



Dharwad District
Human Development Report 2014

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Zilla Panchayat, Dharwad
and
Planning, Programme Monitoring and Statistics Department
Government of Karnataka

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**Zilla Panchayat Dharwad**
**and**
**Planning, Programme Monitoring**
**and**
**Statistics Department**
**Government of Karnataka**

## Dharwad District Human Development Report 2014


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SIDDARAMAIAH
CHIEF MINISTER

VIDHANA SOUDHA
BANGALORE - 560 001

CM/PS/234/2014

Date : 27-10-2014

## MESSAGE

I am delighted to learn that the Department of Planning, Programme Monitoring and Statistics is bringing out District Human Development Reports for all the 30 districts of the State, simultaneously.

Karnataka is consistently striving to improve human development parameters in education, nutrition and health through many initiatives and well-conceived programmes. However, it is still a matter of concern that certain pockets of the State have not shown as much improvement as desired in the human development parameters. Human resource is the real wealth of any State. Sustainable growth and advancement is not feasible without human development. It is expected that these reports will throw light on the unique development challenges within each district, and would provide necessary pointers for planners and policy makers to address these challenges.

The District Human Development reports are expected to become guiding documents for planning and implementation of Programmes within the districts. I urge the Members of Parliament, Legislators, Zilla Panchayat, Taluk Panchayat and Gram Panchayat Members, vis-a-vis representatives of Urban Local Bodies to make conscious attempt to understand the analysis that has been provided in the district human development reports and strive hard to ensure that the identified gaps are bridged through effective planning and implementation.

A number of people from many walks of life including administrators, academicians and people representatives have contributed in making of these reports. I commend each and every one associated with the preparation of the District Human Development Reports. I acknowledge the efforts put in by district committees headed by Chief Executive Officers and Officers of the Planning Department in completing this challenging task.

It gives me great pride to share with you that Karnataka is the first state in the country to prepare district human development reports for all the districts. I am hopeful that this initiative will spur us to double our efforts to make Karnataka, a more equitable progressive State.

Siddaramaiah

**(SIDDARAMAIAH)**



**S.R. PATIL**
Minister for Planning &
Statistics, IT & BT,
Science & Technology
And
Bagalkot District Incharge Minister

Room No. 444, 445
4th Floor, Vikasa Soudha
Bangalore - 560 001
Res No. 080-22343804
22343807

## MESSAGE

I am happy to learn that the District Human Development Reports (DHDRs) for all the 30 districts in the State are being placed in public domain shortly. A painstaking and massive effort has gone into the preparation of these reports. I heartily congratulate the Zilla Panchayats and the Planning Department for this commendable work.

The reports, I am sure, would help policy makers, administrators, researchers, social organizations and the public at large to understand the critical concerns of human development in the Districts and Taluks of our State and also to bridge such deprivations by initiating suitable policy and programme interventions.

**(S R Patil)**



**DINESH GUNDU RAO**
**Minister of State for Food,**
**Civil Supplies and Consumer Affairs (I/C)**
**And Dharwad District Incharge Minister**

**Room no.242/243, 2nd Floor**
**Vikash Soudha, Bengaluru - 560001**
**Phone No: 080-22258965, 22034647**
**Fax No: 080-22258965**
**E-mail: dineshminister.kar@gmail.com**

**No.MSFCS/379 /2015/ DATE: 07-03-2015.**

## MESSAGE

Development is a multi-dimensional phenomenon. It encompasses growth in income as well as expansion of people's capabilities to participate in social, economic, political and cultural activities of the society. The ownership and distribution of wealth alone, therefore, does not measure the level of human well-being. Obviously, since 1990s, the agencies like UNDP have devised newer ways of accounting for people's well-being and one such measure is the human development index (HDI). Human Development Reports (HDR) are now being prepared for micro-regions as well. These help the policy makers and administrators in identifying critical gaps in vital sectors and help in dovetailing resources and plugging the gaps.

Karnataka state has been in the forefront of preparing such reports and plans. In the last decade, apart from two state level HDRs, district level HDRs were prepared for Vijayapur, Gulbarga, Mysore and Udupi districts which helped in strengthening their development plans. Now, the government has pushed this activity deeper and is attempting to measure human development at the taluk levels. A uniform methodology and format is adopted for better comparability and effectiveness. The exercise involves the preparation of indices relating to gender inequality, child development, food security, urban development and composite taluk development. The Report strengthens the 'micro planning' and 'bottom up planning' which is the need of the hour.

The present report deals with various important sectors like education, health, women and child development, status of SCs and STs, urban development, governance, etc., relating to Dharwad district. The present status of the sectors, problems and probable solutions are discussed under various chapters. A considerable amount of data and information have been generated and inferences drawn. The secondary data is supplemented through four small area studies and a pilot survey on dalit development.

The report is a product of an interactive process involving stakeholders such as Local Bodies, NGOs, Academia, various departments of the Zilla Panchayat and others. I congratulate all those who were involved in this exercise under the leadership of Mr. P.A. Meghannavar$_{IAS}$, the previous CEO, and Mr. Ramandeep Choudhri$_{IAS}$, the present CEO. I hope the report will generate further discussions and would help improving the quality of life of the people in Dharwad district in the state of Karnataka.

(Dinesh Gundu Rao)

# ಜಿಲ್ಲಾ ಪಂಚಾಯತ್, ಧಾರವಾಡ

ಸುರೇಶ ಚನ್ನಪ್ಪ ಗಾಣಿಗೇರ
ಅಧ್ಯಕ್ಷರು

ದೂರವಾಣಿ : (ಕಚೇ) 0836 - 2447601
ಫ್ಯಾಕ್ಸ್ : 0836 - 2747700
ಮೊಬೈಲ್ : 9448116656, 9535925963
ಕ್ಷೇತ್ರ : ನಲವಡಿ ಸಾ|| ನಲವಡಿ
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ದಿನಾಂಕ : 5-3-2015

## MESSAGE

I am pleased to note that the Department of Planning, Government of Karnataka has initiated the preparation of 'Human Development Report' for all the districts. The Zilla Panchayat Dharwad evinced keen interest in the process and has very enthusiastically supported it.

Various departments of the district, NGOs, expert from various fields have toiled hard to generate the report under the leadership of Mr. P.A.Meghannavar, the previous CEO, and Mr. Ramandeep Choudhri, the present CEO.

Different economic, social, and educational, health and other sectors have been meticulously discussed. The sectoral progress has been recorded, problems identified and probable solutions listed. The areas to be improved have been reported.

The report contains discussions on such vital aspects as gender inequality, women and child development, health and nutrition, development of SCs and STs and governance. The analysis being done at the taluk level, helps in better prioritization and effective delivery of services. Since urban development is also discussed alongwith comprehensive development of taluks, preparation of a suitable district plan may not be very difficult. This HDR discussing different dimensions will be of immense use while compiling district level plans through District Planning Committee.

In the wake of persisting gaps in achievements across regions, sections of population, and across sectors, the present Human Development Report of Dharwad district will help in actualizing the goal of inclusive development.

I take this opportunity to congratulate and thank all those who have worked hard to bring out this unique report on behalf of Dharwad Zilla Panchayath. I am hopeful that this report will help in the betterment of HDI status of the people of Dharwad district in the state of Karnataka.

President
Zilla Panchayath
Dharwad

# ZILLA PANCHAYAT, DHARWAD



**RAMANDEEP CHOWDHARY**
**I.A.S**
CHIEF EXECUTIVE OFFICER

Office : 0836-2447542
Resi : 0836-2741234
Fax : 0836-2747700
Mobile : 9480864000
E-mail : ceo.dwd@gmail.com

Ref. No. DZP/

Date : 5-3-2015

## PREFACE

The ultimate aim of all developmental programmes is to improve the quality of life of the people. In this sense development is not mere preparation and implementation of schemes, but it is about what difference is made to the life of the common man. It is, therefore, both an end as well as a means of progress. Human development emphasizes that people are the real wealth of nation. Hence, all countries have accepted to put human development at the centre stage in the growth process. It aims at enlarging human capabilities and widening their choices and necessitates people centric planning. The Human Development Index has been a useful tool of analysis for governments, the media and civil society, who employ it to evaluate and contrast human development achievements across nations, regions and groups, and over time.

The present Human Development Report for Dharwad district is prepared with the objective of assessing the quality of progress achieved so far in terms of education, health, nutrition, livelihood, gender and child development, housing and assets, status of SCs and STs, urban development and governance related issues. Based on the methodology in vogue and formats of reports for countries, states and districts published earlier, the present exercise has emphasized a participatory and inclusive approach to the report preparation. That a uniform methodology is adopted for preparation helps in making comparison meaningful and assessing the extent of progress and seriousness of the gaps. Hence, the present report is more comprehensive than many of the earlier ones.

The present report would serve not only as a data base for development planning at the taluk and district levels but also as a status report on the key dimensions of human development in different taluks of the district. The Human Development Report of Dharwad District makes a sincere attempt to compare different taluks in the district in terms of the major components of human development index and also to compare the human development indicators of the district as such, with those of the State of Karnataka. Thus, it is hoped to usher in and facilitate a process of development at the grassroots level. The report would be extremely useful not only as a data base for local-level planning but also as a guide for the grassroots level development functionaries - both Government and Non-Government – to implement various development programmes more meaningfully and effectively, besides being useful for academicians/researchers in the field of development.

Apart from this, the whole venture has created a huge pool of professionals; sensitization of administrators to human development concerns; reorientation of policies, schemes and governance for human development; strengthening district and state plans; and creation of mechanism for tracking human development indicators at the Gram Panchayat level.

The Human Development Report is the culmination of the concerted efforts put in by several institutions, officials, elected representatives and experts for over a year. I acknowledge the help and support they have rendered in bringing out this report. Specifically, I thank the efforts of Shri.P.A.Meghannavar, the previous CEO and Prof.S.T.Bagalkoti who prepared the Report as the Lead Agency. I specifically thank Prof.S.T.Bagalkoti of Department of Economics, Karnatak University, Dharwad for his painstaking efforts in preparing this report as the lead agency. I hope that this report serves as a bench mark for all local level institutions from which they can plan for further development.



Chief Executive Officer

**Dr. S. T. Bagalkoti**
Lead Agency
Professor of Economics
Karnatak University
Dharwad

Department of Studies in Economics
Karnatak University
Dharwad-580 003

5-3-2015

## Acknowledgements

The report is a collective effort of many agencies, officials and individuals. It is with their support and co-operation that the report has taken shape. I take this opportunity to thank profusely all of them for complementing my efforts.

At the outset, I thank the Planning Department of the Government of Karnataka, Shri Sanjiv Kumar, the former Principal Secretary; Smt. Anita Kaul, I.A.S., former Additional Chief Secretary; and V. Manjula, I.A.S., the present Principal Secretary, Planning, Programme Monitoring and Statistics Department for giving the dynamic leadership to the whole process. Sri.Rajiv Ranjan, I.F.S., Secretary, Planning, Programme monitoring and Statistics Department also guided the work. However, a major credit should go to Dr.Shashidhar, the State Level Consultant and Co-ordinator for preparation of DHDRs. He left no stone unturned. Right from arranging general and technical trainings; sharing vast amount of data; providing regular guidelines and instructions; monitoring the progress and reminding about various phases and deadlines; he kept the clock ticking and is mostly responsible for realization of this ambitious project of the Government. My gratitude to all these authorities is beyond words. UNDP and Planning Commission of India supported the preparation of the DHDR, under their project *'Human Development: Towards Bridging inequalities*'. Their support is profusely acknowledged.

The Dharwad District in-charge Ministers Shri Santosh S. Lad and Shri Dinesh Gundurao evinced keen interest in the process and assured of all kinds of support in preparation of the report. I thank them whole heartedly. Shri Prahlad Joshi, MP; Shri Jagadish Shettar, former Chief Minister and the present Leader of Opposition Party, Govt. of Karnataka; Shri Vinay Kulakarni. MLA, Shri Aravind Bellad, MLA, Shri Abbayya Prasad, MLA, Shri C.S.Shivalli, Shri N.H.Konaraddi, Shri Veeranna Mattikatti, MLC, Shri Basavaraj Horatti, MLC, Shri S.V.Sankanur, MLC, Shri Shrinivas Manne, MLC, and Shri Nagaraj Chabbi, MLC also guided the activity and are keenly interested in the outcome and policy implications of the report. I thank them for their involvement and their contribution to the report.

The former President of Dharwad Zilla Panchayat, Shri Shankrappa Channabasappa Agadi and the present President Shri Suresh Channappa Ganiger; former Vice President Shri Fakkirappa Yallappa Jakkannavar and the Present Vice-president Smt.Prema Channabasayya Kobbayyanavar and all Members were ready for interaction in different forums and extended complete support in collection of data and finalization of the report. They offered useful suggestions during the workshops and meetings and that helped the report to be rooted to the ground level. My sincere thanks are to them also. I similarly thank all the presidents, vice-presidents and members of all taluk and gram panchyats who provided useful insights about local problems and helped in preparation of the report.

In the same manner I heartily thank his worshipful Mayor Shri Shivu Hiremath, Deputy Mayor Smt. Manjula Akkur and all corporators of Hubli Dharwad Municipal Corporation as well as the elected representatives of all urban local bodies in Dharwad District for their support.

My deepest gratitude is to the former CEO of Dharwad ZP Shri P.A.Meghannavar who was instrumental in identifying me as the lead agency and arranging me the needed financial assistance. As the Chairman of the District Core Committee he was instrumental in calling for data and validating it; and at my every call was available for consultation. He was very enthusiastic about the results and provided a solid support to the activity. The present CEO Shri Ramandeep Chowdhary is also equally co-operative and enthusiastic about the report. I thank both of them whole heartedly.

The members of the Core Committee participated in the whole process of collecting and validating data, conducting taluk and district level workshops, finalizing the topics and sites for small area studies and in meticulously going through the draft report. They were the ones on whom I relied upon for much of the basic information. I thank them profusely.

The Chief Planning Officer (CPO) has been the pivot around whom all the process revolved. I had the opportunity of interacting with three of them. In the initial days of format preparation and conduct of workshop, Shri.M.D.Pawar was the CPO; later on during finalization and validation of data, conduct of small area studies, state level review of data and drafting of the Report Shri.A.D.Doddamani was the CPO; and since recently Shri K.P.Murari has assumed the charge. But for the co-operation and involvement of these persons, the Report would not have seen the light of the day. It is their active persuasion of officials on which resulted in finalization of the draft report. I am deeply indebted to all of them.

The member of the Quality Monitoring Group (QMG), Dr. Chandra Poojary, Professor, Department of Development Studies, Kannada Vishwavidyala, Hampi (presently with Karnataka Folklore University, Gotagodi, Shiggaon) was insightful in his ideas and comments about the data. He also verified the pre-draft and made very useful suggestions for which I am ever grateful to him.

Dr.R.N.Achuta, former faculty of the Institute of Development Studies, Mysuru and currently Visiting Professor at the Administrative Training Institute, Mysuru peer reviewed the report and offered incisive comments and suggestions that have made the report more relevant. I thank him for the suggestions. Prof.T.R.Chandrashekhar provided a ready reckoner of technical terms in Kannada and I thank him for it.

Back in the University I am highly obliged to the Honorable Vice Chancellors, Prof. H.B.Walikar (former), Prof.S.S.Hugar (present); Registrars- Prof.S.B.Hinchigeri, Prof.S.A.Patil, Prof.G.B.Nandana, Prof.C.S.Kanagali and Prof.M.N.Joshi - who permitted me to undertake the task of preparation of Dharwad DHDR and allowed me to utilize the facilities at the University. Without their willingness and inspiration, the report would not have materialized. A special mention has to be made of Smt. Rajashree and Prof.R.L.Hyderabad, the Finance Officers; Prof.B.M.Ratnakar, the Development Officer; and Prof.I.M.Khazi, Director, PMEB, who were instrumental in processing for payment and other office correspondences. I thank all of them.

The Chairman and Faculty members of the Department of Economics, especially Prof.P.M.Honakeri, Prof.L.D.Vaikunthe, Prof.H.H.Uliveppa, Dr.R.R.Biradar, Dr.B.H.Nagoor, Dr.H.H.Bharadi, Dr.S.B.Nari and Dr.N.S.Mugadur helped me with their discussions and interventions at specific points. I am thankful for their co-operation. I benefitted from interaction with the members of various subcommittees and I am grateful to them. Dr.S.Annapurna of Karnatak Arts College, Dharwad who assisted in translation work

Research scholars at the Department of Economics helped me in preparation of the report. Shri Ashwath Naik, Shri Raju Talawar, Shri Suresh Banakar, Smt. R.G.Kadapatti, Shri Ravi Naik helped in various stages of data preparation and other research assistance. Miss Manjula Kandagal provided the office assistance. Shri Ramanand Hegde of Krupa Computers, Dharwad took special interest in type-setting the Report and making it ready for printing.

I must admit the suggestions and help I received from all these people have helped in making this Report immensely better than it would otherwise have been.



