	41.34	0.04
21	Mandya	53.31	31.70	14.97	0.02	49.53	29.68	20.74	0.05
22	Mysore	44.03	48.61	7.35	0.01	37.90	50.59	11.49	0.02
23	Raichur	23.96	41.85	34.16	0.04	10.59	48.60	40.79	0.03
24	Shimoga	38.70	50.09	11.21	0.00	40.22	48.35	11.43	0.00
25	Tumkur	59.15	25.15	15.55	0.15	54.97	25.91	19.06	0.05
26	Udupi	35.71	50.21	14.04	0.04	27.90	58.37	13.72	0.01
27	Uttara Kannada	50.17	41.45	8.36	0.01	35.27	50.46	14.26	0.00
	Karnataka	**51.09**	**36.65**	**12.22**	**0.04**	**43.70**	**39.02**	**17.25**	**0.03**

Source: Primary Census Abstract 2001, (Housing Tables: SC and ST).

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage distribution of census houses according to Type - SCs				Percentage distribution of census houses according to Type - STs			
		2001				2001			
		Rural				Rural			
		Permanent	Semi-permanent	Temporary	Un-classified	Permanent	Semi-permanent	Temporary	Un-classified
1		182	183	184	185	186	187	188	189
1	Bagalkot	25.88	63.21	10.87	0.04	55.36	35.69	8.95	0.01
2	Bangalore Rural	59.60	34.98	5.42	0.00	15.50	74.89	9.61	0.01
3	Bangalore Urban	46.16	38.87	14.96	0.01	17.24	66.97	15.79	0.00
4	Belgaum	58.03	33.58	8.38	0.01	27.82	58.46	13.71	0.01
5	Bellary	39.74	30.06	30.16	0.04	74.10	23.18	2.58	0.14
6	Bidar	77.53	18.79	3.62	0.06	8.38	49.85	41.75	0.02
7	Bijapur	23.58	65.53	10.87	0.03	15.87	42.16	41.93	0.04
8	Chamarajnagar	44.26	45.71	9.98	0.05	29.30	41.44	29.22	0.04
9	Chikmaglur	29.84	58.93	11.17	0.06	24.99	44.07	30.89	0.05
10	Chitradurga	47.88	34.37	17.70	0.05	29.67	52.96	17.38	0.00
11	Dakshina Kannada	19.05	61.60	19.25	0.10	35.58	53.09	11.30	0.03
12	Davangere	54.80	33.80	11.37	0.02	25.58	39.78	34.61	0.02
13	Dharwad	39.63	43.80	16.57	0.01	44.32	40.55	15.09	0.03
14	Gadag	51.97	28.92	19.10	0.02	52.59	37.64	9.74	0.03
15	Gulbarga	57.33	35.94	6.69	0.04	31.45	54.22	14.34	0.00
16	Hassan	19.04	75.34	5.58	0.03	23.96	60.75	15.28	0.01
17	Haveri	52.65	40.56	6.77	0.02	36.72	52.55	10.70	0.03
18	Kodagu	37.03	57.64	5.33	0.00	51.75	27.55	20.66	0.04
19	Kolar	56.84	25.91	17.24	0.01	57.67	23.76	18.57	0.01
20	Koppal	28.53	34.65	36.71	0.11	66.65	24.63	8.72	0.00
21	Mandya	51.04	34.62	14.33	0.02	44.76	35.39	19.80	0.05
22	Mysore	35.55	56.62	7.82	0.01	47.28	34.54	18.13	0.06
23	Raichur	16.74	46.68	36.56	0.03	21.64	73.01	5.35	0.00
24	Shimoga	31.78	54.29	13.93	0.00	20.07	68.75	11.18	0.00
25	Tumkur	57.88	25.56	16.39	0.17	31.58	53.88	14.54	0.01
26	Udupi	32.57	52.55	14.85	0.03	31.49	55.95	12.54	0.02
27	Uttara Kannada	46.82	42.99	10.17	0.01	38.21	43.47	18.23	0.09
Karnataka		**45.12**	**41.18**	**13.66**	**0.04**	**37.25**	**43.44**	**19.28**	**0.03**

Source: Primary Census Abstract 2001, (Housing Tables: SC and ST).

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage distribution of census houses according to Type - SCs				Percentage distribution of census houses according to Type - STs			
		2001				2001			
		Urban				Urban			
		Permanent	Semi-permanent	Temporary	Un-classified	Permanent	Semi-permanent	Temporary	Un-classified
1		190	191	192	193	194	195	196	197
1	Bagalkot	49.15	43.19	7.61	0.05	60.76	35.59	3.65	0.00
2	Bangalore Rural	78.29	16.43	5.28	0.01	37.52	55.36	6.90	0.21
3	Bangalore Urban	61.59	25.08	13.33	0.00	70.55	25.89	3.56	0.00
4	Belgaum	63.43	33.25	3.29	0.04	70.59	23.20	6.08	0.13
5	Bellary	44.31	25.40	30.23	0.06	76.56	22.20	1.24	0.00
6	Bidar	79.68	18.03	2.14	0.15	30.23	37.50	32.22	0.05
7	Bijapur	65.44	27.55	6.57	0.44	40.36	24.24	35.36	0.04
8	Chamarajnagar	65.24	28.15	6.61	0.00	39.76	33.76	26.37	0.11
9	Chikmaglur	55.84	38.42	5.72	0.02	57.48	35.74	6.78	0.00
10	Chitradurga	58.12	24.27	17.40	0.21	51.74	43.14	5.12	0.00
11	Dakshina Kannada	54.30	40.54	5.16	0.00	58.06	35.80	6.15	0.00
12	Davangere	59.14	35.23	5.57	0.06	44.10	25.62	30.28	0.01
13	Dharwad	60.47	33.69	5.84	0.00	62.66	22.35	14.85	0.15
14	Gadag	43.86	34.05	22.08	0.01	62.77	32.34	4.85	0.04
15	Gulbarga	87.90	9.68	2.40	0.03	62.30	33.58	4.12	0.00
16	Hassan	55.77	40.09	4.13	0.01	52.87	43.30	3.83	0.00
17	Haveri	54.86	39.99	5.16	0.00	64.43	33.10	2.47	0.00
18	Kodagu	60.77	36.82	2.41	0.00	75.54	15.41	8.88	0.17
19	Kolar	83.63	13.29	3.06	0.02	82.74	12.53	4.73	0.00
20	Koppal	42.66	27.96	29.38	0.00	86.20	10.19	3.60	0.01
21	Mandya	67.38	13.64	18.96	0.01	73.49	15.11	11.40	0.00
22	Mysore	69.72	24.34	5.94	0.00	55.37	17.07	27.51	0.05
23	Raichur	49.21	24.96	25.77	0.06	69.81	27.04	3.15	0.00
24	Shimoga	59.98	37.18	2.84	0.00	60.74	34.76	4.50	0.00
25	Tumkur	68.34	22.15	9.45	0.06	64.84	34.07	1.10	0.00
26	Udupi	53.05	37.26	9.58	0.11	64.51	28.35	7.14	0.00
27	Uttara Kannada	58.31	37.72	3.95	0.02	53.11	35.48	11.41	0.00
	Karnataka	**68.83**	**23.17**	**7.96**	**0.04**	**66.91**	**23.10**	**9.97**	**0.03**

Source: Primary Census Abstract 2001, (Housing Tables: SC and ST).

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of households having access to safe drinking water					
		2001					
		SCs			STs		
		Total	Rural	Urban	Total	Rural	Urban
1		198	199	200	201	202	203
1	Bagalkot	90.60	89.25	95.08	87.56	85.94	95.60
2	Bangalore Rural	97.90	97.97	97.43	96.74	96.47	98.20
3	Bangalore Urban	96.34	97.70	95.97	95.08	96.92	94.85
4	Belgaum	81.16	79.40	88.05	75.94	74.19	85.56
5	Bellary	94.85	94.12	96.76	92.47	91.32	95.88
6	Bidar	82.73	84.40	72.19	80.80	82.83	63.79
7	Bijapur	85.63	84.56	91.10	80.50	78.24	90.54
8	Chamarajnagar	96.20	95.70	99.98	91.41	89.62	98.95
9	Chikmaglur	83.20	81.08	99.27	72.02	68.37	97.04
10	Chitradurga	98.89	98.79	99.61	98.14	97.92	99.67
11	Dakshina Kannada	48.07	39.32	78.15	28.67	22.23	65.66
12	Davangere	96.54	96.83	95.06	95.53	95.11	97.51
13	Dharwad	87.71	78.88	93.95	84.28	75.97	95.04
14	Gadag	90.56	88.01	97.48	82.72	80.12	95.44
15	Gulbarga	84.45	82.13	94.06	77.91	74.42	92.18
16	Hassan	92.48	91.75	98.70	93.31	92.20	98.80
17	Haveri	98.43	98.58	97.46	97.21	98.34	86.33
18	Kodagu	63.28	60.31	91.67	39.89	38.40	85.71
19	Kolar	97.76	97.88	97.24	96.70	96.75	96.26
20	Koppal	95.30	94.69	98.98	91.84	91.27	97.61
21	Mandya	96.85	96.61	98.32	92.42	90.70	96.88
22	Mysore	96.50	95.46	99.66	90.50	88.54	98.63
23	Raichur	81.32	76.91	96.72	73.93	72.08	90.39
24	Shimoga	83.30	79.98	93.48	82.59	77.84	94.56
25	Tumkur	97.98	97.87	98.76	96.14	95.90	97.68
26	Udupi	39.66	38.68	45.11	20.67	18.72	33.01
27	Uttara Kannada	50.84	44.03	67.39	48.24	39.72	73.26
Karnataka		**90.26**	**88.79**	**94.64**	**86.00**	**83.90**	**93.53**

Source: Primary Census Abstract 2001, (Housing Tables: SC and ST).