**S.T.Bagalkoti**
Professor,
Dept. of Economics
Karnatak University, Dharwad

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# Acronyms

| | | |
|---|---|---|
| AL | : | Agricultural Labour/er/s |
| ANM | : | Auxiliary Nurse Midwife |
| APL | : | Above Poverty Line |
| ASHA | : | Accredited Social Health Activist |
| AWC | : | Anganawadi Centre |
| AWW | : | Anganwadi Worker |
| BPL | : | Below Poverty Line |
| CDDI | : | Composite Dalit Development Index |
| CPIAL | : | Consumer Price Index for Agricultural Labour |
| CPIIW | : | Consumer Price Index for Industrial Workers |
| CTDI | : | Composite Taluka Development Index |
| DDP | : | District Domestic Product |
| DES | : | Directorate of Economics and Statistics |
| DHO | : | District Health Office |
| DOR | : | Dropout Rate |
| FLR | : | Female Literacy Rate |
| GDI | : | Gender Related Development Index |
| GDP | : | Gross Domestic Product |
| GER | : | Gross Enrolment Rate |
| GII | : | Gender Inequality Index |
| GoI | : | Government of India |
| GoK | : | Government of Karnataka |
| GP | : | Gram Panchayat |
| HD | : | Human Development |
| HDI | : | Human Development Index |
| HDMC | : | Hubli Dharwad Municipal Corporation |
| HDR | : | Human Development Report |
| HPI | : | Human Poverty Index |
| ICDS | : | Integrated Child Development Service |
| IGNOAPS | : | Indira Gandhi National Old Age Pension Scheme |
| IGNWPS | : | Indira Gandhi National Widow Pension Scheme |
| IGNDPS | : | Indira Gandhi National Disability Pension Scheme |
| IMR | : | Infant Mortality Rate |
| LEB | : | Life Expectancy at Birth |
| LOI | : | Livelihood Opportunity Index |
| MGNREGA/S | : | Mahatma Gandhi National Rural Employment Guarantee Act/ Scheme |

| | | |
|---|---|---|
| MLALADS | : | Member of Legislative Assembly Local Area Development Scheme |
| MLR | : | Male Literacy Rate |
| MPI | : | Multidimensional Poverty Index |
| NER | : | Net Enrolment Ratio |
| NFBS | : | National Family Benefit Scheme |
| NRHM | : | National Rural Health Mission |
| NSA | : | Net Sown Area |
| NSAP | : | National social Assistance Programme |
| NSSO | : | National Sample Survey Organization |
| OBC | : | Other Backward Castes |
| O&M | : | Operation and Maintenance |
| OOSC | : | Out of School Children |
| PCDDP | : | Per Capita District Domestic Product |
| PCGDP | : | Per Capita Gross Domestic Product |
| PCI | : | Per Capita Income |
| PDS | : | Public Distribution System |
| PPP | : | Purchasing Power Parity |
| PRI | : | Panchayat Raj Institution |
| PTR | : | Pupil Teacher Ratio |
| RLR | : | Rural Literacy Rate |
| RMSA | : | Rashtriya Madhyamika Shiksha Abhiyan |
| SC | : | Scheduled Castes |
| SHG | : | Self Help Group |
| SOL | : | Standard of Living |
| SSA | : | Sarva Shiksha Abhiyan |
| SSY | : | Sandhya Suraksha Yojane |
| ST | : | Scheduled Tribes |
| TDP | : | Taluka Domestic Product |
| TLR | : | Total Literacy Rate |
| TMC | : | Town Municipal Committee |
| TP | : | Town Panchayat / Taluka Panchayat |
| TV | : | Television |
| ULB | : | Urban Local Body |
| ULR | : | Urban Literacy Rate |
| UNDP | : | United Nations Development Programme |
| UWS | : | Urban Water Supply |
| WB | : | World Bank |
| WPR | : | Work Participation Rate |
| ZP | : | Zilla Panchayat |

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Part - I

# EXECUTIVE SUMMARY



# Executive Summary

### 1. Introduction

Origin of human development (HD) paradigm has provided a useful tool for initiating a people-centered development process. HD approach argues that development should enlarge choices and opportunities to people of all sections. By doing so it makes income one of the means of achieving those objectives, rather than being an end in itself. The UN Millennium Development Goals (MDGs) that are to be achieved in a time bound manner have also emphasized the HD aspects. Thus HD paradigm has become the pivot of all development discourses.

The UNDP publishes Human Development Reports (HDRs) on annual basis, since the first HDR in 1990. A Human Development Index (HDI) consisting of average attainments in health (LEB); education (mean and expected years of schooling); and per capita income (US $ at PPP) - is constructed for countries. Through the lens of the HDI, the development/ deprivation of countries, regional groupings and groups of population is compared. Since then HDI has been extensively used by the policy makers to compare the performance of their own country/region in various HD dimensions.

India has prepared HDRs at regular intervals and Government of Karnataka has prepared two state level HDRs and district level HDRs. The present report aims to construct human development and other related indices at the taluk level. This is the first of its kind in the whole country. With 2011-12 as the reference year, the various indices constructed are: Human Development Index (HDI), Gender Inequality Index (GII) Child Development Index (CDI), Food Security Index (FSI), Composite Taluk Development Index (CTDI) and Urban Development Index (HDI).

The data has been compiled from the Census documents, District Statistical Office, District Level Health Statistics, publications of individual departments at the district level like HMIS, SSA/RMSA as well as unpublished data available with them. The Human Development Division of the Planning Department shared a huge amount of standardized data and provided detailed guidelines and training of the process involved in preparation of HDRs. At the district level, the District Core Committee was responsible for collection, compilation and validation of data and review of the progress. Hence, this Dharwad District Human Development

Report has been the result of a participative and consultative process prepared with the help of all stakeholders and dedicated to the people of Dharwad district.

**2. Human Development Index (HDI):** Though the situation in Dharwad district is not bad, there are gaps to be attended. Three distinct regions of development with Dharwad and Hubballi taluks being highly developed; Kalghatgi and Kundgol less developed and Navalgund falling in the middle level. Hubballi taluk is the most developed followed by Dharwad, while Kalghatgi is the least developed. Hubballi taluk's better performance is because of high literacy level (84 per cent); and Kalghatgi's not so good performance is because of low values of all the component variables, especially health and education. While Navalgund taluk has the lowest MMR and CMR values; Hubballi taluk is better placed in standard of living (SOL) indicators also. Owing to very high values of child and maternal mortality rates, Dharwad has very low health index; Kundgol has the lowest SOL index but the second highest health index; and Kalghatgi scores low on all the three sub-indices.

HD status among SCs and STs is lower than that for the total population; the district's HD status of these sections lower than the state; and generally higher in urban areas and for SCs compared to the STs.

**2. Gender Inequality Index (GII):** Considering the HDI achievements, the situation is not encouraging because although the gender inequality is lower, it is wider than in many of the districts in the state. Kundgol, a low developed taluk, has the least gender inequality followed by Navalgund. Dharwad has the highest inequality - twice that of Kundgol taluk. The observed gender inequality is because of relatively adverse empowerment and labour market factors. Female health index is very low in Dharwad and Kalghatgi taluks; therefore, GII is quite high in these two taluks. The rural nature and perhaps due to poverty, women in Kalghatgi, Kundgol and Navalgund taluks are compelled to participate more in work. In Hubballi and Dharwad taluks, probably women lack suitable work avenues and therefore the work participation is lesser for women there.

**3. Child Development Index (CDI):** CDI in the district is also not so good. Kundgol is the most developed followed by Kalghatgi; Dharwad has the lowest child development; which is because of high CMR and percentage of children born underweight, and the least per cent dropout children mainstreamed. Navalgund has the lowest CMR and per cent children born underweight.

**4. Food Security Index (FSI):** Food security is defined to comprise of availability (local production capacity), accessibility (making

food available to people) and absorption (complementary factors that make nutrition a realistic goal). Dharwad district has better food security because of a very high availability and a better absorption index. However, a lot needs to be accomplished in accessibility parameters, especially in Kalghatgi, Kundgol and Navalgund taluks. FSI is largely determined by the access indicators; Hubballi with the highest accessibility index has the highest FSI and Kalghatgi vice-versa. In fact, Kalghatgi has higher values of availability and absorption dimensions.

**5. Composite Taluk Development Index (CTDI):** With respect to comprehensive development, Hubballi taluk stands first in the district with the highest CTDI followed very closely by Dharwad taluk. Navalgund which stands in the third place has almost 25 per cent lesser CTDI value compared to Hubballi and Dharwad. Kundgol stands fourth and Kalghatgi stands last. Health and education indices have been predominantly affecting the value of CTDI. HDI ranks closely follow CTDI ranks.

**6. Urban Development Index (UDI):** Hubballi-Dharwad Municipal Corporation (HDMC) is obviously the most developed urban area followed by Navalgund TMC, the least developed being Kalghatgi TOP followed by Kundgol TOP; Annigeri TMC and Alnavar TOP are in 3rd and 4th place, respectively. HDMC has a very high UDI owing to better basic amenities and infrastructure, higher own resource mobilization and lower crime and accident rates.

## 7. Achievements and Gaps

### 7.1. Education

The district has higher literacy rates than at the state level; literacy is high for males and in urban areas. Increase in literacy rate being relatively higher in rural areas, for females and in relatively low literate taluks like Navalgund, Kalghatgi and Kundgol. Gender gaps in literacy are still higher but declining. With literacy rates for SC and ST population being lower than others, social group disparity in education is also considerable. The gaps have been lower for SC population compared to ST population. Females in these sections suffer lot of deprivation than the males.

School enrolment has increased, that of girls increasing by a higher proportion than boys. There is also an improvement in the enrolment of STs and minorities. Hubballi and Dharwad taluk not only had higher enrolment shares but also recorded higher increases and other taluks witnessed decrease in enrolment with Kundgol reporting the steepest decline.

At the primary level, dropout rate among girls is slightly higher than among the boys; problem of dropping out and out of school children is of lower intensity in the urban areas; and mainstreaming the children out of school is

satisfactory. At the secondary level, retention rate for girls is higher than that for the boys. This only suggests that there is a critical period during which girls drop out, if that is avoided their continuance in schools is unabated. Hence, programmes to motivate parents and girl students must be continued. Retention is relatively higher in urban areas

The Pupil-Teacher Ratio is within the norms and the schools have satisfactory infrastructure. In Board examinations, urban students have fared better in SSLC than the rural ones; girls better than the boys; performance of SC students is the lowest among social groups. The level of expenditure is positively associated with increases in literacy, infrastructure index, SSLC and PUC passing percentage; and negatively associated with dropping out; therefore, it needs to be increased.

### 7.2. Health

The district has about 3 per cent of the state's population; a higher urbanization ratio; but a lower proportion of both SC and ST populations. While IMR in Hubballi and Dharwad taluks is lesser, it is high in Kundgol and Kalghatgi; MMR is higher in all taluks, except Navalgund. CMR is very high in Dharwad and Hubballi. But anemia among pregnant women is the highest in Dharwad taluk (71 per cent), almost 50 per cent in Kalghatgi and Navalgund and about 40 per cent in Hubballi which might be the main reason for high MMR. Owing to the spread of medical institutions and mobile ambulance facility, the proportion of institutional deliveries has increased to almost 100 at the district level. Of course, there are gaps in Kalghatgi, Kundgol and Navalgund taluks.

Density of health institutions and availability of health personnel is lower in the district, except Hubballi and Dharwad taluks. Proportion of couples not using any contraceptive is a whopping 40 per cent; tubectomy being the major birth control method followed by IUD, indicates that 80 per cent of birth control burden is borne by women, which a gender bias in family planning practices. Per capita health expenditure is very low in Hubballi, Dharwad and Navalgund taluks

### 7.3. Livelihood

The total and per capita district income has increased at a faster rate than at the state level but the per capita income of the district has been lower than that of the state. The service sector contributes about 65 per cent to district's income, agriculture contributing about 10 per cent, manufacturing about 25 per cent. Regional disparity is evident in the fact that Hubballi taluk has more income than all other taluks put together and along with Dharwad, it shares more than 75 per cent of income of the district. Over the years, this disparity has increased. Growth in

income is also higher in Dharwad Hubballi and Kundgol taluks.

The district has favourable agro-climatic factors for a diversified crop growth. Food grains dominate the district with an area share of more than 50 per cent of NSA. The net irrigated area is about 18 per cent of the NSA. The district has the highest cropping and irrigation intensity but per capita food grains produced is less indicating low productivity in the district. Allied activities support the households and supplement their livelihood options.

The growth of workforce has been slower and that of female workers being still slow. The number of female workers has declined absolutely in rural areas of Dharwad district. The urban workforce has grown at a faster rate than the rural workforce. Slow overall growth rate of workers in rural areas and deceleration in female workers' growth rate is indicative of stagnation of the rural economy. But in the urban areas, the growth of female workers is higher than that of males. Among taluks, Hubballi and Dharwad have registered very high growth of workers, especially in urban areas.

The share of main workers to total workers is higher in the district and is increasing, especially in the urban areas. So is also the share of male workers. Work participation rate (WPR) is lower in Dharwad district compared to the state. The rural WPR is higher but declining, on the other hand, the urban WPR is lower but increasing, implying rural areas are experiencing less employment generating growth. A widespread decline in female WPR is noticed in rural areas of all taluks, as well as in urban areas of Dharwad, Hubballi and Kundgol taluks. The percentage of workers engaged in agricultural activities is declining, more starkly in Dharwad and Hubballi taluks.

With the average number of person days worked under MGNREGS being a mere 14 days and hardly 3.17 per cent of households reaching 100 days limit, the performance of the Scheme is not good. Participation of SC and ST households is also lower. However, women's participation was to the extent of 43 per cent of person days of employment generated.

### 7.4. Quality of Living

The district has lower incidence of houselessness. Half of the households reside in pucca houses, many of them in urban areas (Hubballi - 63 per cent and Dharwad - 51 per cent). That nearly 30 per cent of households live in katcha houses is a challenge, but the percentage of dilapidated houses to total houses has come down in the district.

As far as access to basic amenities is concerned, 78 per cent of habitations were supplied with more than 40 LPCD of water, with the proportion being higher in urban areas; Kalghatgi and

Dharwad taluks. Navalgund, Hubballi and Kundgol taluks are water starved regions. While 68 per cent of households had access to drainage facility, 57 per cent of households had access to toilets. However, in the rural areas the access rate to the toilets is a mere 23 per cent. Backward taluks and rural areas are severely deprived of toilet facility.

Electricity is available in all habitations and complete electrification is achieved. But only about 38 per cent of households used clean cooking fuel and only 6 per cent in rural areas. Almost a quarter of the district's households did not possess modern assets like TV, mobile/telephone, Computer/ laptop and scooter/car. This proportion was higher in rural than in the urban areas. Hence, if it is indicative of a lower purchasing power, then poverty is more in Kalghatgi, Kundgol and Hubballi (rural) taluks.

## 8. Regional Disparity of Human Development

Across the various indices that are computed, child development is highly unequal followed by human development itself. Gender inequality is least unequal across regions followed by CTDI and FSI. It may be inferred that while human development is unequal, gender inequality is more or less equally spread, despite overall development also being more evenly spread. The regional development status of taluks presents a diverse picture. While Dharwad and Hubballi taluks' development status is similar on the developed side; so is that of Kalghatgi, Kundgol and Navalgund towards the backward category.

## 9. Future Strategy

Spending on HD related sectors being comparatively lower; it needs to be stepped up with a focus on backward taluks.

More specifically activities like mainstreaming of drop out and out of school children; enrolment and retention of children in rural areas, slums and from disadvantaged sections; and strengthening of school infrastructure. While appointment of more number of female teachers can attract all girl children to schools, coaching to students for SSLC and PUC examinations in rural areas can improve their passing percentages.

Supplying nutritional supplements can reduce anaemia thereby reduce MMR. Similarly, strengthening RCH services in PHCs can reduce IMR and CMR. The number of PHCs needs to be increased and strengthened with personnel, equipment and drugs. Making available contraceptives and awareness about their use is also essential. This may be added as a part of 'Arogya Kavacha' along with making ASHAs and Anganwadi workers playing an important role.

Agriculture being still an important livelihood option, its productivity

needs to be enhanced. At the same time promoting non-agricultural avenues of employment in rural areas of Kalghatgi, Kundgol and Navalgund taluks needs to be taken up.

Provision of safe drinking water in Kundgol and Navalgund taluks and construction of toilets in Navalgund, Kalghatgi and Kundgol taluks can improve HD in these areas. Additional of PDS shops in Kundgol taluk and proper targeting in all taluks will increase food security.

Enhancing female illiteracy rate in rural areas of all taluks, promoting non-agricultural avenues of employment for women; ensuring that all SHGs are active and set up few more such groups; provision of facilities necessary for starting and running of enterprises by women, are the means to increase gender development. Physical and social security to women is another area of intervention.

Extending nutritional support to children, pregnant women and lactating mothers can increase nutrition among children. At the same time reducing percentage of drop out children and increasing mainstreaming are also important. Increasing the number of AWCs and strengthen them with basic amenities is significant for child development.

As far as dalits are concerned, provision of RCH facilities to SC and ST households; encouraging enrolment, attendance and transition to higher grades of children; skill development activities to help them to gain employment; facilities to encourage them to start enterprises/businesses of their own; promoting women organizations of these sections for socio-economic empowerment; increasing the number of personnel form SC/ST communities in social sectors like education and health so that feeling of discrimination comes down and participation of these sections improves, are the desired means for improving their HD status.

With increase in urban population, slum development, provision of basic amenities like drinking water and sanitation need to be attended to. Enhancing health, road facilities, surveillance facilities and police strength are needed to control crimes and reduce incidence of accidents

In terms of governance issues adequate number of staff needs to be appointed apart from training them to be sensitive to the needs of women, children and disadvantaged sections. Awareness generation for people to participate in decision making and about all government programmes is also essential. This will ensure complete utilization of grants towards HD activities

## 10. Concluding Remarks

Improvement in sex ratios, agricultural wages, employment

growth rate, non-agricultural employment, pucca houses, electrification and assets to households are important means to enhance HD standards in the district. Reducing population growth, IMR and dependence on agriculture also accelerate the process of overall development and HD. Sanitation is another grey area that needs to be taken care of throughout the district. If universal education is to materialize, focus should be on rural areas and female education. Availability of water and female literacy should be promoted in all the taluks to ensure better absorption of food and better food security. Overall development needs to be made more child and women sensitive by increasing their access to resources and power, and through enhancing their entitlements. In the backward taluks of Navalgund, Kundgol and Kalghatgi, improvement in all variables needs to be effected.

■■

Chapter 1

# INTRODUCTION



# INTRODUCTION

## 1.1. Concept and Methodology

For a very long time, it was believed that economic growth in the form of a sustained increase in gross and per capita income, directly results in overall progress of a nation and its people. It assumed that the market forces would automatically trickle down the benefits of economic growth, more or less equally, to all and thereby result in end of poverty. The focus was, therefore, on economic growth. Gross Domestic Product (GDP) - the market value of goods and services produced by a country within the period of one year - was a powerful and widely accepted indicator for measuring economic status and growth.