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of households having access to electricity					
		2001					
		SCs			STs		
		Total	Rural	Urban	Total	Rural	Urban
1		204	205	206	207	208	209
1	Bagalkot	68.73	70.94	61.35	59.97	58.28	68.35
2	Bangalore Rural	77.01	76.87	77.93	78.89	77.07	88.77
3	Bangalore Urban	86.72	80.41	88.44	88.94	81.67	89.87
4	Belgaum	72.03	70.06	79.77	63.95	61.51	77.35
5	Bellary	60.27	55.82	71.86	61.59	57.83	72.72
6	Bidar	62.65	60.17	78.28	66.80	65.20	80.21
7	Bijapur	68.12	66.97	74.00	62.01	58.06	79.56
8	Chamarajnagar	59.87	57.48	77.78	51.62	46.86	71.66
9	Chikmaglur	63.21	61.62	75.30	59.12	55.87	81.44
10	Chitradurga	67.23	66.21	74.41	70.26	68.91	79.99
11	Dakshina Kannada	39.23	29.81	71.61	46.84	41.37	78.28
12	Davangere	67.54	65.77	76.70	72.21	70.33	81.08
13	Dharwad	74.20	76.01	72.92	71.80	73.55	69.53
14	Gadag	67.67	69.24	63.41	72.51	73.45	67.95
15	Gulbarga	59.13	54.26	79.26	49.27	42.63	76.49
16	Hassan	70.16	68.75	82.18	74.35	71.74	87.28
17	Haveri	61.55	60.41	69.40	67.74	67.07	74.22
18	Kodagu	51.77	48.85	79.70	28.81	27.07	82.42
19	Kolar	76.54	74.52	85.02	77.17	75.79	89.34
20	Koppal	57.80	57.77	57.95	56.03	55.19	64.60
21	Mandya	68.60	67.88	73.02	60.80	61.09	60.05
22	Mysore	67.54	61.43	86.04	60.26	54.52	84.09
23	Raichur	56.09	52.99	66.90	46.51	45.49	55.52
24	Shimoga	67.47	63.36	80.12	68.75	63.34	82.38
25	Tumkur	66.70	65.29	76.91	71.33	69.18	85.10
26	Udupi	51.17	47.44	71.79	43.55	38.82	73.52
27	Uttara Kannada	74.09	71.25	80.99	70.77	67.73	79.69
Karnataka		**68.51**	**64.47**	**80.51**	**64.69**	**60.27**	**80.60**

Source: Primary Census Abstract 2001, (Housing Tables: SC and ST).

10. Profile of Scheduled Castes and Scheduled Tribes

District		Percentage of households having access to toilets					
		2001					
		SCs			STs		
		Total	Rural	Urban	Total	Rural	Urban
1		210	211	212	213	214	215
1	Bagalkot	9.89	6.68	20.60	8.18	5.02	23.89
2	Bangalore Rural	19.63	13.51	59.16	26.10	16.57	77.70
3	Bangalore Urban	60.66	21.73	71.25	78.61	32.09	84.54
4	Belgaum	10.75	4.73	34.39	8.72	4.23	33.39
5	Bellary	15.27	9.32	30.77	14.98	8.87	33.08
6	Bidar	10.78	5.88	41.68	10.75	5.91	51.31
7	Bijapur	6.95	2.82	27.96	9.89	3.10	40.05
8	Chamarajnagar	14.49	10.55	43.98	10.90	6.82	28.10
9	Chikmaglur	22.11	17.59	56.39	29.15	23.19	70.08
10	Chitradurga	10.30	5.44	44.27	11.48	6.32	48.51
11	Dakshina Kannada	29.25	20.05	60.85	34.44	28.39	69.23
12	Davangere	15.38	8.98	48.66	16.25	9.32	48.82
13	Dharwad	34.45	8.21	53.00	25.91	8.49	48.48
14	Gadag	9.74	4.91	22.85	8.33	4.62	26.42
15	Gulbarga	10.61	3.72	39.12	12.50	5.04	43.05
16	Hassan	13.76	9.26	52.19	21.69	12.02	69.61
17	Haveri	12.56	8.03	43.66	13.09	9.63	46.28
18	Kodagu	38.61	36.94	54.58	29.96	29.03	58.52
19	Kolar	19.20	11.96	49.46	17.69	12.32	65.08
20	Koppal	7.67	5.95	18.12	6.96	4.92	27.74
21	Mandya	19.99	13.52	60.06	22.52	13.87	44.98
22	Mysore	29.74	12.48	82.01	22.02	10.49	69.88
23	Raichur	9.36	4.29	27.08	4.82	3.19	19.27
24	Shimoga	27.51	18.50	55.22	34.26	22.38	64.18
25	Tumkur	14.61	9.20	53.66	17.68	11.21	59.11
26	Udupi	33.69	29.71	55.68	24.96	19.37	60.37
27	Uttara Kannada	21.55	12.99	42.35	19.36	11.97	41.06
Karnataka		**21.18**	**9.99**	**54.46**	**20.26**	**9.68**	**58.31**

Source: Primary Census Abstract 2001, (Housing Tables: SC and ST).

Technical Note - Computing Indices

I. Computing the Human Development Index (HDI)

The methodology followed in computation of HDI for the districts and the state of Karnataka is more or less similar to the one used by UNDP in its recent Human Development Reports (1999 onwards). The HDI is a composite index, consisting of three indicators: longevity as measured by life expectancy at birth (LEB); education attainment as measured by a combination of literacy rate (UNDP adopts adult literacy rate) with two-third weight and combined primary and secondary enrolment ratio with one-third weight (whereas UNDP uses combined enrolment ratio of primary, secondary and tertiary education levels) and standard of living as measured by the real GDP per capita expressed as PPP$ (in Purchasing Power Parity dollars). For the construction of the index, minimum and maximum values have been fixed for each of these indicators and they are as follows:

- Life expectancy at birth: 25 years and 85 years;
- Adult literacy rate: 0 per cent and 100 per cent;
- Combined gross enrolment ratio: 0 per cent and 100 per cent;
- Real GDP per capita (PPP$): $100 and $40,000 (PPP$).

For each component of the HDI, the individual index was computed on the basis of the following formula:

$$\text{Index} = \frac{\text{Actual } X_i \text{ value - minimum } X_i \text{ value}}{\text{Maximum } X_i \text{ Value - minimum } X_i \text{ value}}$$

The HDI value of the jth district (I_j) for the ith variable is defined as the average of these variables. The HDR assigns equal weight to each of the dimensions included in the human development index, as each component is equally important for a meaningful evaluation of an individual's well being.

$$I_j = \sum I_{ij} / 3 \quad i=1, 2, 3 \quad j= 1 \text{ to } 27 \text{ district}$$

Treatment of income

The construction of the income index is a little more complex. Over the years, the HDR has used a particular formula, known as Atkinson's formula. The basic approach in the treatment of income has been driven by the fact that achieving a respectable level of human development does not require unlimited income.

In many cases, income loses its relevance as a proxy for all dimensions of human development other than a long and healthy life and knowledge. In HDR 1999, a thorough review of the treatment of income in the HDI was done, based on the work of Anand and Sen. This refinement in the treatment of income attempts to rectify this problem by putting the methodology on a more solid analytical foundation. The income is treated by using the following formula:

$$W(y) = \frac{\text{Log } y - \text{Log } y_{min}}{\text{Log } y_{max} - \text{Log } y_{min}}$$

For the computation of the income index for the districts, per capita district GDP has been converted to its PPP$ equivalent by taking the ratio of per capita district GDP to that of the country in rupees (Rs.12,215) and multiplying this by the per capita GDP for the country in PPP$ ($ 2,670 for 2001-02).

Per capita GDP for Karnataka (2001-02) at constant prices = Rs.13,057
Per capita GDP for India (2001-02) at constant prices = Rs.12,215
Per capita GDP for India (2001-02) in PPP$ = $ 2,670

$$\text{Real District GDP per capita in PPP\$} = \frac{\text{PC GDP of District in Rs.}}{\text{PC GDP of India in Rs.}} \times \text{PC GDP of India in PPP\$}$$

$$\text{Then Income Index} = \frac{\text{Log (Real District GDP)} - \text{Log } 100}{\text{Log } 40{,}000 - \text{Log } 100}$$

Illustration of the HDI methodology

The construction of HDI is illustrated with the help of Karnataka state statistics.

$$\text{(i) Life expectancy index or health index} = \frac{65.80 - 25}{85 - 25} = \mathbf{0.680}$$

$$\text{Literacy index} = \frac{66.64 - 0}{100 - 0} = \mathbf{0.670}$$

$$\text{(ii) Combined gross enrolment ratio} = \frac{80.28 - 0}{100 - 0} = \mathbf{0.803}$$

Education index = 2/3 (literacy index + 1/3 (combined gross enrolment ratio)
= 2/3 (0.670) + 1/3 (0.803) = **0.712**

$$\text{(iii) Adjusted real GDP Per capita (PPP\$) index} = \frac{Log\ 2{,}854 - Log\ 100}{Log\ 40{,}000 - Log\ 100} = \mathbf{0.559}$$

HDI for Karnataka = (0.680+0.712+0.559) / 3 = 0.650

II Computing Gender Related Development Index

The GDI uses the same variables as the HDI but adjusts the average achievement of each district in life expectancy, educational attainment and income in accordance with disparities in the achievement between women and men. The discounting is done with respect to aversion to gender inequality. Moderate gender aversion is represented in the index by the epsilon ε which takes the value of 2 in the construction of the GDI. The epsilon is the harmonic mean of male and female values.

Computation of the GDI is based on computation of the equally distributed index of life expectancy at birth, the equally distributed index of educational attainment and the equally distributed index of income. The GDI is the average of these three equally distributed indices and takes a value between 0 and 1.

The UNDP has selected maximum and minimum values for life expectancy, taking into account the fact that women tend to live longer than men. For women, the maximum value is taken as 87.5 years and minimum value 27.5 years, for men the corresponding values are 82.5 years and 22.5 years. The same maximum and minimum values are used in computing the GDI at the district level.

Variables for the educational attainment index include the combined literacy rate with two-thirds weight and the combined enrolment ratio (primary and secondary levels i.e. class I to XII) with one-third weight as in the case of the HDI. Each of these indices has a maximum value of 100 and a minimum value of 0.

Calculating the index for income is fairly complex. For computing the income index, female and male shares in earned income are arrived at from data about the ratio of the average female wage to the average male wage and the female and male percentages of economically active population. Before the income index is calculated, the average adjusted real GDP per capita of a district is discounted on the basis of disparities in female and male shares of earned income in proportion to female and male shares of the population.

Here, we attempt to construct the GDI for the districts in Karnataka to evaluate the average achievement of each district in accordance with disparities in achievement between women and men. The sources of data at the district level for computing the values of index are the same as those used in computing HDI.

Illustration of the GDI methodology

Computation of GDI for Karnataka is as shown below. The value of inequality aversion ε is taken as 2.

Percentage share of total population	:	Female = 49.10	Male = 50.90
Life expectancy at birth (years)	:	Female = 67.00	Male = 64.50
Literacy rate (%)	:	Female = 56.87	Male = 76.10
Combined gross enrolment ratio	:	Female = 77.65	Male = 82.77
Share in economically active population	:	Female = 35.26	Male = 64.74
Agricultural wage rates	:	Female = 35.15	Male = 54.07

STEP ONE

Computing the equally distributed life expectancy index

LEB Index: Female (67.0 – 27.50) / (87.50 – 27.50) = 0.66
Male (64.5 – 22.50) / (82.50 – 27.50) = 0.70