Despite its shortcomings, even to this day it is the most widely used measure of how the market economy is performing. Per capita GDP is normally compared to judge the relative progress of countries. However, it is well established in Economics literature that it is a flawed approach, as growth in no part of the world has automatically led to the reduction in poverty and inequality. The World Economic Social and Economic Survey (UN, 2013, pp.29-30) reports that "Within-country inequality has generally increased across the world in recent decades. Owing to this inequality, the elasticity of poverty reduction with respect to increases in total or average income (of the country) is very low". Quoting studies by Simms, Johnson and Chowla (2010, p. 18) and Woodward and Simms (2006, pp. 16-17), it argues that, of every $100 worth of growth in world per capita income, the poor received only $2.20, during 1981-1990. This figure decreased to $0.60 during 1990-2001, because in the meantime, inequality had increased and the poor's share of income decreased further.

Robert F. Kennedy in a speech at the University of Kansas on March 18, 1968 critiqued GDP as a measure of socio-economic progress as, "Our Gross National Product...counts air pollution and cigarette advertising, and ambulances to clear our highways of carnage. It counts special locks for our doors and the jails for the people who break them. It counts the destruction of the redwood and the loss of our natural wonder in chaotic sprawl. It counts napalm and counts nuclear warheads and armoured cars for the police to fight the riots in our cities..., and the television programs which glorify violence in order to sell toys to our children. *Yet the Gross National Product does not allow for the health*

***"Economic development is something much wider and deeper than economics. Its roots lie outside the economic sphere, in education, organisation, discipline and, beyond that, in political independence and a national consciousness of self-reliance."***
***- E.F.Schumacher, "Small Is Beautiful: Economics as if People Mattered"***

*of our children, the quality of their education or the joy of their play. It does not include the beauty of our poetry or the strength of our marriages, the intelligence of our public debate or the integrity of our public officials. It measures neither our wit nor our courage, neither our wisdom nor our learning, neither our compassion nor our devotion to our country, it measures everything, in short, except that which makes life worthwhile*. And it can tell us everything about America except why we are proud that we are Americans (emphasis added)" (Also see Box 1.1).

Therefore, it is increasingly felt that the GDP is not meant to be an accurate measure of long term economic and social progress and notably the ability of a society to tackle such broader issues affecting people's well-being as climate change, resource efficiency or social inclusion. According to Commission of the European Communities (2009), there is hardly any direct correlation between increased GDP and enhanced standard of living of the common man. Hence, there is a clear case for complementing GDP with statistics covering the other economic, social and environmental issues, on which people's well-being critically depends.

It is in this context that, economists and social thinkers started deliberating about the need for alternative development models. The factors compelling them to do so were: failure of 'trickle down' power of market forces to spread economic benefits and end poverty; increased human costs of the Structural Adjustment Programs, initiated in many countries; widespread prevalence of social ills (crime, the reduced social cohesion, HIV/AIDS, pollution, etc.) despite strong and consistent economic growth; and the increased hopes for people-centred models due to the democratization wave that swept in the early 90s.

**Box 1.1: Gross Domestic Product (GDP) and Socio-economic well-being**

For more than a half century, the most widely accepted measure of a country's economic progress has been changes in its Gross Domestic Product (GDP). GDP is an estimate of market throughput, adding together the value of all final goods and services that are produced and traded for money within a given period of time. It is typically measured by adding together a nation's personal consumption expenditures (payments by households for goods and services), government expenditures (public spending on the provision of goods and services, infrastructure, debt payments, etc.), net exports (the value of a country's exports minus the value of imports), and net capital formation (the increase in value of a nation's total stock of monetized capital goods).

Since its creation, economists who are familiar with GDP and SNA methodology have emphasized that GDP is a measure of economic activity, not economic well-being. In 1934, Simon Kuznets, the chief architect of the United States National Accounting System, cautioned against equating GDP growth with economic or social well-being. It is also important to recognize that GDP is not inherently bad—it measures what it measures. Rather it is being misused as an indicator of something it doesn't measure that was never intended to measure.

### 1.1.1. Emergence of Human Development (HD) Paradigm

There have been growing societal and political demands to measure progress, well-being and sustainable development in a more comprehensive way. After a series of attempts to measure development and human progress (Box 1.2), now it is increasingly felt that the ultimate objective of

economic development should be to promote a milieu, which supports the development of people; so that they can lead productive and creative lives and make informed choices according to their needs and interests. The purpose of these efforts is to develop indicators that enable policy makers to suggest policies to enable people to do what they really want to do, namely measure progress in delivering social, economic and environmental goals in a sustainable manner.

The report of the Stiglitz-Sen-Fittoussi (SSF) Commission published in 2009 and later as book in 2010, explicitly emphasized the need to look beyond GDP to better measure economic performance and social progress in the context of sustainability. The Commission concluded that a broader range of indicators about well-being and social progress should be used alongside GDP.

It suggested new avenues for better measurement in three main areas, viz., i) economic performance where improvements in GDP accounting are needed; ii) societal well-being (quality of life, including subjective - that is people's assessment - of well-being); and iii) sustainability and the environment. The SSF Commission believes that it is not realistic to try and identify a single synthetic indicator summarizing all the aspects of well-being.

The first HDR was built on the assertion that "income is not the sum total of human life" (UNDP 1990: 9). Daly (2008) remarks that, "Economists have focused too much on the economy's circulatory system and have neglected to study its digestive tract. Throughput growth means pushing more of the same food through an ever larger digestive tract; development means eating better food and digesting it more thoroughly". Similarly, the Global Happiness Report (2013) mentions that there is now a rising worldwide demand that policy be more closely aligned with what really matters to people as they themselves characterize their lives. More and more world leaders are talking about the importance of well-being as a guide for their nations and the world.

According to SSF Commission, search for alternative measures of human progress have significantly expanded along with the availability of new data and methodologies, including subjective measures of human well-being. The Organisation for Economic Cooperation and Development's (OECD) *Better Life Initiative* is among the efforts to

**Box 1.2: Changing Development Paradigms**

In the second half of the 20th century, there has been significant advancement in theoretical understanding and methodological innovation in the field of development studies. The theoretical understanding has shifted from growth oriented approach (by rapid industrialisation) in 1950s and 1960s to the basic minimum need approach (eradication of poverty and hunger) in 1970s, formation and expansion of human capital in 1980s and human development paradigm in 1990s. The Human Development Report, a landmark of human development paradigm, is a regular annual feature since its first publication in 1990 and one of the most widely used for all practical purposes.

*There is now a rising worldwide demand that policy be more closely aligned with what really matters to people as they themselves characterize their lives*

capture in a better way what is important to people. As *the Commission on the Measurement of Economic Performance and Social Progress* indicated, "interest in alternative or complements to GDP resumed progressively during the 90s," a process led in many aspects by the Human Development Report Office with the instrument of HDI. According to the Commission's report, there were two synthetic indicators of social progress in 1990, climbing to about 30 in 2001-2002. Today there are more than 50 indicators capturing the social, environmental, economic and psychological aspects of people's lives.

All these efforts emphasize that the quality of life led by people should be at the centre of growth process. People are the real wealth of a nation and the ultimate aim of economic and social policy should be to improve their lives, and enhance their choices and capabilities. This approach is strongly rooted in Amartya Sen's *Capabilities Approach*. Capabilities are the opportunities that enable the people to be well-nourished, decently housed, and in many other ways live lives that they deem worthwhile (Box 1.3).

The capability approach evaluates institutions, policies, and actions according to the opportunities (or freedoms) they give people for valuable ways of living. In a very broad way, the capability approach tries to answer the question "*What do we really want from development?*" The capabilities view shifts attention away from measures of income or wealth, and focuses instead on issues like opportunities for health and participation in society. Capability approach defines the '*beings*' and '*doings*' of human beings.

Mahabub Ul Haq, a Pakistani economist at the UNDP, synthesized the capabilities approach into a statistically measurable development parameter. It was an improvement over the Physical Quality of Life Indicator (PQLI), developed by Morris De Morris at the UNRISD and named it as the Human Development Index (HDI) and a Human Development Report (HDR) was pioneered in 1990. Later on a few more indices such as the Gender Development Index (GDI) and the Human Poverty Index (HPI-1, HPI-2) were added to the family of human development.

These indices are composite indices using data on measurable

**Box 1.3: Capabilities, Opportunities and Human Progress**

"…. images of a little boy, who in the late fifties studied under the street lights and went barefoot to school until he was 12 years old. Little boy, who struggled to have two meals a day; a little boy who was about to give up studies in 1960 after his matriculation, in spite of securing a position in the top thirty in the Maharashtra State Secondary School Certificate Board, because his poor widowed mother could not support his education. This boy was helped by this gracious Indian society …. He is giving today, this address, as the President of the Indian Science Congress at the dawn of the new millennium in the august presence of a Prime Minister. *If this miracle can happen to an Indian, given an opportunity, it can happen to every Indian, and most certainly it can happen to my India in the coming millennium* (Emphasis added)".

- *R.A.Mashelkar, Presidential Address to the Indian Science Congress on 3-1-2003, Pune*

human development or deprivation parameters.

### 1.1.2. Human Development: Concept and Definition

The notion of human development (HD) re-emphasizes that people and their capabilities should be the ultimate criteria for assessing the development of a country, not economic growth alone. The earlier multidi-mensional approaches, like PQLI, had their own deficiencies. Hence, human development emerged as a tool that would sensitize the academia, policy makers, administrators and general public about the pattern and direction of human progress. The focal point was to see economic development as a means to some other larger socio-political and cultural progress of the society and making the people happier. Thus, income would now only be a means to attain other larger ends of overall human development (HD).

As described previously, HD is about expanding the capabilities of people which, in turn, would enable them to use their freedoms and choices to lead a life that they wish to live. Hence, the rationale of HD lies in expanding people's choices, so that they can lead lives that they value and ultimately help in building their as well as societal capabilities.

So described, the concept is not new to social philosophers. For instance, Aristotle argued that "wealth is not the good we are seeking – it is merely useful for the sake of *something else*." He distinguished a good political arrangement from a bad one in terms of its success in enabling people to lead "*flourishing lives*".

Immanuel Kant treating human beings as the ends of all activities observes, 'So act as to treat humanity, whether in their own person or in that of any other, in every case as an end withal, never as means only'. Adam Smith advocated a model of economic development that would allow a person to mix freely with others "*without being ashamed to appear in public*" - a concept that gave importance to human dignity above and beyond income.

Similar concerns are reflected in the works of thinkers and economists such as Karl Marx and John Stuart Mill. Thus, the human development approach contains two central theses about people and development – that improvements in human lives should be an explicit development objective, and that human achievements can be used as key indicators of progress.

As stated in the HDR, 1990, HD 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. People are the real wealth of nations. Development is thus about expanding the choices people have to lead lives that they value. It defines HD as 'a process of

*The rationale of HD lies in expanding people's choices, so that they can lead lives that they value and ultimately help in building their as well as societal capabilities*

enlarging people's choices'. The various HDRs have described HD in the above framework, although with varying emphasis on different dimensions (Box 1.4).

HD is multidimensional and its components are interconnected. A survey of definitions of HD suggests that the definition has been fairly stable over time, different reports emphasized different aspects of human development, but the underlying concept has provided a solid foundation which has not changed radically since its articulation in 1990 (Alkire, 2009).

**Box 1.4: Short Definitions of human development: (Adapted from Alkire (2009) and updated)**

Enlarging (*expanding*) people's choices (*freedoms, capabilities*)
1990, 1992, 1995, 1996, 1997, 1998, 1999: a process of enlarging people's choices
1991: The real objective of development is to increase people's choices
1993: involves widening [people's] choices
1994: to create an environment in which all people can expand their capabilities
2000: a process of enhancing human capabilities
2001: about expanding the choices people have to lead lives that they value.
2002: about people, about expanding their choices to lead lives they value.
2003: to improve people's lives by expanding their choices, freedom and dignity.
2004: the process of widening choices for people to do and be what they value in life.
2005: about building human capabilities—the range of things that people can do, and what they can be.
2007/8: about expanding people's real choice and the substantive freedoms – the capabilities – that enable them to lead lives that they value.
2009: the expansion of people's freedoms to live their lives as they choose
2010: expansion of people's freedoms to live long, healthy and creative lives;
2011: expansion of people's freedoms and capabilities
2013: enlarging people's choices and capabilities
2014: enabling the disadvantaged and excluded to realize their rights, to express their concerns openly, to be heard and to become active agents in shaping their destiny.

The following paragraph, an adaptation of the HDR, 1990, enunciates the central theme of HD.

Human development aims to enlarge people's freedoms *to do and be* what they *value and have reason to value*. In practice, human development also *empowers people* to engage actively in development on our shared planet. It is people-centered. At all levels of development, human development focuses on *essential freedoms*: enabling people to lead long and healthy lives, to acquire knowledge, to be able to enjoy a decent standard of living and to shape their own lives. Many people value these freedoms in and of themselves; *they are also powerful means to other opportunities*. Human development also encompasses other worthwhile freedoms associated with human well-being in both developing and industrialized nations. The emphasis and particularities vary but often include secure, safe and meaningful livelihoods; caring and dignified relationships; protection against crime and violence; artistic, cultural and spiritual activities; participation in political and community activities; self-respect; and emotional well-being. HD is development *by* the people, *of* the people and *for* the people. Because human development views people not as passive victims but as entrepreneurs and active

agents, it helps people to help themselves.

### 1.1.3. Principles Underlying the Idea of Human Development

There are four basic principle on which the HD approach rests. They are: equity, productivity/efficiency, participation or empowerment and sustainability.

**1. Equity**: Equity is not the idea of equality which implies equal treatment of all people. Equity refers to a concept of justice, impartiality or fairness. It recognizes that those who have unequal opportunities should receive differential treatment to put them at par with others. For example, children, women, differently-abled and ethnic minorities face different kinds of deprivation. Their specific needs have to be addressed to enable them to make choices and utilize opportunities.

**2. Efficiency/ Productivity:** Efficiency/ productivity broadly refers to effective use of available resources. From the HD perspective, it implies maximizing the use of material, human and community resources. Any effort made to enhance wellbeing should make use of all available resources in the best possible manner. This will have the maximum impact on widening of choices. Like equity, efficiency too is a dynamic concept, what may be efficient today may not be efficient in the long run and efficiency may mean different things for different people and communities.

**3. Participation and Empowerment:** Empowerment is a basic principle of HD. People have to be empowered to be able to shape their lives and exercise choices. People experience a sense of empowerment when they are involved in the planning and decision making processes of any initiative that affects them. People no longer remain mere beneficiaries of change but can pursue the goals they value.

**4. Sustainability:** Sustainable development broadly refers to development undertaken in such a way that it does not jeopardize the opportunities available to future generations. Though the concept is often used while referring to the environment, it is not limited to that alone. Sustainability is a multi-dimensional concept which concerns itself with environmental, cultural, financial and social aspects of life. For example, developmental agendas that lead to excessive spending, increase in debt servicing burden and eventual debt trap are unsustainable.

The HD approach requires that all four principles are adhered to. Paying attention to any one dimension while ignoring others would be self- defeating.

### 1.1.4. Measurement of Human Development: The HDI

HD is a multidimensional indicator of development which is dynamic in nature, changes with the perception of development or in the preferred choices overtime. HDR, 1995 states, "the process of widening people's choices and the level of well-being they achieve are at the core of the notion of human development. Such choices are neither finite nor static." It is hard to collect reliable and comparable data on such perceptions/choices for capturing the level and trends in HD. After a considerable amount of deliberation, the framers of HDI delineated 'observable and measurable' indicators, assigned maximum and minimum values of attainment (called as goal posts), adopted the technique of normalization, assigned weightages to each of the indicators and calculated indices of deprivation and finally, HDI as a composite index of achievement. Since its launch, the HDI has been a useful tool of analysis for governments, the media and civil society, who employ it to evaluate and contrast human development achievements across nations, regions and groups, and over time.

*"What is needed is an integrated approach to development and growth. Growth is not independent of the social transformation (of an economy)*
***- Amartya Sen***

The parameters which have been considered reflect the three basic aspects of HD or capabilities, viz., health, knowledge, and standard of living. The index always falls between zero and one, with one being the highest level of development (UNDP, 2012).

Since inception of the HDI, it is explicitly recognized that concept of HD is larger than what can be measured by the index (Pineda, 2013). Despite its popularity, the HDI has been criticized for its narrow focus and non-inclusion of critical dimensions such as employment, political freedom, human rights, environmental sustainability and people's self respect, arbitrary weighting of the components, possibility of substitution between the dimensions and inability to measure inequality in the distribution of human development within a country (Kelley, 1991; Srinivasan T.N, 1994; Ranis, Stewart and Samman, 2006). It was also opined that the components and indicators are not responsive to short term policy changes. The HDR, 2006 stated the need for measuring inequalities in the HDI for need based planning (UNDP, 2006).

Some of these criticisms of the HDI were addressed in the HDR 2010 that brought about major changes in the variables and methodology in the construction of HDI. To capture the growing inequality in human development, it added three indices, namely the Inequality adjusted HDI (IHDI), the Gender

Inequality Index (GII) and the Multidimensional Poverty Index (MPI) to the family of HDIs. The changes in methodology and the addition of the new indices were justified to capture the distribution of well-being for inequality, gender equity and poverty (UNDP, 2010).

Hence, progress is continuously made on identifying indicator sets covering issues that are widely recognized as important around the world. As a result, the type of indices and the nature of indicators and even the methodology to compute the indices has been continuously evolving. Though these indices reflect methodological advancement, the practical applicability of these indices at the sub-national level is yet to be known. Few of the changes in indices, indicators and methodological issues are presented in Table 1.1.

### 1.1.5. Components of the HDI

Since 1990, the HDI has used three dimensions: a long and healthy life, knowledge, and a decent standard of living. The indicators used to inform each dimension have, however, changed over time—most recently in the 2010 HDR. Presently four indicators are used to measure the three dimensions: life expectancy at birth (long and healthy life), mean years of schooling (knowledge), expected years of schooling (knowledge), and Gross National Income (GNI) per capita adjusted by purchasing power parity (PPP) (standard of living). The knowledge dimension uses two indicators, while the others use one each (Figure 1.1).

#### i. Long and healthy life

The long and healthy life dimension uses life expectancy at birth as its indicator. Life expectancy at birth is: "the number of years a newborn infant could expect to live if prevailing patterns of age-specific mortality rates at the time of birth were to stay the same throughout the child's life" (UNDP, 2010. p. 224). The *life expectancy index* is calculated using a minimum value of 20 years and maximum value of 83.2 years. The minimum value for life expectancy (20 years) is based on long-run historical evidence from Maddison (2010) and Riley (2005) which shows that if a society or a sub-group of society has a life expectancy below the typical age of reproduction, then that society would die out. The minimum level of 20 years is therefore the life expectancy needed for the subsistence of a society. The maximum value meanwhile is the observed maximum value of the indicator from countries in the time series 1980–2010, and corresponds to that of Japan in 2010.

#### ii. Knowledge

The education component of the HDI is measured by two indicators:

*Since inception of the HDI, it is explicitly recognized that concept of HD is larger than what can be measured by the index*

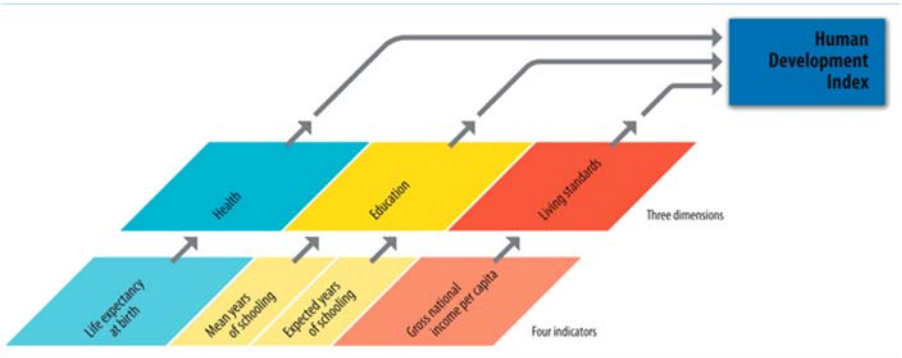
**Table 1.1: Evolution of Indices Measuring Human Development**

| Year | Index | Purpose | Components | Methodology |
|---|---|---|---|---|
| 1995 | GDI | Measure inequality of achievements in HD components across gender | Health: IMR; LEB at age 1; Knowledge: Combined primary, secondary and tertiary GER; Standard of Living: PCI US $ (PPP) | An arithmetic average of the three dimensional indices |
| 1995 | GEM | Measure political participation and decision making power, economic participation and command over resources of women | Political: Women's and men's per cent shares of parliamentary seats; Economic: Women's and men's per cent shares of positions as legislators, senior officials and managers; Women's and men's per cent shares of professional and technical positions Power over economic resources: Women's and men's estimated earned income (PPP US $) | An arithmetic average of the three dimensional indices |
| 1997 | HPI | Measure deprivations in choices and opportunities | Probability of not surviving till 40; per cent illiterate adults; per cent people without access to safe drinking water; per cent underweight children; and unemployment rate | An arithmetic average of the three dimensional indices |
| 2010 | IHDI | Measure inequality in HD attainments | Health: IMR; LEB at age 1; Knowledge: Mean and Expected Years of Schooling; Standard of Living: PCI US $ (PPP) | An arithmetic average of the three dimensional indices |
| 2010 | GII | Measure differences in the distribution of achievements between men and women | Labour Market: Labour force participation rate; Empowerment: Educational attainment level (secondary and above) and Parliamentary representation; Reproductive Health: Adolescent Fertility and Maternal Mortality | An arithmetic average of the three dimensional indices |
| 2010 | MPI | Measure overlapping deprivations | Health: Child mortality and Under nutrition; Education: Years of schooling and School enrolment ratios; and Standard of Living: Electricity, Drinking water, sanitation, flooring, cooking fuel and asset possession | The MPI is the product of two statistics: the headcount (H) - per cent of people poor; and the Average Intensity of deprivation (A) - which reflects the proportion of dimensions in which households are deprived |

*Source : Various HDRs*

mean years of schooling for adults aged 25 years and older, and the expected years of schooling for children of school going age. Estimates for mean years of schooling are based on the duration of schooling at each level of education. Expected years of schooling estimates are based on two factors: enrolment by age at all levels of education and the number of children of school age in the population for each level of education. The two indicators are first normalized using a minimum value of 0 and maximum value of 13.2 for mean years of schooling (from the USA in 2000) and 20.6 for expected years of schooling (from Australia in 2002). As societies can subsist without formal education, the minimum value of 0 years is used for both education variables. The maximum values are set to the actual observed maximum values of the indicators from the countries in the time series 1980–2010. Both indicators are then combined to

**Figure 1.1: Components of HDI**




*Source: HDR 2010, Statistical Annex, p. 215.*

produce an *education index,* which is the geometric mean of the two equally-weighted sub-indices for each education indicator. The dimension specific index for education overall is renormalized using the minimum value of 0 and the maximum observed value for the 1980-2010 series (0.951 for New Zealand in 2010).

### iii. Decent standard of living

The decent standard of living component is measured by the natural logarithm of GNI per capita adjusted by PPP. For this component, the minimum value is PPP $163 which is the lowest value attained by any country, between 1980 and 2010 (in Zimbabwe in 2008). This value was selected as a basic level of income necessary to ensure survival. The maximum value used is PPP $108,211, again observed during the time series 1980-2010 in the United Arab Emirates in 1980. The HDI uses the natural logarithm of income to reflect the diminishing importance of income with increasing GNI per capita.

The HDI provides a useful tool for the policy makers to gauge their own country's achievement vis-a-vis the other countries with respect to the individual indicators or to the overall HDI.

### 1.1.6. Computing HDI

The current process of computing global HDI is furnished in Table 1.2. HDI is computed as an arithmetic mean of health, education and standard of living indices which are, in turn, calculated on the basis of observed values for a country/ region/community and goal posts specified for each indicator. Thus calculated, HDI affords comparability within and across countries and for individual dimensions as well as for the aggregate HDI. NCAER has attempted computation of IHDI for Indian states for the year 2011.

*The HDI provides a useful tool for the policy makers to gauge their own country's achievement vis-a-vis the other countries with respect to the individual indicators or to the overall HDI*

## 1.2. Factors contributing to Human Development

According to Haq (n.d.), "the most basic capabilities for human development are to lead long and healthy lives, to be knowledgeable, to have access to the resources needed for a decent standard of living and to be able to participate in the life of the community." It also means providing "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 the community activities"(ibid). This statement hints at the factors that affect HD. Figure 1.2 attempts to summarize the factors that affect HD.

***Human capabilities*** in the form of health and educational attainments are the foremost determinants. Health being defined

as the complete physical, mental and social well-being presupposes existence of a responsive public health system that regulates the ***mortality and morbidity*** especially among children, women, elderly and physically challenged. Development of ***skills*** via the educational system is essential to identify the ***opportunities*** available and exploit the same. The level of schooling and skill development largely determines the employment and un-employment status of an individual which, in turn, determines ***income*** and the ***standard of living***. Being healthy and informed is also essential for an individual to exercise his/her ***freedom*** and ***rights*** to ***participate*** in socio-political and economic activities and thereby improve ***quality of his life***. HD is also affected by the sense of ***equity*** in access to resources and opportunities as well as ***security*** to life and property and ultimate ***empowerment*** of all people, especially, those at the fringe of the social hierarchy and at the bottom of the development ladder. A ***governance system*** that is accountable to the people, transparent and efficient in delivery of crucial public goods and regulating social evils also affects the level and nature of HD. The variables chosen for preparation of this report, as presented in Annexure 1.1, broadly cover these dimensions.

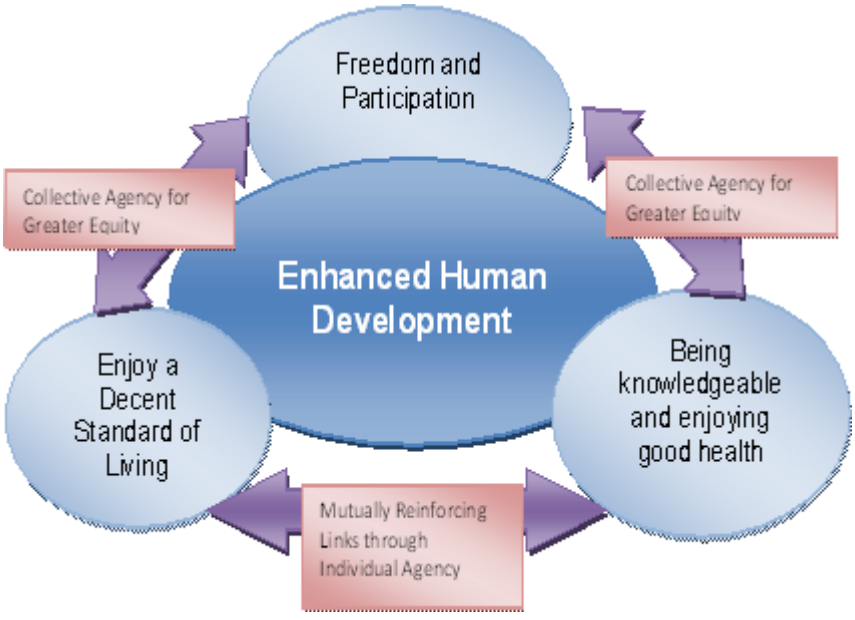
**Table 1.2: The Process of Computation of HDI**

| Dimension | Long and Healthy Life | Knowledge | Decent Standard of Living |
|---|---|---|---|
| **Indicator** | LEB | Mean Years of Schooling; & Expected Years of Schooling[1] | GNI per capita (US $ PPP) |
| **Goal Posts** | Min: 20 years Max: 83.4 years | Min: 0 Max: 0.978 | Min: $ 100 Max: $107221 |
| **Dimension Index[2]** | Health Index | Education Index | Income Index |
| **Aggregation** | Human Development Index (HDI)[3] | | |

*Note: 1: These were Adult Literacy Rate and Combined GER prior to 2010*
*2: Dimension Index calculated as: $I_j = \{X_{ij} - Min(X_{ij})\} / \{Max(X_{ij}) - Min(X_{ij})\}$*
*3: HDI is the geometric mean of the three dimension indices: $(I_{health} * I_{education} * I_{income})^{1/3}$*

*Source: HDR, 2002*

**Figure 1.2: Factors Affecting HDI**




## 1.3. Data Collection, Compilation and Validation

With HD dimensions being used widely for policy purposes, sub-national HDRs are being prepared for finer results and addressing problems in a more effective manner. The current exercise on preparation of District level HDR (DHDR) aims to measure the development and deprivations

experienced by people at taluk (block) level. It is a novel idea that, so far the analysis limited itself to the district level. An important constraint for not going further below the hierarchy is the availability of reliable data on HD parameters.

The assessment of HD in any unit of study is accomplished through certain indicators which are measurable and quantifiable. But often the direct indicators reflecting HD are not available at the sub-district level. Hence, it is inevitable to go for proxy indicators to measure HD. But, because HD is a flexible tool, the factors underlying its computation have been adjusted and a few novel indices thought of. Thus, the indices, parameters and variables conceived to be part of DHDRs are given in Annexure 1.1.

The reference year being 2011-12, a large quantum of data is compiled from the census publications. Data on households, population and demographic features, nature of houses, basic amenities, assets, literacy, work and dependency status, etc., has been compiled from the relevant census publications. A significant amount of data is compiled from various departments of district administration. Primarily publications of education, health, food and civil supplies, housing, MGNREGS, agriculture, social welfare, women and child development, social security schemes, ULBs and such other departments were accessed to cull out the necessary information. The District Statistical Office was a major source of data.

The Human Development Division of the Department of Planning, Programme Monitoring and Statistics, GoK was generous enough to share a huge amount of qualitative data which helped to finalize the data set.

However, it was the district level Core Committee (DCC) that was responsible for arranging to collect data, to scrutinize the data given for reliability and consistency and ultimately validate it. Apart from it, subject wise sub-committees were formed which were consulted often for checking the consistency and reliability of data. Dharwad DCC met often to assist, guide, monitor and review the progress in data collection as well as overall progress in the preparation of the report. The whole process followed in the preparation of this report is given in Annexure 1.2.

As part of the process workshops were conducted to sensitize the elected representatives, government officials, NGO functionaries and general public about the activity and involve them in it. The workshops helped the lead agency to identify area specific problems and finalize the small

*"Perhaps most important, the human development approach has profoundly affected an entire generation of policy-makers and development specialists around the world—including thousands within UNDP itself and elsewhere in the UN system."*

***-Helen Clark,***
*(Administrator UNDP)*

***Constitution of District Core Committee (DCC)***

*1. CEO, District ZP Chairperson*

*2. Representatives of the Lead Agency (two persons)*

*3. Deputy Secretary (Devt./ Admn.), ZP*

*4. District Statistical Officer*

*5. Deputy Director or D.D (DIET), Education Dept.*

*6. District Health and Family Welfare Officer or DPMO or RCHO..*

*7. District Social Welfare Officer, Social welfare Dept.*

*8. Deputy Director, Women and Child Development Dept.*

*9. Joint Director, Agriculture Dept.*

*10. District Officer Food and Civil supplies Dept.*

*11. Assistant Director, Social Securities, DC's office.*

*12. Project Director, District Urban Development Cell, DC's office*

area studies which were later endorsed in the DCC.

The HDD constantly monitored the progress through mails and instructions and helped in checking the data. The HDD conducted various review meetings and provided the leadership and guidance for finalization of the Report.

On 22nd February 2014, the data and tentative chapter plan as well as the preliminary results were placed in the General Body meeting of the Zilla Panchayat Dharwad for its consideration and approval. The same was duly approved by the house.

Hence, a participative method of data collection, compilation and validation was adopted with checks for consistency at various levels. The HDD shares a considerable credit for finalizing the data sets and standardizing the whole process.

## 1.4. Measurement of District HD Indices

The DHDR preparation entails preparation of 7 indices to assess and evaluate the development achieved in different spheres and measure gaps and deprivations. This exercise is expected to identify action plans specific to regions, sections of population and sectors of activity. The indices contemplated are: Human Development Index (HDI), Gender Inequality Index (GII), Child Development Index (CDI), Food Security Index (FSI), Urban Development Index (UDI), CompositeTaluk Develop-ment Index (CTDI) and Composite Dalit Development Index (CDDI).

### 1.4.1 Data Base

The data is basically collected from the secondary sources. Census 2011 is the most significant data source and was extensively used in the process. Similarly, the Dharwad District at a Glance (DDAG), 2011-12, published by the District Statistical Officer (DSO) was the next major source. The publications of the line departments including their online data were also extensively used. Mention must be made of the Annual Work Plan and Progress (AW&P) under SSA and RMSA of education department, and the HMIS database of the health department. A brief note on estimation of mortality rates - IMR, CMR and MMR - is given in Annexure 1.3. The MDWS, RDPR and NREGA websites were relied upon for specific purposes. The Chief Accounts Officer (CAO) furnished data on the expenditure on education and health. Rajiv Gandhi Rural Housing Corporation provided data on housing related variables. The District Crime Records Bureau provided data on crimes and accidents. The records of various departments were also physically accessed. The HDD shared a substantial data on various

aspects. A note on the quality of the data is given in Annexure 1.4.

### 1.4.2 Methodology

The methodology for measuring these indices is adapted from the UNDP methodology itself. Normalization of indicators, calculation of dimension indices, weighting pattern and computation of final index are same as adopted by UNDP in its global HD computation. However, few adjustments are made in the selection of indicators to suit to the nature of data available at taluk level.

Computation of indices is done in a two-stage process. As a first step, minimum and maximum values are set for each of the above indicators to transform them into indices lying between zero and one. For this purpose, the observed minimum and maximum figures for each of the indicators are considered. Since the Geometric Mean was to be calculated, in the case of a positive indicator, the minimum value was taken as 10 per cent less than the observed minimum value in the Taluk. Similarly, in the case of a negative indicator, the maximum value was taken as 10 per cent more than the observed maximum value.

The index value (in the case of a ***positive indicator***) is calculated using the formula:

$$\text{Index Value} = \frac{\text{(Actual Value – Min. Value)}}{\text{(Max. Value – Min.Value)}}$$

and in case of a ***negative indicator*** it is calculated by using the formula:

$$\text{Index Value} = \frac{\text{(Max. Value – Actual Value)}}{\text{(Max. Value – Min.Value)}}$$

However, for per capita income, first the actual per capita income is converted into natural logarithmic values and then index is constructed. For computing sectoral indices (health, education and standard of living) geometric mean was used and the method of calculation is as given below. Thus, there were three sectoral indices - one for Standard of living, another for health and the last for education.Finally, HDI is computed as the geometric mean of the three sectoral indices, i.e., **HDI = (SIi×SIh×SIe)** $^{(1/3)}$ where SIi is the sectoral index for living standard, SIh is the sectoral index for health and SIe is the sectoral index for education. The same normalization method is used for all other indices except the GII.