The equally distributed life expectancy index = [(female population share) × (female LEB index)$^{-1}$ + (male population share) × (male LEB index)$^{-1}$]$^{-1}$

$$= [\,0.491(0.660)^{-1} + 0.509(0.700)^{-1}]^{-1} = \mathbf{0.679}$$

STEP TWO

Computing the equally distributed educational attainment index

Literacy index: Female $\dfrac{56.87 - 0}{100 - 0} = \mathbf{0.569}$, Male $\dfrac{76.10 - 0}{100 - 0} = \mathbf{0.761}$

Combined gross enrolment ratio: Female $\dfrac{77.65 - 0}{100 - 0} = \mathbf{0.776,}$ Male $\dfrac{82.77 - 0}{100 - 0} = \mathbf{0.828}$

Educational attainment index =2/3(Literacy index)+1/3(combined enrolment Index)

Female = 2/3(0.569)+1/3(0.776) = **0.638**
Male = 2/3(0.761)+1/3(0.828) = **0.783**

The equally distributed educational attainment index

= [(female population share) × (female educational attainment index)$^{-1}$ + (male population share) × (male educational attainment index)$^{-1}$]$^{-1}$

$$= [0.491(0.638)^{-1} + 0.509(0.783)^{-1}]^{-1} = \mathbf{0.704}$$

STEP THREE

Computing the equally distributed income index:

Calculating the index for income is fairly complex. Values of per capita GDP (PPP$) for women and men are calculated from the female share (s_f) and male share (s_m) of earned income. These shares, in turn, are estimated from the ratio of the female wage (w_f) to the male wage (w_m) and the percentage shares of women (ea_f) and men (ea_m) in the economically active population. Ratio of female agriculture wage to male agriculture wage (w_f / w_m) is computed. The estimates of female and male per capita income (PPP$) are treated in the same way as income is treated in the HDI and then used to compute the equally distributed income index.

Percentage shares of economically active population: Female = **35.26,** Male = **64.74**

United Nations Development Programme adopts the ratio of female non-agricultural wage to male non-agricultural wage. Since Karnataka's population is predominantly agrarian, here we use the ratio of female agricultural wage to male agricultural wage.

Female agricultural wage= **Rs. 35.15**, Male agricultural wage = **Rs. 54.07**

Ratio of female agricultural wage to male agricultural wage = w_f / w_m = 0.650

Percentage share of women in economically active population (ea_f) = 35.26

Percentage share of men in economically active population (ea_m) = 64.74

Computing proportional income share

$$\text{Female share of income } (s_f) = \frac{(w_f/w_m) \times ea_f}{[w_f/wm \times ea_f] + ea_m} = \frac{0.650\text{x}35.26}{(0.650\text{x}35.26)+64.74}$$

$$= \mathbf{0.262}$$

Per capita GDP (PPP$) of women is $y_f = (s_f \times y) / N_f$

where N_f is the total female population

y_f= (0.262 × 150835503948) / 25951644 = **520**

Per capita GDP (PPP$) of men is y_m =[y - (s_f × y)] / N_m

Where N_m is the total male population

y_m =[150835503948 - (0.262 × 150835503948) / 26898918 = **4141**

Treating income the same way as in the construction of HDI, the adjusted income for women W (y_f) is given by

$$W(y_f) = \frac{\text{Log } y_f - \text{Log } y_{min}}{\text{Log } y_{max} - \text{Log } y_{min}} = \frac{Log\,1{,}520 - Log\,100}{Log\,40{,}000 - Log\,100} = \mathbf{0.454}$$

the adjusted income for men W(y_m) is given by

$$W(y_m) = \frac{\text{Log } y_m - \text{Log } y_{min}}{\text{Log } y_{max} - \text{Log } y_{min}} = \frac{Log\,4{,}141 - Log\,100}{Log\,40{,}000 - Log\,100} = \mathbf{0.621}$$

Computing the equally distributed income index

For computing the equally distributed income index, the weighing parameter ($\varepsilon = 2$) is applied.

$[(\text{female population share}) \times (\text{adjusted female per capita GDP in PPP\$})^{-1} + (\text{male population share}) \times (\text{adjusted male per capita GDP in PPP\$})^{-1}]^{-1}$

$= [0.491 \times (0.454)^{-1} + 0.509 \times (0.621)^{-1}]^{-1}$ **= 0.526**

STEP FOUR

The GDI = 1/3 (equally distributed LEB index + equally distributed educational index + equally distributed income index)

= 1/3 (0.679 + 0.704 + 0.526) **= 0.637**

Data Source:

1. Computation of various indices for districts and state

Since adult literacy rates are not yet available from the census, the literacy rates of Census 2001 (PCA) have been used. The gross combined enrolment ratios have been worked out based on enrolment data (from class I to XII) from the offices of the Commissioner Public Instruction and PUC Board and the age group data of 6 years to less than 18 years from the Census 2001(PCA). The estimates of life expectancy at birth worked out by Dr. P.J. Bhattacharjee, have been used. The Directorate of Economics and Statistics (DES), Karnataka is the source for the estimates of per capita income (GDP) for the districts of Karnataka, 2001-02. The source for the per capita GDP (in Rs.) for India and the real per capita GDP in PPP$ for the years 2001-02 for India is the Central Statistical Organisation, and UNDP HDR 2004 respectively. Agricultural wage rates are used from the Directorate of Economics and Statistics.

HDI and GDI for 27 districts of Karnataka for the year 1991 have been computed afresh based on taluk-wise data (as there were only 20 districts in 1991) and following the latest methodology (HDR 1999), so as to enable a comparison of the HDI and GDI values for 27 districts for the year 2001. As such the values of HDI and GDI for the districts and the state for 1991 worked out in KHDR (1999) have undergone a revision. The source of data for working out various indices of HDI and GDI for 1991 is the same as given above.

2. Computation of HDI and GDI for the Scheduled Castes and Tribes

The methodology for the computation of HDI and GDI is the same as the one used for the districts and the state in the earlier section. But the data source is the special socio-economic survey of the SC and ST population in 2004 conducted by the Directorate of Economics and Statistics, Karnataka. The estimates of life expectancy at birth for female, male and persons have been worked out by Dr. P.J. Bhattacharjee based on age group and mortality data of the survey. The data of literacy rates and combined enrolment ratio (class I to XII) have been taken from the 2001 Census and the Commissioner of Public Instruction, Karnataka. Estimates of per capita net income for the SC and ST population are from the survey. The estimates of per capita net income have been converted to per capita GDP by applying the ratio of per capita NDP to per capita GDP of the state. The real per capita GDP in PPP$ is computed by using the ratio of per capita GDP for SC/ST in rupees to per capita GDP of India in rupees and multiplied by per capita GDP of India in PPP$. Agriculture wage rates for females and males worked out by the DES have been made use of since the majority of agricultural workers are SCs and STs. The formula used for computation of health (LEB) index, education index and income index by UNDP has been adopted for computing the HDI and GDI for the SCs and STs.

3. Computation of HDI and GDI for major 15 states and India

UNDP methodology (HDR 1999) is the basis for computation of HDI and GDI for major states and India. Literacy rates of 2001 Census have been used in lieu of adult literacy rates since data on adult literacy is not available at the time of writing this Report. The combined enrolment ratios have been worked out based on the enrolment data (class I to XII) made available in the publication *Selected Educational Statistics for 2001-02* brought out by the Ministry of Human Resource Development, GoI and age group data (6 to less than 18 years) from the Census 2001 (PCA). LEB estimates (2001-06) as worked out by the Technical Group of Registrar General India have been used. The Central Statistical Organisation is the source for estimates of per capita GDP for the states and India. Agricultural wages have been computed by taking the average of 3 main activities of agricultural operations namely sowing, weeding and harvesting from *Wage Rate for Rural India for the year 2001-02* released by the Labour Bureau, GoI.

Equity Index

Definitions

Equity Index of participation (Enrolment): Equity in terms of share of target group in Enrolment as against share of target group in population.

Tribal Equity Index $= \dfrac{\text{ST as \% of total enrolment}}{\text{ST as \% of target population}} \times 100$

Gender Equity Index $= \dfrac{\text{Girls as \% of total enrolment}}{\text{Girls as \% of target population}} \times 100$

Social Equity Index $= \dfrac{\text{SC+ST as \% of total enrolment}}{\text{SC+ST as \% of target population}} \times 100$

Methodology: Estimation of different vital rates

The unadjusted survival ratios for all age groups (10-14) to 65+ are used for estimating population for each district. The difference between the estimated population and actual provides the quantum of net migration of these age groups. The net migration for the age group (0-9) during the intercensal period is approximately estimated by assuming the relationship.

$$Mo - 9 = \tfrac{1}{2}\left\{M_{w\,15\text{-}44}\,\frac{C_q - 9}{W_{15\text{-}44}}\right\}$$

Where $\frac{C_q - 9}{W_{15\text{-}44}}$ is the child women ratio and $M_{15\text{-}44}$ is the estimated

female migrants in the age group (15-44).

The magnitude of natural increase at district level is estimated by adjusting the volume of net migration in different intercensal periods. Therefore, if one of the vital rates is made known, the other can be estimated from the rate of natural increase. Crude birth rate can be estimated by Reverse Survival Method (RSM). In the RSM, the number of children in (0-4) age group is reverse survived by appropriate survival ratios (Model life tables rest at different mortality levels).

The average annual birth = $\frac{1}{5} \frac{\{Po - 4\}}{S}$

Where S is the survival ratios choosing appropriate mortality level.

After estimating birth rates, the death rates are estimated from the difference between natural increase and birth rates. These rates are further adjusted for required year with SRS rates. The adjustment is also done for the newly created districts from the rates of their parent districts.

The IMR is then estimated from the relationship between IMR and CDR at state level data of SRS with assumption that the relation holds for district level also.

i. Assumption for estimating migration;
ii. The population for the state as a whole is closed during intercensal period;
iii. The age specific mortality rates are same for each district as for the state; and
iv. The degree of enumeration in an age-sex group in a district is the same as that of state.[1]

Estimation of e^o_o, at District Level

The estimation is based on the regression equation.

$y = A + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4$ Where Y is the e^o_o,

X_l = CBR, X_2 = CDR, X_3 = r (natural increase), X_4=IMR

The values of the constant of the above equation are estimated from the SRS data on variables for 15 major states and all-india for the year 2001-02. The correlation co-efficient are calculated and found significant.

The estimated values of the constants are

B_1= -1.2522, B_2= 0.7191, B_3= 1.350, B_4= -0.1486 Multiple R = 0.8745

The e^o_o is calculated for total population for each district considering the corresponding values of the variables. The e^o_o by sex are then estimated from the differentials of e^o_o between sexes for the states as reflected in SRS estimates.

It is observed from the various data that females' e^o_o is about three years higher than males e^o_o is 65 years or more, about two years if it is between 62 years and 65 years and about one year it is 60 to 62 years.

The same methodology is used for estimating e^o_o for 1991-92. The estimated values of constants are
B_1= -2.6137, B_2= 0.9634, B_3= 2.4228, B_4= -0.0324, A= 82.0313 Multiple R = 0.8866.