For calculation of the GII, the following methodology was used:

1. Aggregating across dimensions within each Gender Group using Geometric Mean.

For Females:

$$G_F = \sqrt[3]{\left[\left(\frac{1}{MMR}\right)\times D \times ANE\right]^{1/3} * \left[R_F \times CHLD_F \times LIT_F\right]^{1/3} * \left[WPR_F \times NAG_F \times WAGE_F\right]^{1/3}}$$

For Males:

$$G_M = \sqrt[3]{1 * \left[R_M \times CHLD_M \times LIT_M\right]^{1/3} * \left[WPR_M \times NAG_M \times WAGE_M\right]^{1/3}}$$

2. Aggregating across Gender Group using a Harmonic Mean:

$$HARM(G_F, G_M) = \left[\frac{(G_F)^{-1} + (G_M)^{-1}}{2}\right]^{-1}$$

3. Calculate the Geometric Mean of the Arithmetic Means of the each Indicator:

$$G_{\overline{F},\overline{M}} = \sqrt[3]{\overline{health}.\overline{empowerment}.\overline{LFPR}}$$

Where

$$\overline{health} = \left[\frac{\left[\left(\frac{1}{MMR} \times D \times ANE\right]^{1/3} + 1\right]}{2}\right]$$

$$\overline{empowerment} = \frac{[R_F \times CHLD_F \times LIT_F]^{1/3} + [R_M \times CHLD_M \times LIT_M]^{1/3}}{2}$$

$$\overline{LFPR} = \frac{[WPR_F \times NAG_F \times WAGE_F]^{1/3} + [WPR_M \times NAG_M \times WAGE_M]^{1/3}}{2}$$

4. Calculating the GII by comparing the equally distributed Gender Index to the reference standard. (total inequality across dimensions):

$$GII = 1 - \frac{HARM(G_F, G_M)}{G_{\overline{F},\overline{M}}}$$

The GII value ranges also from zero (no gender inequality) to one. CDI is calculated as an arithmetic average of normalized values of health, nutrition and education attainments. FSI is computed as an arithmetic average with respect to availability, accessibility and absorption indices, which themselves are average normalized values of 19 relevant component indicators. CTDI is again a composite index computed as average attainment in livelihood, health and education indices which are computed based on values of 68 component indicators. UDI is also an arithmetic average of normalized values for 11 indicators across ULBs of the district.

The CDDI is computed as an arithmetic average of attainments with respect to education, exclusion, discrimination, freedom, living standard, gender equality and access to basic amenities of the selected gram panchayat and the sample households. One gram panchayat in the district, viz. Ganjigatti, with not less than fifty SC households, was selected for the study. The CDDI is a case study pertaining to Ganjigatti GP of Kalghatgi taluk of Dharwad district. The purpose being to understand the difference between perception and reality in a limited manner, the outcomes cannot be generalized to any other group, smaller or larger.

## 1.5 Concluding Remarks

Initially approaches to development presumed a close link between growth in GDP and well being of people. Development being a multidimensional concept with numerous quality dimensions is not adequately captured in unidimensional concept of income and its growth. However, the persistence of poverty, inequality and deprivation compelled the policy makers to search for alternative approaches to measure development. The HD approach arose in part as a result of growing criticism to the approaches prevailing in the 1980s, which presumed a close link between national economic growth and greater well-being.

According to the UNDP, the idea of HD embodies the objective of expanding the range of people's choices and creating an enabling environment for people to attain important capabilities of leading a long, healthy and creative life, to participate in decision making, with a focus on poor and the marginalized. Therefore in the words of Amartya Sen, it posited that human development is about, "advancing the richness of human life, rather than the richness of the economy in which human beings live".

Since HDI is a flexible tool, many related indices to measure human development and deprivations at various levels have been developed. The GDI, GEM, HPI, IHDI, GII and MPI are few prominent ones that are widely used by nations to monitor their progress and select policy options with a great degree of effectiveness. Not only that, the indices has been computed at sub-national and regional levels for a more purposeful development.

In India, the HDI is extensively used at the national and state levels, and very recently attempts are made to prepare HDRs for lower units of administration, i.e. the districts. Karnataka state has already prepared two state level HDRs and four district level HDRs during the last decade. The lessons of these exercises have motivated the policy makers to compute HDI at the lowest level of administration - the gram panchayats and the taluks. However, owing to data problems, the current exercise attempts to compute HDI for the taluks for the year 2011-12. In order to understand the development dynamics in its totality and measure deprivations in all major respects, few more indices, viz., GII, CDI, FSI, UDI, CTDI and CDDI are being computed.

Local expertise is being used, the district administration is dovetailed to the process and considerable amount of data is gathered and processed for the purpose. The UNDP methodology is modified to suit the local conditions and data availability.

■■








Dharwad Utsav 2014

Chapter 2

# DISTRICT OVERVIEW



# DISTRICT OVERVIEW

## 2.1. Introduction

Dharwad district is called as the cultural capital of Karnataka. It pioneered the state unification movement, produced four of the eight *Jnanapeetha* awardees in Kannada, is the home to three universities and is popular throughout the world for its *Pedha*. Since it is also the home for many educational institutions at different level, it attracts people from different parts of the state. However, the district has its own features and peculiarities which need to be indicated to put the HD of the district in a proper perspective. Also knowledge of where the district stands in the overall development ladder in the state and its own regional dimensions is helpful in analyzing the differentials in development and deprivations. The present chapter aims at providing a socio-economic, geographical and historical profile of Dharwad district.

## 2.2. Background and Brief Regional History

Dharwad is a prominent administrative district of Karnataka state. The district is strategically located in the Western sector of the northern half of Karnataka State. The district lies about 420 kms away from Bengaluru and is one of the prominent cities of the state. It lies between the latitudinal parallels of $15^{0}02'$ and $15^{0}51'$ North and longitudes of $73^{0}43'$ and $75^{0}35'$ East. The district is bounded on the North by the district of Belgaum, on the East by the district of Gadag, on the South by Haveri and on the West by Uttara Kannada districts. All these districts, which surround Dharwad district, belong to Karnataka State itself. Till 1997, Dharwad included the present Gadag as well as Haveri districts also.

The district covers an area of 4263 Sq.kms with 397 revenue villages and 6 urban centres. The administration consists of 127 GPs and 6 ULBs including the Hubballi-Dharwad Municipal Corporation (HDMC) (Table 2.1).

### 2.2.1: Historical Background

The word "Dharwad" means a place of rest in a long travel or a small habitation. For centuries, Dharwad acted as a gateway between the Malenadu region and the plains, and it became a reclining place for travelers. Now it is aptly described as the 'paradise of pensioners'. The name "Dharwad" is derived from the Sanskrit word 'dwarawata', 'dwara' meaning "door" and 'wata' or 'wada' meaning "town". Another theory is that during the Vijayanagara rule of Dharwad there was a ruler by name "of Dharav" (1403), and Dharwad got its name from him. There are some





Karnataka Kulapurohita
**Shri Alur Venkatarao**

inscriptions that refer to Dharwad as Kampana Sthana. Inscriptions found near Durga Devi temple in Narendra (a nearby village) and RLS High School date back to the 12th century and have references to Dharwad. This makes Dharwad at least 900 years old. Also, there is an inscription at Hanuman Temple at Bokyapur Lake near Garag (a village about 18 km from Dharwad).

Dharwad was ruled by Chalukyas, Adilshahis of Vijayapur, Vijayanagar rulers, Moghals, Tipu Sultan and Peshwas from time to time. Dharwad has never been a capital city to any ruler or dynasty. Despite that the city has been a centre for intellectuals, writers, poets, musicians and freedom fighters. The Chalukyas ruled Dharwad during the 12th century. A stone inscription indicates that there was a ruler by the name of Bhaskara Deva in 1117. In the 14th century, the district was first overrun by the Bahmani Sultanate, after which it was annexed to the newly established Hindu kingdom of Vijayanagar. An official named Dhara Rao, according to local tradition, built the fort at Dharwad town in 1403.

After the defeat of Vijayanagar kings (1565), Dharwad was for a few years practically independent under its Hindu governor; but in 1573 the fort was captured and annexed to his dominions by the Adil Shah of Vijayapur. Adilshahis constructed fort at Dharwad and named it as Nazaratabad. With this fort, the strategic importance of Dharwad increased and it thus attracted the attention of subsequent conquerors, including Aurangzeb,

**Table 2.1: Administrative Units of Dharwad District**

| Particulars | Dharwad | Hubballi | Kalghatgi | Kundgol | Navalgund | District |
|---|---|---|---|---|---|---|
| Towns | 1 | 1* | 1 | 1 | 2 | 6 |
| Taluks | 1 | 1 | 1 | 1 | 1 | 5 |
| Nada Offices | 2 | 2 | 2 | 1 | 1 | 8 |
| Revenue circles | 51 | 33 | 31 | 36 | 48 | 199 |
| Hoblies | 4 | 3 | 3 | 2 | 2 | 14 |
| Gram Panchayats | 37 | 19 | 27 | 22 | 22 | 127 |
| % GPs | 29.13 | 14.96 | 21.26 | 17.32 | 17.32 | 100 |
| Villages inhabited | 109 | 51 | 87 | 57 | 57 | 361 |
| Villages Un-inhabited | 9 | 7 | 0 | 1 | 1 | 18 |
| Total revenue villages | 118 | 58 | 87 | 58 | 58 | 379 |
| % Villages | 31.13 | 15.30 | 22.96 | 15.30 | 15.30 | 100 |
| ULBs | 1 | 1* | 1 | 1 | 2 | 6 |
| Municipal Corporation | | HDMC* | | | | 1 |
| Town Municipality Committee | 0 | 0 | 0 | 0 | 2 | 2 |
| Taluk Panchayat | 1 | 1 | 1 | 1 | 1 | 5 |
| Elected GP members | 525 | 329 | 317 | 360 | 334 | 1865 |
| Elected TP members | 21 | 13 | 13 | 15 | 13 | 75 |
| Elected ZP members | 6 | 4 | 4 | 4 | 4 | 22 |
| Elected ULB members | 37 | 45 | 13 | 15 | 46 | 156 |
| MLA constituencies | 2 | 2 | 1 | 1 | 1 | 7 |
| MP constituency | | | | | | 01 |

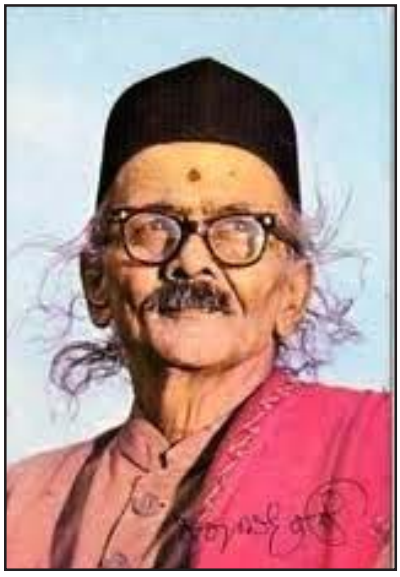
*Note: * Hubballi Dharwad Municipal Corporation (HDMC) spreads across Dharwad and Hubballi taluks.*
*Source: DSO, Dharwad*

Shivaji, Aurangzeb's son Mu Azam, Peshwa Balaji Rao, Hyder Ali, Tipu Sultan and finally the British colonizers. In 1685, the fort was taken by the Mughal emperor Aurangzeb. But after the break-up of the Mughal Empire, Dharwad fell under the sway of the Maratha Peshwa of Pune. In 1764, the province was overrun by Hyder Ali of the Mysore, who in 1778 captured the fort of Dharwad. The fort was retaken in 1791 by the Marathas.

After the final defeat of the Peshwa by the British in 1818, Dharwad was incorporated into the territory of the British East India Company's Bombay Presidency. Then the whole region was under the influence of Marathi and presuming that this was a Marathi region, the British called the region as 'Deccan Maratha Doab'. During the early 19th century, when the British were expanding their domains, they faced a lot of opposition from local rulers, including Baba Saheb of Naragund and Kittur Rani Chennamma.

Dharwad was peaceful for most of late 19th century. During those times, the British started an English medium school in Dharwad in 1848. Later, in 1863, the Basel Mission organization started another school. In 1867 the British opened another school, Varmal school, which later on became known as a training college. In 1883, the municipality area included Saidapur, Lakamanhalli, Haveri Pete, Bagtalan, Madihal, Gulaganjikoppa, Malapur, Kamalapur, Narayan-pur, Saptapur, Attikolla and Hosayellapur. The British government also established a railway station in 1888 which fell on the southern maratha railway. Dharwad was the home town of the famous freedom fighter and the "Karnataka Kulapurohit", Sri Alur Venkatrao. It was his work, 'Karnataka Gatha Vaibhava', he mooted the idea of unification of Kannada speaking areas.

Speaking of Dharwad city, in 1901, the town had a population of 31,279 and was home to several cotton gins, a cotton mill, and two high schools, one maintained by the government and the other by the German Basel Mission. After India's independence in 1947, the Bombay Presidency was reconstituted as India's Bombay State. In 1956 the southern Kannada speaking districts of Bombay State, including Dharwad, were added to Mysore and renamed Karnataka in 1972. In 1941, Dharwad had a population of 47,992. In 1961, the town merged with the adjacent town of Hubballi to become a single municipality, Hubballi-Dharwad. The population of the twin cities is the second-largest in Karnataka, after Bengaluru. In the year 2008, a Circuit Bench of the High Court of Karnataka was established in Dharwad which is converted into a permanent bench.



**Dattatreya Ramachandra Bendre**, popularly known as Da. Ra. Bendre, is a 'Jnanapeetha' Awardee



Pt. Mallikarjun Mansur

*Noted Musicians*

Smt. Gaangubai Hangal



### 2.2.2. Educational Background

Writing about Dharwad's historical background will be incomplete if mention is not made about its contribution to educational, cultural and unification movements which have influenced the history of Karnataka state itself. Being a part of Maratha kingdom, initially a Marathi school was opened in 1826. Sir Walter Eliot, who was the Assistant Collector in 1831, pressurised the Government to start a Kannada school.

Later on, William Russel came to Dharwad as Education Inspector of the South Division and his promotion of Kannada schools was unprecedented. One school each in Hubballi and Dharwad started functioning in 1835. The first English school was started in 1848. In 1856 another school for training teachers became operational. In 1922 the same institution was converted into District Institute for Education and Training (DIET). Karnatak College and later on Karnatak University took their birth in this training school and thus it contributed a lot to the educational development in the region.

The Lingayat Education Association (LEA) was established in 1883 to provide educational facility, scholarships and foreign study facility. Girls' boarding school was started in 1846 by the LEA. The Basel Mission started the first High School in 1863, girls' High School in 1945 and a Training College in 1947. The Karnataka Education Society was established in 1901. Later on the Anjuman–e–Islam started schools and colleges for the Muslim children. Similarly, a Maratha Vidya Prasark Mandal was established to extend educational facilities to Maratha children. A boarding school, an Arts College, a Science College and a Rural Development Training Centre were also set up.

Presently Dharwad has Arts, Commerce and Science colleges being run by the Church of South India (CSI); Medical, Dental and Engineering colleges run by the Shri Dharmasthala Manjunatheshwara (SDM) organization; 3 Law colleges, 2 Ayurveda and Homeopathy colleges, Agricultural College, B.Ed colleges which are imparting education to numerous students. The Karnatak University was set up in 1949 as the second University in the state. It catered to the higher educational needs of the whole of north Karnataka till 1982.

In 1986, the University of Agricultural Sciences was established. The Dakshin Bharat Hindi Prachar Sabha has started B.Ed college and is a centre for awarding M.Phil., Ph.D. and D.Litt degrees. It is also a Deemed University. Karnataka State Law University has also been started in the last decade. Of late, Hubballi city has also gained importance as an educational hub with one medical college, two engineering

colleges, many general degree colleges and other kinds of educational institutions. Hubballi and Dharwad attract a large number of students from other parts of the state as well as the country. There are two national level research institutions in the district (CMDR and PRC).

### 2.2.3. Cultural Background

The district has a diverse religious and social background. It has numerous temples, shrines, mosques, churches, mutts and other religious institutions belonging to all religions. Few of them are: Mailarlingeashwar temple; Lord Vitthal temple in Mangalwar peth; Hanuman temple at the end of Hosayallapur, established by Shri Veda Vyas during the 16th Century; Murughamath in Haveri peth, Jain Shwetambar Basadi; Jumma Masjid at Pendar galli; Catholic Church and the All Saints' Church in Dharwad. Moorusavira Math, Shri Siddharudha Math, along with many historic temples, churches and mosques in Hubballi. All these speak of the cultural diversity of the district. The district is well known for its literary contributions of many writers like, Alur Venkatrao, Dr.D.R.Bendre, Dr.V.K.Gokak, and many others. Similarly, Dharwad's contribution to music is also unmatched. Shri Mallikarjun Mansur, Shri Basavaraj Rajguru, Pandit Bhimsen Joshi, Smt Gangubai Hangal, Shri Sawai Gandharva and many others are known world over for their music.

## 2.3. Physiographic Divisions, Climate and Rainfall Pattern

### 2.3.1: Physiography:

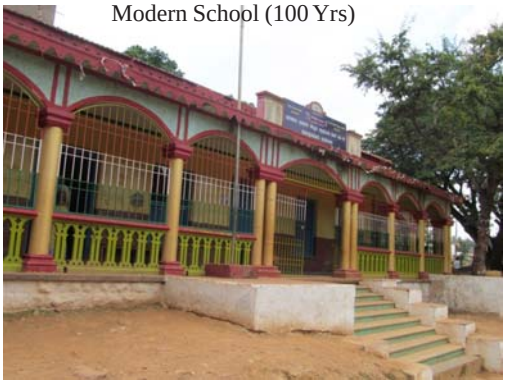
Physiographically Dharwad falls within the well defined macro region of Deccan Plateau. The district is classified into two prominent landscapes: the Dharwad and the black soil plains. The Dharwad landscape which features Sahyadrian region of the western belt of the district covers the Kalghatgi taluk. The landscape is marked by chain of low hill ranges. The landscape of black soil plains on this Sahyadrian region constitute a transitional belt where the hilly landscape of the west passes into the undulating plain of black soil.

The District lies approximately about 800 mts above the sea level, which makes it to enjoy a moderate and healthy climate. The maximum temperature goes upto $40^0$ C and a minimum of $12^0$ C. The District is divided into 3 natural regions, viz., the Malnad, Semi-Malnad and Maidan.

### 2.3.2: Climate

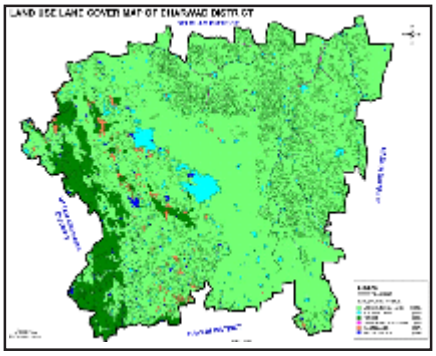
Dharwad district has an agreeable and healthy climate. The central and western belt covering Sahyadri region has more pleasant weather than other parts of the district. The year is usually divided into four seasons and they are as follows:

Modern School (100 Yrs)









i) **Summer**: sets in during the second half of February and last till the end of May. This season is marked by harsh eastern winds, rising temperature.