[1] For details refer to the UN Manual VI, Population Studies, No. 47.

Glossary (Statistical Terms)

1. *Birth attended by trained health personnel:* The percentage of births attended by physicians, nurses, midwives, trained primary healthcare workers or trained traditional birth attendants.
2. *Child labourers*: Working children between 5 and 14 years.
3. *Crude birth rate*: Number of births per 1,000 population in a given year.
4. *Crude death rate*: Number of deaths per 1,000 population in a given year.
5. *Dropout rate*: The percentage of the number of children to total enrolment dropping out of the school system in a particular level in a particular year.
6. *Enrolment*:
   i. *Primary education enrolment*: Enrolment of students in classes 1 to 7.
   ii. *Secondary education enrolment*: Enrolment of students in classes 8 to 10.
   iii. *Higher secondary education*: enrolment of students in classes in PUC level (11 to 12).
   iv. *Tertiary education enrolment*: Enrolment of students in graduate courses, teacher training courses, universities, and other professional courses.
7. *Enrolment ratios (gross and net)*: The gross enrolment ratio is the number of students enrolled in a level of education whether or not they belong to the relevant age group for that level – as a percentage of the population in the relevant age group for that level.
8. The net enrolment ratio is the number of students enrolled in a level of education who belong in the relevant age group as a percentage of the population in the age group.
9. *Gross domestic product (GDP):* This represents the sum of the economic value of all goods and services produced within the geographical boundaries of a state or district during a given year, from which are deducted raw material, fuels, lubricants etc. consumed in the process of production counted without duplication. Production originates in the state or district and therefore GDP is said to be "by origin".
10. *Head count ratio (poverty):* The ratio of population living below the poverty line to total population.
11. *Immunisation:* Vaccination coverage of children against six serious but preventable diseases viz. tuberculosis, diphtheria, pertussis, tetanus, poliomyelitis and measles under one year of age for the antigens used in the universal child immunisation programme.
12. *Infant mortality rate (IMR):* The number of infants dying under one year of age in a year per 1,000 live births of the same year.
13. *Labour force:* It is defined as the total persons working (or employed) and seeking or available for work (or unemployed).
14. *Labour force participation rate:* The proportion of main and marginal workers and job seekers to total population.
15. *Life expectancy at birth:* Average number of years a new born child is expected to live under current mortality conditions.

16. *Literacy rate:* The ratio of the number of literates above seven years to total population. Literacy is defined as the ability to read and write with understanding in any language. Till the 1991 Census, literacy was canvassed for all persons above five years of age. A significant departure was made in 1991 by canvassing the question of literacy only for the population aged 7 and above. A person can merely read but cannot write is taken to be as illiterate.
17. *Maternal mortality rate:* The number of deaths of women while pregnant or within 42 days of termination of pregnancy from any cause related to pregnancy and child birth.
18. *Mortality rates:*

(i) $$\text{Crude Death rate} = \frac{\text{No. of deaths during the year}}{\text{Mid year population}} \times 1{,}000$$

(ii) $$\text{Infant mortality rate} = \frac{\text{No. of infant deaths of age 1 during the year}}{\text{No. of live births during the year}} \times 1{,}000$$

(iii) $$\text{Neonatal mortality rate} = \frac{\text{No. of deaths of infant of less than 29 days during the year}}{\text{No. of live births during the year}} \times 1{,}000$$

(iv) $$\text{Post neonatal mortality rate} = \frac{\text{No. of deaths of infants between 1 month to 12 months of life}}{\text{No. of live births during the year}} \times 1{,}000$$

(v) $$\text{Under five mortality rate:} = \frac{\text{No. of deaths of children under five years of age}}{\text{No. of live births of the same year}} \times 1{,}000$$

19. *Natural increase rate:* It is the difference between crude birth rate and crude death rate.
20. *Net domestic product (GDP):* Net domestic product is derived by deducting depreciation from the GDP.
21. *Purchasing power parity (PPP$):* The purchasing power of a country's currency. The number of units of that currency required to purchase the same representative basket of goods and services (or a similar basket of goods and services) that the US dollar (the reference currency) would buy in the United States.
22. *Real GDP per capita (PPP$):* The GDP per capita of a country converted into US dollars on the basis of the purchasing power parity of the country's currency.
23. *Safe drinking water access:* If a household has access to drinking water supply from taps, hand pumps, bore wells or tube wells within or outside the premises, it is deemed to have access to safe drinking water.
24. *Sanitation access:* households with reasonable access to sanitary means of excreta and waste disposal including outdoor latrines are deemed to have access to sanitation.
25. *Sex ratio:* It is the number of females per thousand males.
26. *Slum:* Slum is a compact area with a collection of poorly built tenements crowded together usually with inadequate sanitary and drinking water facilities.

27. *Work participation rate (WPR):* the proportion of total workers (main workers and marginal workers) expressed as percentage of total population is the Work Participation Rate (WPR). This is considered a very crude measure since it does not take into account the age structure of the population. For making specific comparisons, the age specific WPR would be ideal.

28. *Workers:* Workers could be main and marginal.
    (i) Main workers: Those who have worked for 6 months (183 days or more a year) are termed main workers.
    (ii) Marginal workers: Those who have worked for less than 183 days in a year are marginal workers.