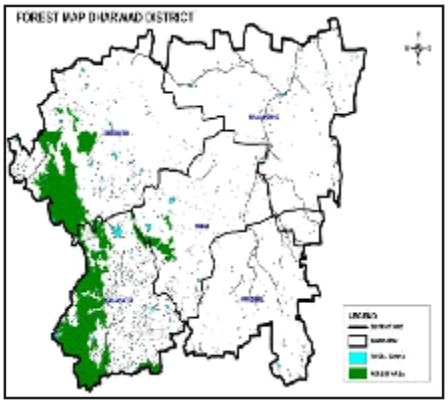
ii) **South-west monsoon**: starts during early June and last till end of September. This is a period of cool and damp climate.

iii) **Retreating Monsoon**: The months of October and November constitute a gradual rise in day temperature and substantial amount of rainfall.

iv) **Winter season** covers the period from December to mid of February and during this season the district enjoys moderate weather.

### 2.3.3: Rainfall Pattern and Drainage

The district falls under northern transition, northern dry and hilly agro-climatic zones of Karnataka. Dharwad, Hubballi and Kundgol fall under northern transition zone; Navalgund taluk falls under northern dry zone; and Kalghatgi taluk falls under hilly zone. The average rainfall of the district ranges from 606 mm in Navalgund taluk to 1032 mm in Kalghatgi taluk. Among the taluks, the pre-monsoon rainfall contributes 15 to 22 per cent of the annual rainfall, south west monsoon contributes 58 to 68 per cent and north east monsoon contributes 17 to 23 per cent of the annual rainfall. These regions, on an average, receive moderate to heavy rainfall and have dense vegetation. Kalghatgi and Alnavar area in Dharwad taluk in particular receive more rainfall.



The drainage for Dharwad is mainly through perennial and seasonal streams. The elevated belt stretching from Dharwad towards Hubballi and beyond constitute a part of the main watershed of the Sahyadris. Benni halla, which is a chief tributary of the river Malaprabha, is the foremost of the perennial streams in the district. From the north, this stream receives the drainage water of the Tupari nala. Both the Benni halla and the Tupari nala basins are important from the point of view of agriculture. Also, a small tract in the western margin, south-west of Dharwad and Hubballi is drained westwards to the Arabian Sea by the Shalmala River. Shalmala, which originates in the Sahyadri ranges, is the only river of the district. There are no major reservoirs. However, the district is dotted with innumerable tanks that are the lifeline of farmers.

### 2.4. Land, Soil and Natural Resource Endowments

The district has 5 taluks covering an area of 4263 sq.kms or 4,27,329 hectares and ranks twenty fourth among the districts in the state (Figure 2.1).

Navalgund taluk is the largest area geographically and Hubballi taluk the smallest. Of course, Hubballi, Kalghatgi and Kundgol taluks are comparable in terms of

geographical area. The district has the greatest extent of 72 kms from north to south, and of 87 kms from east to west. Dharwad taluk is the largest in terms of area followed by Navalgund, Hubballi, Kalghatgi and Kundgol.

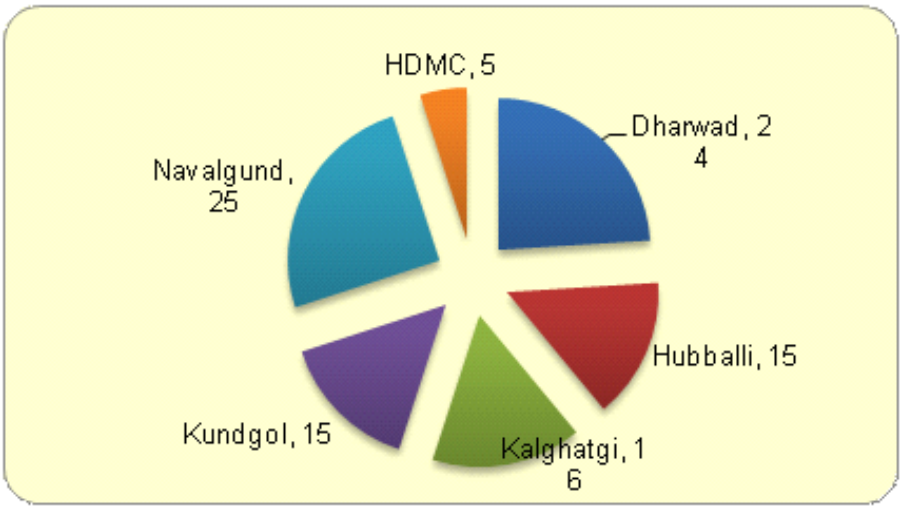
### 2.4.1. Agro-Climatic/Ecological Zone:

The district's agro ecological sub region is classified by the Indian Council of Agricultural Research (ICAR) as the North Sahyadris and Western Karnataka Plateau, hot dry sub humid (6.4). The Planning Commission's Agro-Climatic Region document puts it under Region X as the Southern Plateau and Hills Region. Similarly, the National Agricultural Regional Planning (NARP) puts it in the Northern Transitional Zone (KA-8). The altitude of Dharwad is 768 metres above sea level.

### 2.4.2. Rainfall:

The district receives an average annual rainfall of 786 mm, which is spread over whole of the year, with south west monsoons accounting for more than 60 per cent of the rains received. The north eastern monsoons facilitate the rabi sowing in the district. The summer showers usually help the farmers to prepare their lands for eventual kharif sowing. However, the number of rainy days is very low at 58. This makes agricultural development moisture constrained. But the actual amount of rainfall received during the calendar year 2012 was

**Figure 2.1: Geographical Area of Taluks of Dharwad District (Sq.Km.)**

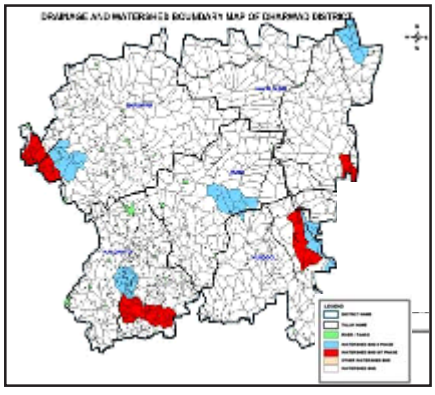



*Note: HDMC- Hubli Dharwad Municipal Corporation*
*Source: DSO, Dharwad*

476.7 mm, which is about 40 per cent below normal rainfall of 787.2 mm. This is almost a common feature in the district. Similarly, as against 58 normal rainy days, in 2012, the rain fell actually in 45 days only. Obviously, the overall rainfall pattern is not satisfactory and puts severe constraint on crop growth as well as supply of water for drinking purposes. Figure 2.2 depicts the month wise amount of rainfall received and number of rainy days, against the normal values, for the year 2012.

Figure 2.3 depicts distribution of rainfall by taluks. The gap between normal and actual figures is also comparatively less for the district. Dharwad and Hubballi are the other two taluks that receive higher than the district average rainfall and also higher number of days. Whereas Navalgund receives the lowest rainfall for the least number of days, Kundgol taluk is also not favourably placed in this respect.

**Drainage Map of Dharwad Distrcit**



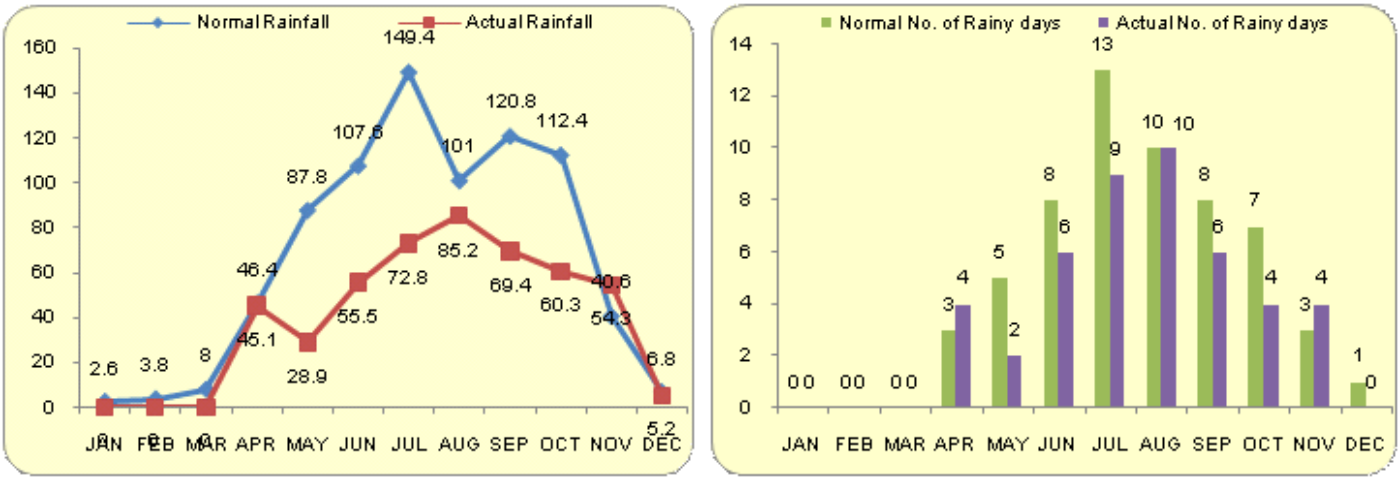
### 2.4.3. Soils of Dharwad District:

The district has four major soil types with the medium to deep black soil accounting for almost 40% of the total area of the district. While red sandy loam/ shallow red soil is the next major soil type covering about 29% of the area, sandy soil and sandy loam soils share the remaining area of the district. Owing to the presence of such a soil composition, it is possible for the district to have a diversified and varied cropping pattern. Paddy, Jowar, Wheat, Maize, Bengal gram, Groundnut, Dry chillies Onion and cotton are the major crops grown in the district. Besides, horticultural crops like Mango, Sapota and Guava are also grown in the district.

### 2.4.4. Cropping Pattern:

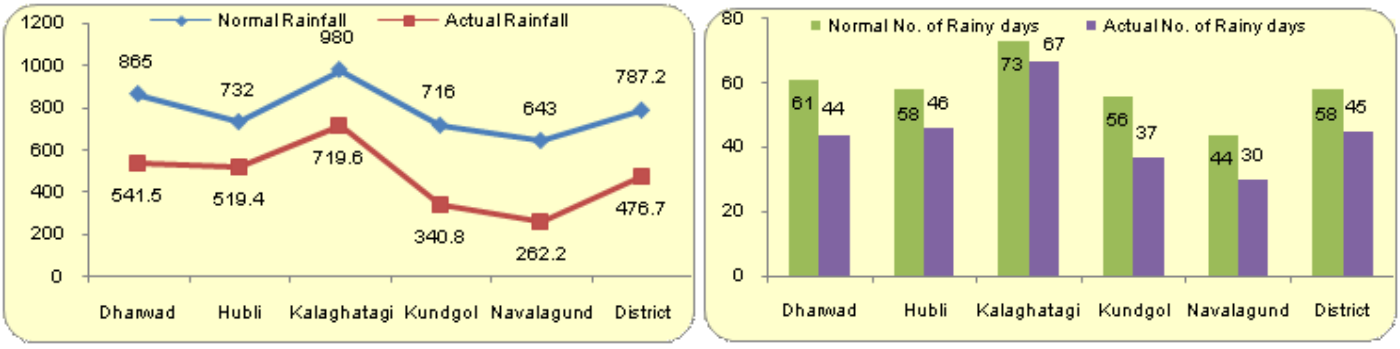
Food grains dominate the district with an area share of more than 50 per cent of NSA. Among the food grains, cereals are predominantly grown and occupy about one-third of the NSA and pulses occupy about 20 per cent of NSA. Individually Gram occupies the largest area of about 12 per cent of NSA followed by maize with 11 per cent of NSA. Jowar, Wheat, Green gram and Paddy are the other major food crops that are cultivated in the district. Oilseeds are also

**Figure 2.2: Monthwise Amount of Rainfall Received and Number of Rainy Days, 2012**




*Source: JDA, Dharwad*

**Figure 2.3: Taluk wise Amount of Rainfall Received and Number of Rainy Days, 2012**



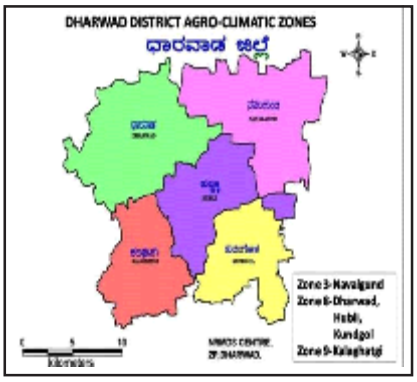

*Source: JDA, Dharwad*

predominantly grown in the district and about 19 per cent of NSA is devoted to their cultivation. Ground nut occupies about 9 per cent of NSA and other oilseeds like niger seed, sesamum, mustard, etc., are also favoured by the farmers in the district. Apart from these crops, the district also has 1.3 percent of area under horticultural crops and is known for the cultivation of mango, guava and sapota.

A very high proportion of the cultivated area is devoted to vegetables at 17 per cent, the major crop being chilli. Thus, the cropping pattern is relatively diversified and capable of producing food grains and other articles of consumption required by the people. This helps in keeping down the local food prices and ensures local food security. It is also capable of sustaining variety of agro-based industries like ginning and spinning mills, oil mills, rice mills, sugar factories, etc. These have increased the employment possibilities for the people in the district.

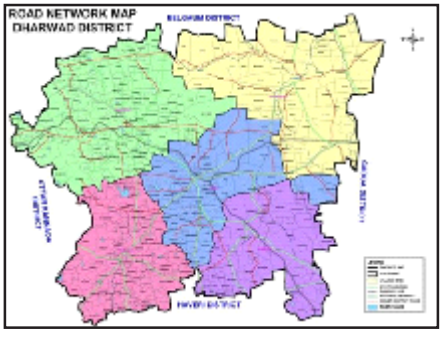
## 2.5. Demography

According to the 2011 census Dharwad district has a population of 1,846,993, roughly equal to the nation of Kosovo or the US state of West Virginia. This gives it a ranking of 256th in India (out of a total of 640). The district has a population density of 434 inhabitants per square kilo metre (1,120 /sq mile). Its population growth rate over the decade 2001–2011 was 15.13 per cent. Dharwad has a sex ratio of 967 females for every 1000 males, and a literacy rate of 80.3 per cent. The demographic details of the district are given in Annexure 2.1 and 2.2. The salient features of demographic pattern and change are presented in Table 2.2.




The population of the district was 1.60 crores in 2001 which increased by 243199 and reached 1.85 crores by 2011. The taluk wise distribution of the population reveals a very little change in the percentage shares of the taluks in the district's population between 2001 and 2011. All the taluks have shown decline in their respective percentage shares and the gainer has been HDMC, where alone the population share has increased.

**Urbanization**: As a result, the urbanization of the district has marginally increased from 55 per cent to 56.8 per cent. Actually because of the huge population residing in HDMC area (943857), Dharwad district is one of the highly urbanized districts in the state. Hubballi-Dharwad urban area will shortly be a million-plus city. However, urbanization is not uniformly spread over the district. Except for Navalgund taluk, the other taluks have a very low share of urban population. HDMC accounts for 89 per cent of the total urban population of the district. While Navalgund shares a little more than 5 per cent of the district's urban population, other taluks have around 1 per cent of it.



Hubballi-Dharwad twin city is the second largest city next to the capital city, Bengaluru. The HDMC population works out to 6.53% of the Class I cities as per 2011 census. These two cities have floating population and many people continue to migrate for educational purposes.

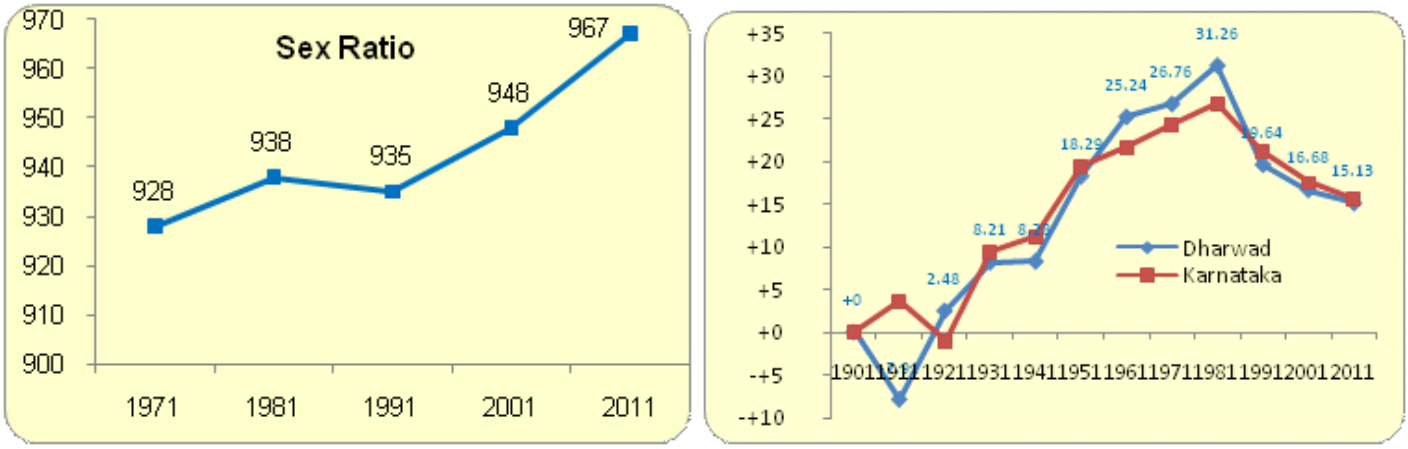
**Sex Ratio:** An important demographic feature of any region is the sex ratio, calculated as the number of females per 1000 males. The sex ratio is stated to be adverse if it is less than 1000 implying the lower status and discrimination meted out to women. For Karnataka state it was 972 in 2011 and obviously adverse. However, for Dharwad it is still worse at 967 (Table 2.2 and Figure 2.4). However, it has improved over the previous 10 years, probably owing to the interventions of the government towards health and women empowerment schemes. That literacy and access to health care services do play a role in improving sex ratio can be noticed from the fact that the urban sex ratio is higher than that for the rural. Further across the regions, except for Dharwad and Kalghatgi taluks, the sex ratio has increased everywhere in the district while the decline is observed in rural areas.

**Table 2.2: Demographic Features and Tendencies in Dharwad District, 2001 and 2011**

| Taluk/ Region | Area | % Population in Taluk | | Absolute Increase in Population | % Share in increase | Growth Rate | Sex Ratio | |
|---|---|---|---|---|---|---|---|---|
| | | 2001 | 2011 | | | 2001-11 | 2001 | 2011 |
| Dharwad | Rural | 12.6 | 12.6 | 14515 | 11.4 | 14.9 | 948 | 945 |
| | Urban | 1.0 | 0.9 | 541 | 0.4 | 5.9 | 965 | 981 |
| | Total | 13.6 | 13.5 | 15056 | 11.8 | 14.2 | 949 | 948 |
| Hubballi | Rural | 8.0 | 7.7 | 7288 | 5.7 | 11.1 | 946 | 955 |
| | Urban | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0 | 0 |
| | Total | 8.0 | 7.7 | 7288 | 5.7 | 11.1 | 946 | 955 |
| Kalghatgi | Rural | 7.6 | 7.5 | 7468 | 5.9 | 12.7 | 934 | 933 |
| | Urban | 0.9 | 0.9 | 1199 | 0.9 | 15.3 | 962 | 985 |
| | Total | 8.5 | 8.4 | 8667 | 6.8 | 13.0 | 937 | 938 |
| Kundgol | Rural | 8.7 | 8.0 | 3330 | 2.6 | 4.8 | 944 | 945 |
| | Urban | 1.0 | 1.0 | 1093 | 0.9 | 11.2 | 948 | 984 |
| | Total | 9.8 | 9.0 | 4423 | 3.5 | 5.5 | 945 | 949 |
| Navalgund | Rural | 8.0 | 7.4 | 4242 | 3.3 | 6.7 | 949 | 951 |
| | Urban | 3.0 | 2.9 | 2682 | 2.1 | 10.3 | 962 | 982 |
| | Total | 11.0 | 10.3 | 6924 | 5.4 | 7.7 | 953 | 959 |
| HDMC | Urban | 49.0 | 51.1 | 85129 | 66.8 | 20.1 | 949 | 983 |
| Grand Total | Rural | 45.0 | 43.2 | 36843 | 28.9 | 10.4 | 945 | 946 |
| | Urban | 55.0 | 56.8 | 90644 | 71.1 | 19.0 | 950 | 983 |
| | Total | 100.0 | 100.0 | 127487 | 100.0 | 15.1 | 948 | 967 |

*Source: Census Documents*

**Figure 2.4: Decadal Growth Rate (%) since 1901-2011 and Sex Ratio (1971-2011)**




*Source: Census publications, various issues*

**Growth in Population:** The population of Dharwad has increased by 243199 during 2001-2011, i.e., by 15.1 per cent (Table 2.2) and is lower than the state's growth rate. A lion's share of the increase is in urban areas (69%) vis-a-vis that in the rural areas (31%). Actually, HDMC alone accounts for almost two-thirds of the population rise in the district. Apart from that only Dharwad taluk contributes more than 10% of the observed increase and other taluks less than 10%. While the decadal growth rate (Figure 2.5) in the total population is 15.2 percent, for the urban population is 19 per cent and for rural it is 10 per cent, while that for HDMC it is 20 per cent. Invariably, in all the taluks, the rural population has grown slower than that of the urban population. Another favorable trend is the deceleration in the decadal growth rates of population.

**Density of Population:** The density of the population has steadily increased throughout the district. HDMC has a very high density of more than 5500 persons per sq. km. of geographical area. Barring it, except Navalgund, whose density is 176 persons, all other taluks have more than 225 persons per square Km of geographical area.

### 2.5.1. Demography of SC and ST Sections

In 2011, the SC population was about 8 per cent and ST population was about 6 per cent in Dharwad district. Kundagol taluk had the highest proportion of SC population and Hubballi taluk had the highest proportion of ST population. While the absolute number of ST population has declined since 2001, that of SC population has increased. Further, the sex ratio among SC and ST population is lesser than for the district's population.

## 2.6. Literacy

Table 2.3 provides information on literacy levels in Dharwad district by gender as well as taluks for 2011.

**Table 2.3: Literacy Rates in Dharwad District, 2011 (% of Population)**

| Taluk | Total | | | Rural | | | Urban | | |
|---|---|---|---|---|---|---|---|---|---|
| | P | M | F | P | M | F | P | M | F |
| Dharwad | 62.61 | 69.72 | 55.12 | 61.78 | 69.06 | 54.08 | 73.84 | 78.74 | 68.86 |
| Hubballi | 64.54 | 72.06 | 56.68 | 64.54 | 72.06 | 56.68 | 0.00 | 0.00 | 0.00 |
| Kalghatgi | 59.44 | 66.29 | 52.15 | 58.25 | 65.37 | 50.63 | 69.13 | 73.98 | 64.19 |
| Kundgol | 65.94 | 73.80 | 57.69 | 65.68 | 73.70 | 57.23 | 67.99 | 74.66 | 61.23 |
| Navalgund | 65.59 | 73.68 | 57.19 | 65.03 | 73.85 | 55.78 | 67.06 | 73.24 | 60.78 |
| HDMC | 77.04 | 80.70 | 73.35 | 0.00 | 0.00 | 0.00 | 77.04 | 80.70 | 73.35 |
| District | 70.47 | 75.95 | 64.84 | 62.94 | 70.63 | 54.83 | 76.20 | 80.07 | 72.28 |
| State | 66.53 | 72.69 | 60.20 | 60.45 | 68.11 | 52.62 | 76.18 | 79.88 | 72.34 |

*Source: Census, 2011*

A cursory look at the gender gaps in educational attainments shows that the gaps are higher in the district vis-a-vis the state and are still higher in rural areas than in urban areas. The male-female gap in rural areas is almost double that in the urban areas. Hence, the focus of future development should continue to be on rural females.

## 2.7. Industry

Although according to the Department of Mines and Geology, there are no major mineral deposits in the district, it is ideally located in northern part of the state with well spread out industrial infrastructure. Hubballi–Dharwad is a major industrial centre in the state next only to Bengaluru. National Highway No. 4 passes through the district and the major industrial areas of the district are connected with broad- gauge railway line. The district has as many as 259 factories with an employment of 2043 persons, 1014 registered small scale industries with an employment of 4761 persons (Table 2.4).

**Table 2.4: Industrial Units in Dharwad District**

| Taluk | Factories | | SSIs | |
|---|---|---|---|---|
| | No. | Employees | No. | Employees |
| Dharwad | 52 | 484 | 244 | 1364 |
| Hubballi | 111 | 1267 | 395 | 2434 |
| Kalghatgi | 47 | 164 | 133 | 365 |
| Kundgol | 23 | 57 | 128 | 310 |
| Navalgund | 26 | 71 | 114 | 288 |
| District | 259 | 2043 | 1014 | 4761 |

*Source: DSO, 2012*

Annexure 2.3 gives information on the industrial areas and plots developed and allotted in the District. There are 7 industrial areas in Hubballi- Dharwad area including an IT Park. Industrial areas are functioning at Belur, Rayapur, Tarihal, Lakkamanahalli, Sattur and Gamanagatti, all of which are around Hubballi and Dharwad. An IT Park is created in the heart of Hubballi City and is promoted by the IT Department of the Government of Karnataka.

## 2.8. Irrigation

The inadequate and uncertain rainfall makes it inevitable to practice artificial irrigation. There is neither major river system in the district nor any irrigation project. However, the Malaprabha irrigation project in Soundatti taluk of Belgaum district extends the canal irrigation to parts of Hubballi and Navalgund taluks. Some of the villages in Dharwad and Kalghatgi taluks are irrigated by tanks. However, tube wells are the other major source of irrigation in the district as a whole. The reported net irrigated area is 55.1 thousand

hectares, which is about 18 per cent of the NSA, and gross irrigated area is 60.2 thousand hectares. Source wise, canals are the major sources accounting for 64 per cent of NIA, followed by bore wells which account for 35 per cent of NIA. Tanks, lift irrigation and other sources share a very little proportion of NIA. Nearly 15000 irrigation pump sets are in use by the farmers. While Navalgund is the most irrigated taluk, Kundgol is the least irrigated one. Further, except Navalgund and Hubballi taluks the remaining taluks depend solely upon tube wells for irrigation. With ground water level going down as low as 25 meters in Dharwad taluk and 22 meters in Hubballi taluk, the irrigation scenario in the district is precarious.

### 2.9. Infrastructure

Basic infrastructure facilities like transport, communication, power, water and educational institutions are very much needed for the industrial and overall development of any region. In this sense, Dharwad district has reasonably good infrastructure needed to promote and foster development. A critical strength of the district is its geographical centrality between Bengaluru and Mumbai. A second strength is logistical: Dharwad is an important landing on the broad-gauge link between Bengaluru and Mumbai and between Goa on the coast and Ballari (Guntakal in Andhra Pradesh). Dharwad can access the sea ports of Karwar (169 Km) and Mangaluru (350 Km) via roads that have been recently improved to handle all weather conditions. The broad-gauge railway links Dharwad to Goa, as well as Karwar and Mangaluru via the Konkan Railway.

Dharwad district, in general, and city, in particular, has evolved its educational infrastructure to facilitate the imparting of a wider range of skills, from technical to managerial; and from commercial to secretarial. The ensuing information provides the nature and extent of basic infrastructure facilities available in the district:

- NH 4, NH 63 (89 Kms) and NH 218 (142 Kms) pass through the district; SH1, 28, 34 and 73 with a combined length of 485 Kms run through the district
- Hubballi has an Airport connecting to Bengaluru, Mumbai and Delhi
- KSRTC buses provide frequent connectivity to other districts like Belagavi, Gadag, Haveri, Uttar Kannada, etc.
- There are 21 railway stations in the district and 218 Km of railway line passing through it
- Nearest port is Karwar Port at a distance of 169 Km and Mormugoa Port which is at a distance of 183 Km
- Home for 4 Universities: Karnatak University; University of Agricultural Sciences; Karnataka State Law University; Dakshin Bharat Hindi Prachar Sabha (Deemed to be University)

University of Agricultural Sciences, Dharwad



Karnatak University, Dharwad



- Many renowned Centres of Learning like Karnataka Institute of Medical Sciences (KIMS); SDM colleges of Engineering, Medical and Dental Sciences; B VB College of Engineering and Technology; K.L.E. Society's Polytechnic; Nettur Technical Training Foundation (NTTF); Kousali Institute of Management Studies at Karnatak University, Dharwad; and K.L.E. Society's Institute of Management Studies
- There are 42 ITIs, 9 polytechnic colleges, 3 Engineering Colleges, 2 Medical Colleges and one Agricultural College
- There are 216 post offices in Dharwad district, 157 telegraph offices and 61 telephone exchanges. The district is well served by Internet, E-mail, Fax and other facilities.
- The district has print and electronic media facilities for business and industrial purposes apart from serving other needs of the people.

### 2.9.1. Banking Network

The district has a total number of 222 bank offices of which 51 are in rural area, 25 in semi urban areas and the remaining 146 in urban areas. Concentration of the bank offices in urban centres is clearly visible. Especially, the private sector and new generation banks are working in urban areas. Even 40% of branches of regional rural banks (RRBs) are functioning in rural areas. The district also pioneered the co-operative movement with the first primary agricultural co-operative credit society (PACS) being set up in 1904 itself in a village presently in Gadag district, which was formerly part of Dharwad district. The Karnataka Central Co-operative (KCC) Bank was one of the prominent banks till recently. The co-operative societies of various kinds are operating throughout the district.

## 2.10. Regional Perspectives and Backwardness

Dharwad district is a reasonably growing district. As per the data released by Directorate of Economics and Statistics (DES), Government of Karnataka, reveals that the per capita net domestic product of Dharwad district (at current prices) has increased from Rs.24481 in 2004-05 to 70571 in 2010-11 at a compound annual growth rate of 19.3 per cent per annum. Not only the growth rate is higher than that at the state level (15% p.a.), the PCNDP which was lower than the state level in 2004-05 increased to more than that by 2010-11. Thus, income wise, the performance of the district is better. This is because of a higher growth of industrial sector in the district. The better status of socio-economic infrastructure has also contributed to a positive growth of the district's income. However, the economic status and growth is not uniform across the taluks. Figure 2.6 depicts the regional disparities within the district. The per capita

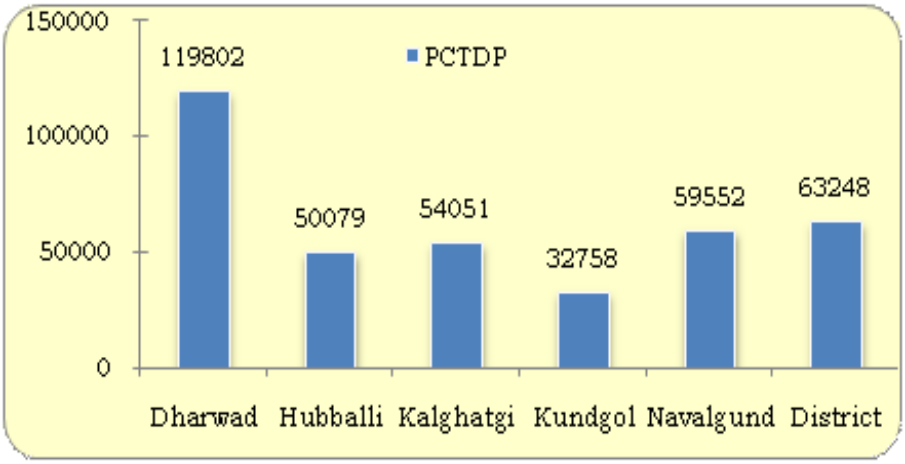
gross taluk domestic product (PCGTDP) in the Dharwad Rs. 32,758.00 in Kundgol taluk to Rs. 11,9802 in Dharwad taluk and the average for the district is Rs. 63248.00. The income disparity is so high that except Dharwad all other taluks have less than district average PCGTDP.

This disparity in development was also brought out in the HPCFRRI (2002) which is presented in Table 2.6. The development ranking ranges from 3 for Hubballi taluk to 120 for Kalghatgi. While Hubballi and Dharwad are relatively developed taluks, Kalghatgi falls under the more backward and Kundgol and Navalgund fall under the backward taluk categories. Thus, the comprehensive composite development index (CCDI) value ranges between 0.84 (Kalghatgi) and 1.75 (Hubballi). Thus, there are stark regional deprivations. These are reflected in the components of CCDI as well. That is, in agriculture, industry, finance and trade, economic and social infrastructure, and demographic indicators. The better values for demographic indicators, social infrastructure and industry, finance and trade have resulted in higher development of Hubballi and Dharwad taluks compared to others.

Similar regional pattern of regional backwardness could be noticed in HD parameters as well. Table 2.6 provides information on values of human and gender development indicators as computed by the state HDRs for 1991 and 2001.

The district had a lower value of HDI in both 1991 as well as 2001, and the percent change in the value too was lesser than at the state level. The rank was 10, indicating medium human development status. With respect to GDI, though the value has increased, the increase is not commensurate with that of the state and as a result, the ranking has deteriorated,

**Figure 2.5: PCGDP of Taluks of Dharwad District, 2008-09 (Current Prices, Rs.)**




*Source: DES, Bengaluru*

**Table 2.5: Relative Development of Taluks of Dharwad District**

| Taluk | CCDI value | Rank in the State | Status |
|---|---|---|---|
| Dharwad | 1.08 | 45 | Relatively Developed |
| Hubballi | 1.75 | 3 | Relatively Developed |
| Kalghatgi | 0.84 | 120 | More Backward |
| Kundgol | 0.95 | 77 | Backward |
| Navalgund | 0.99 | 63 | Backward |

*Source: HPCFRRI, 2002*

**Table 2.6: District-wise HDI and GDI – 1991 and 2001**

| Region | Dharwad | | | Karnataka | | |
|---|---|---|---|---|---|---|
| | 1991 | 2001 | % change | 1991 | 2001 | % change |
| HDI | 0.539 | 0.642 | 19.11 | 0.541 | 0.650 | 20.15 |
| GDI | 0.531 | 0.626 | 17.70 | 0.525 | 0.637 | 21.33 |

*Note: Figures in brackets are ranks*
*Source: Karnataka Human Development Reports, 1999 and 2005*

***Important Databases at the District Level:***

- *District at A Glance*
- *Health Management Information System*
- *District Level Health Survey*
- *SSA Annual Budget and Work Plan*
- *RMSA Report*
- *District Information on Secondary Education*



indicating relatively a higher gender deprivation in the district. Thus, the income gains have not been converted into human development outcomes. Therefore, the district falls in medium developed category with respect to human development in the state and the performance is not as good as that of the state. The inter-taluk disparity is also considerable.