Glossary (Regional Terms)

Adalat	Local level grievance courts at district, taluk and gram panchayat level to deal with local problems
Adhyakshya	President of Zilla Panchayat
Adishakti Mahila Sangha	Women's self-help group
Agarbathi	Incense stick
Akshara Dasoha	Mid-day meal programme for school children
Anganwadi	Creche established in villages under the ICDS programme
Arogya Raksha Samithis	Healthcare committee in district and taluk hospitals to oversee hospital maintenance
Ashraya programme	Housing programme for economically weaker sections of society
Baa Baale Shalege	Programme to bring girl children back to school
Bahumukhi	A training module on multi-grade and multi-level learning
Beedi	Tobacco rolled in a leaf, to be smoked (country cigarette)
Beediyinda Shalege	Programme to bring street children back to school
Bhoomi	Programme for computerisation of land records in Karnataka
Chinnara Angala	Programme to bring out-of-school children back to school
Chulhas	A stove; hearth
Coolienda Shalege	Programme aiming to bring child labour back to school
Dais	Traditional birth attendants
Ambedkar programme	Housing programme for SCs/STs
E-Khajane	The online treasury project in Karnataka.
Ganga Kalyana	Ganga Kalyana aiming to provide irrigation facilities to the fields of the Scheduled Castes/Tribes
Gram Sabha	A Gram Sabha may exercise such powers and perform such functions at the village level as the Legislature of the State may, by law, provide
Gutka	A product containing tobacco, areca nut sold in small aluminium foil sachets
Hakku Patra	Title-deed of house/site
Hengassara Hakkina Sangha	An NGO working on human rights and women's issues
Indira Awaas Yojana	Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) and continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching from April, 1989. It has been delinked from the JRY and has been made an independent scheme with effect from January 1, 1996.
Indira Mahila Kendra	Women's self-help group

Indira Mahila Yojana	A programme aiming to make rural women economically self-sufficient
Jal Nirmal	A World-Bank aided programme that aims to provide a sustainable community based water supply system
Jalarakshana	State project aimed at recharging ground water level
Jatha	Group which creates awareness among the community
Karnataka Mahila Abhivrudhi Yojane	A women component plan launched in 1995-96 under which one-third of resources are earmarked for women in individual beneficiary-oriented schemes and labour intensive schemes of the department of Women and Child Development and other departments.
Keli Kali	Radio lessons: 'hear and learn'
Khajane	Treasury
Kishori Kendra	Residential bridge courses for girls in Bellary and Koppal districts
Kutcha	House made of dried mud
Mahila Samakhya	A GoI programme for education and empowerment of women in rural areas
Maidan	Plateau
Malnad	Hilly area that covers the districts of Chikmaglur, Hassan, Kodagu, Shimoga and uplands of Dakshina Kannada and Uttara Kannada, Udupi, Belgaum and Dharwad districts
Mandal Panchayat	Block level local government
Mane Belaku	Programme aiming to strengthen women economically
Navagrama	The Navagrama housing scheme aims to radically change the lives of the poor by facilitating them to move into new habitations or village extensions developed through community action.
Neralina Bhagya	A scheme for the upgradation of a thatched roof to a tiled roof
Nirmala Grama	Village sanitation programme
Okkutta	Panchayat women's association
Pradhan	President of Mandal Panchayat
Pucca	House made of bricks and stones with mortar
Punchamas	Scheduled Castes were known as punchamas in the then Mysore state
Sachivalaya Vahini	It is Karnataka's e-governance project. It has a vast online knowledge system that connects 40 secretariat departments of the state.
Samanaya Mahiti	General information system on the basic amenities available in the villages of Karnataka.
Sampoorna Grameen Rozgar Yojana	A GoI programme launched in 2001 to provide gainful employment for the rural poor

Samudayadatta Shale	Community rallies: A scheme to take the school to the community
Sangha	Organisation
Santhwana	A rehabilitation programme for the women who are victims of various atrocities
Saraswathi Mahila Sangha	Women's self-help group
Sarva Kutumb Sameekshe	House-to-house survey to create a database that is useful for monitoring human development indicators
Sarva Siksha Abhiyan	Universal Elementary Education Programme
Shramadana	Voluntary Labour
Stree Shakti	A programme aiming at women's empowerment of those belonging to the economically weaker sections of the society
Swachcha Grama	A comprehensive rural sanitation programme
Swajaldhara	A GoI programme aiming to provide drinking water facilities in rural areas
Swarnajayanti Gram Swarozgar Yojana (SGSY)	SGSY is a self-employment programme that aims at promoting micro-enterprises and poor in rural area
Swarna Jayanti Shahari Rozgar Yojana	SJSRY seeks to provide gainful employment to the urban poor (living below the urban poverty line) unemployed or under-employed, through setting up of self-employment ventures or provision of wage employment.
Swashakti	A programme promoting women's self-help groups
Swasthi Grama	It aims to develop model villages with the help of corporate/ donors
Swavalambana	To provide self-employment opportunities to educated young men from rural areas
Swayam Sidha	Centrally sponsored scheme (formerly known as Indira Mahila Yojana) to form SHGs through the facilitation of anganwadi workers
Taluk Panchayat	Taluk level local government
Taluk Panchayat Samithis	Taluk panchayat committees
Udyogini	Programme for women entrepreneurs
Venkateshwara Mahila Sangha	Women's self-help group
Vidya Vikas Programme	An education programme for provision of uniforms and text books to students of classes I–VII in government schools
Ward/Vasati Sabhas	Meeting to discuss local issues in the constituencies of village panchayats
Yashaswini	A health insurance programme for farmers launched in June 2003
Zamindars	Landlords
Zilla Panchayat	District level local government

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