## 2.11 An Overview

Dharwad district is a prominent district in the state that lies in the medium levels of development. While the district houses 3 per cent of state's population, the HDMC is the second largest urban area of the state. The district has favorable physio-geographic and agro-climatic conditions that are suitable for cultivation of wide variety of crops that can ensure local food security as well as support agro-based industries. Although the district does not have any major river, it is drained by few major streams and tanks and borewells provide irrigation water to agriculture. Of course, a part of Navalgund taluk is a part of the Malaprabha Command Area. The district has two major industrial estates (Tarihal and Gokul at Hubballi), a growth centre (Belur at Dharwad) and an IT Park at Hubballi, which have promoted the industrial development of the district. The district is well connected through road and major national highways towards Bengaluru, Pune, Karwar, Gooty, Vijayapur and Mumbai pass through the district. Railways also connect major cities and ports. Karwar and Mormugoa ports are easily accessible from the district and Hubballi has a domestic airport. Financial and banking infrastructure is also reasonably developed in the district. Infrastructure of the district is relatively well developed with 4 national highways passing through the district

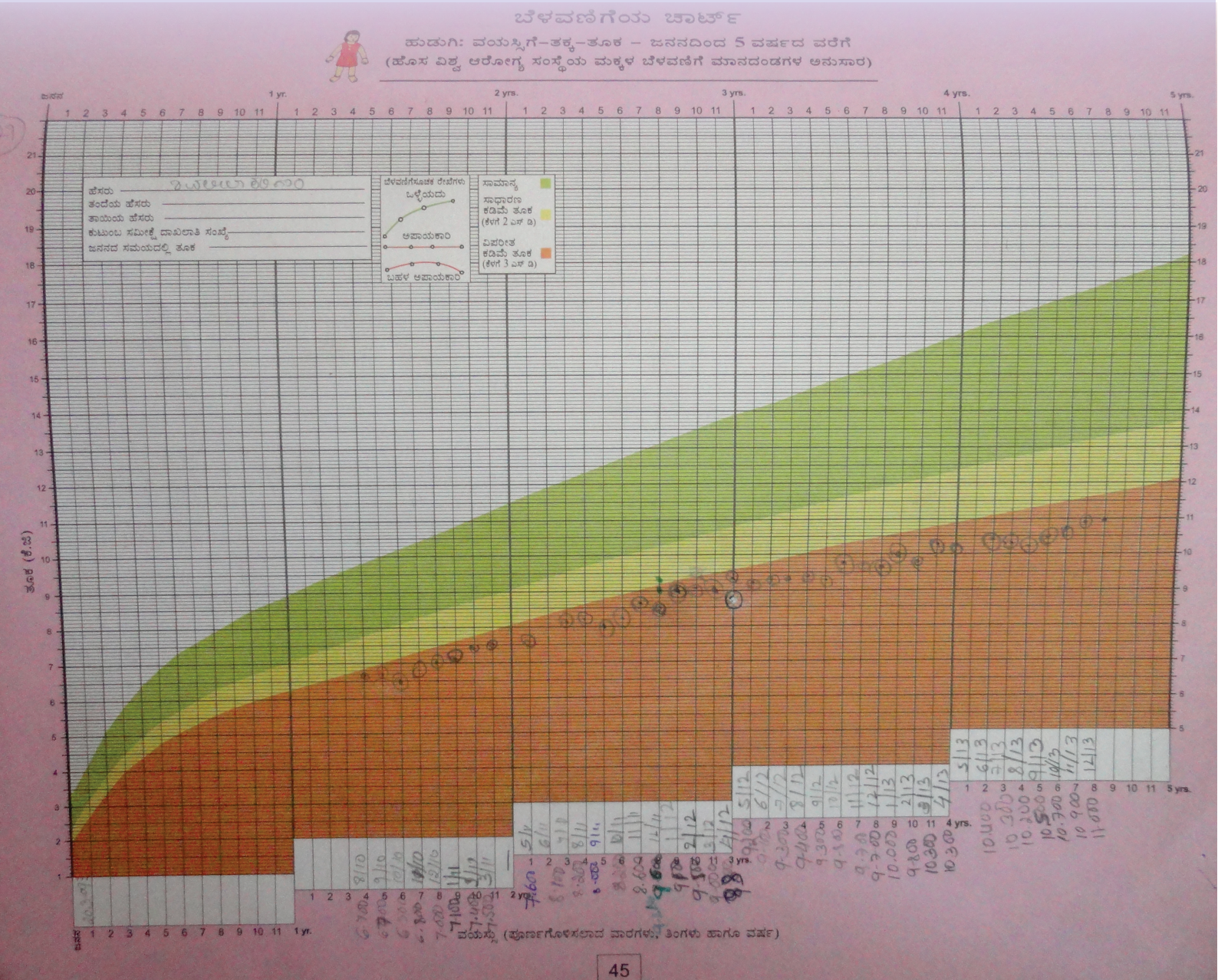
The district's legacy to the cultural and educational development of the north Karnataka region is significant. The district is home to four universities, four engineering colleges, 2 medical colleges and a large number of general and technical institutions imparting higher education. Many hospitals and clinics have come up in the recent days protecting and promoting the health of the people in recent days. The district being the seed bed of Karnataka unification movement and an active centre for freedom struggle has contributed a lot to cultural development of the state. Four of the eight Jnanapeetha awardees to Kannada literature are associated with this district.

Hence, the district has the potentiality to grow at a faster rate and attain better HD levels. The income, employment, education, health, infrastructure and cultural factors are such that they are conducive to the thinking of HD and strengthening it.

■■

# Chapter 3

# COMPUTATION OF INDICES



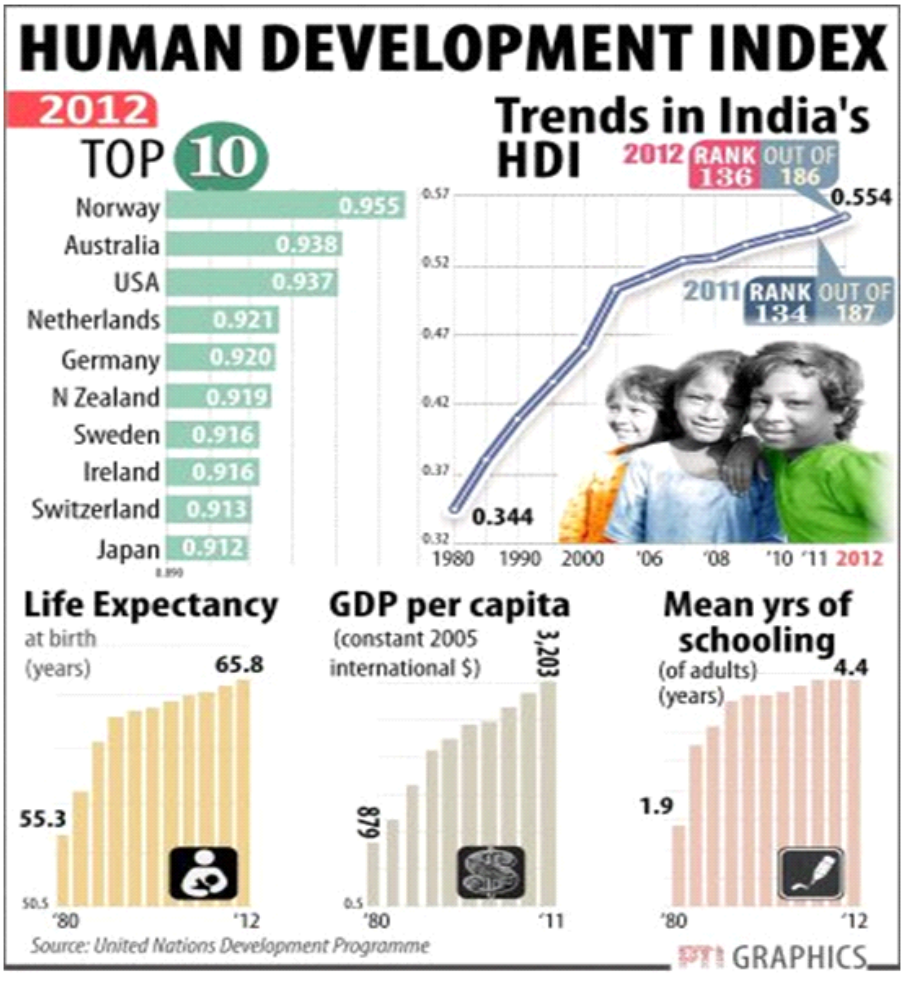
# COMPUTATION OF INDICES

## 3.1 Introduction

The first HDR (1990) introduced a new way of measuring development by combining indicators of life expectancy, educational attainment and income into a composite Human Development Index (HDI). Since it combines a country's/ region's average achievements in health, knowledge, and standard of living, it became a popular indicator for measuring economic and social development. The UNDP has been using a standard methodology in which health component is measured by life expectancy at birth; knowledge or educational component by a combination of mean and expected years of schooling (earlier, it was measured by combining adult literacy rate and the combined primary, secondary, and tertiary gross enrolment ratio); and the standard of living by GDP per capita (PPP US$). In the end, the scores of the three components are averaged to obtain an overall index which ranges between 0 and 1. While 0 indicates the least, 1 indicates the most developed status. Figure 3.1 depicts the HDI attainments of India from 1980-2012.

The figure shows that the HDI of India has increased appreciably from 0.344 in 1980 to 0.554 in 2012. However, the country was placed in the low HD attainment group, with a ranking of 136 out of 186 countries for which the HDI was computed. This is the result of gains in LEB from 55.3 years to 65.8 years between 1980 and 2012; that of GDP from US $ 879 to $ 3203 (2005 constant PPP); and mean years of schooling from 1.9 to 4.4 years. Thus, although there is an improvement, much needs to be achieved, especially with respect to health and education. Further, slippage in the rank from 134 to 136 between 2011 and 2012, adds

**Figure 3.1: HDI: A Depiction of Attainments and Gaps**



further caution. If India's HD attainment is compared with that of top 10 countries, the gap becomes obvious.

*An important limitation of national HDI is that it conceals the differences in HD attainments across regions and groups of people*

However, an important limitation of national HDI is that it conceals the differences in HD attainments across regions and groups of people. Therefore, HDI needs to be computed for each of the separate groups, treating as if it were a separate country. Such groups may be defined relative to income, geographical/administrative regions, rural/urban residence, gender and ethnicity. Computing sub-national HDIs helps in highlighting specific disparities and gaps among regions, between sexes, among rural and urban areas and among social groups. Disparities may already be well known, but the HDI reveals them more clearly. Disaggregation by social group or region can enable local community/ group/ administration to seek more resources and force more accountability on local administration, thereby making HDI a participatory tool of development.

*Disparities may already be well known, but the HDI reveals them more clearly.*

Many countries including Brazil, Columbia, Egypt, Gabon, Germany, Kazakhstan, Malaysia, Mexico, Nigeria, Papua New Guinea, Poland, South Africa, Trinidad and Tobago, Turkey, Ukraine and USA have prepared disaggregated HDI and India too has followed suit. All these countries have dovetailed their resource allocation according to the disparities indicated by their respective HDI findings. However, the countries have made certain adjustments to the indicators depending on data availability and their specific problems. Such adjustments in components that reflect region specific problems and priorities increase the usefulness and versatility of HDI.

In India, the Planning Commission prepared the first ever HDR for the country in 2001 and later on preparation of HDRs at state and sub-state levels has followed. Starting with Madhya Pradesh, in 1995, many state governments have prepared state level HDRs with district as the unit. Karnataka has produced two state level HDRs - the first in 1999 (for the year 1991) and the second in 2005 (for the year 2001). Again, GoK ventured into the preparation of district level HDRs in 2008 which took the analysis further below to the grass roots level. This going down the levels of administration necessitated adjustments in variables and indicators.

The present chapter provides a description of relative HD levels in Dharwad district. The relative development status of taluks is gauged through various indices worked out for the purpose, viz., Human Development Index (HDI), Gender Inequality Index (GII). Child Development Index (CDI), Food Security Index (FSI), Urban Development Index (UDI) and Composite Taluk Development Index (CTDI).

### 3.2. Human Development Index (HDI) for Dharwad District

HDI is the foremost index used for assessing development outcomes and prioritising policy as well as resources. The dimensions and the parameters used for the purpose of the present report and relative positions of taluks are presented in Annexure 3.1.

Dharwad district depicts a diverse picture of development with Hubballi and Dharwad taluks revealing higher levels of HD attainment vis-a-vis the other taluks. Hubballi taluk has the highest percentage of households using clean fuel, having toilets, electricity, pucca houses, share of non-agricultural workers, literacy rates and GER.

Dharwad has the highest PCI, almost double the average of value of the taluks. Kalghatgi, a rain abundant taluk has the highest percentage households with access to safe drinking water; and Navalgund has the lowest CMR and MMR values. On the contrary, Kundgol has the lowest values for percentage of households using clean fuel, with electricity, pucca houses and PCI.

Navalgund has the lowest values for percentage households with toilets, access to safe drinking water, share of non-agricultural workers and GER. Dharwad taluk reported the highest CMR and second highest MMR. Thus, Hubballi and Dharwad have better values compared to the average for the district, except with respect to health indicators. The indices also follow a similar pattern (Table 3.1).

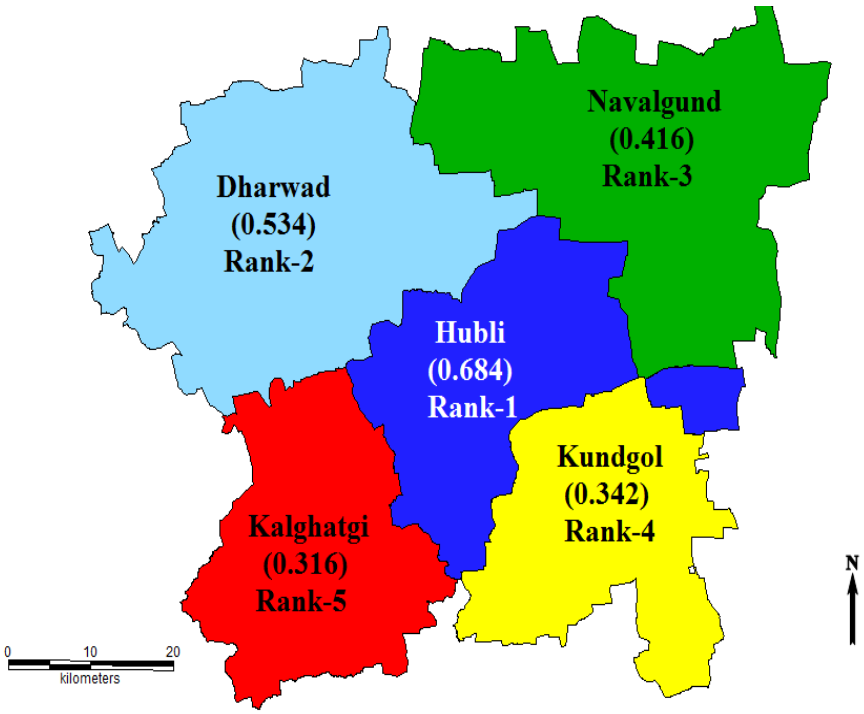
**Table 3.1: HDI Across Taluks alongwith Dimension Indices and Rankings in Dharwad District, 2011-12**

| Taluk | SOL Index | Health Index | Education Index | HDI Value | Rank |
|---|---|---|---|---|---|
| Dharwad | 0.808 | 0.243 | 0.774 | 0.534 | 2 |
| Hubballi | 0.858 | 0.373 | 1.000 | 0.684 | 1 |
| Kalghatgi | 0.204 | 0.351 | 0.439 | 0.316 | 5 |
| Kundgol | 0.093 | 0.762 | 0.564 | 0.342 | 4 |
| Navalgund | 0.141 | 1.000 | 0.514 | 0.416 | 3 |

*Note: SOL: Standard of Living*
*Source: Annexure 3.1*

The performance of Dharwad district is relatively better which is because of relatively better performance in education. Across taluks, Hubballi and Dharwad are relatively more developed

**Map 3.1: Talukawise HDI in Dharwad District, 2011-12**




*Source: Table 3.1*

**Components of Taluk HDI**

**Standard of Living**

- % of households with modern cooking fuel
- % of households with toilets
- % of households with Safe drinking water
- % households with electricity
- % of households with ccess to pucca house
- % share of non-agricultural workers
- PCTDP (gross at current prices) (Rs.)

**Health**

- Child Mortality Rate
- Maternal Mortality Rate

**Education**

- Total Literacy Rate (%)
- Gross Enrolment Ratio (%)

*Priority needs to be assigned to universalizing electricity and safe drinking water and initiating measures to raise incomes.*

compared to other taluks of the district as well as the district. Across taluks too Hubballi taluk records the highest human development followed by Dharwad taluk. Kalghatgi is the least developed taluk with less than half the HDI value of Hubballi; and Kundgol, the second least developed taluk has exactly half the value of Hubballi taluk. Navalgund is in the third position. Thus, there are three distinct regions of development with Dharwad and Hubballi taluks being highly developed, Kalghatgi and Kundgol less developed and Navalgund falling in the middle level.

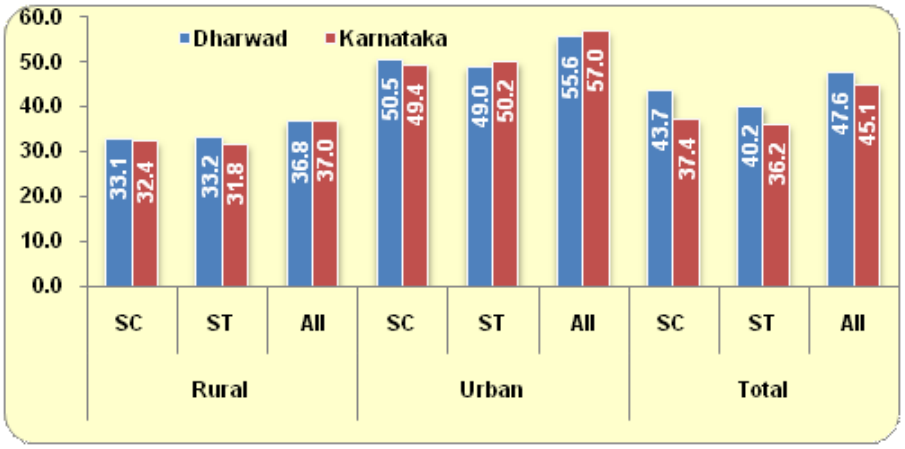
It may be seen that Hubballi taluk has better performance in all the parameters, except health indicator. It has the highest values for education and standard of living indicators. On the contrary, Navalgund and Kundgol fare well in health indicators and not so well in respect of others. Although Kundgol has good education indicators, its status with respect to standard of living is very low; hence it has the least HDI. Thus, deprivation is high in Kalghatgi, Kundgol and Navalgund.

A decomposition of the average HDI value for the district shows that education predominantly influence performance in HD, followed by health and then standard of living. However, the situation differs across taluks. While Hubballi has the highest values with respect to education and standard of living indicators; Dharwad has the second highest values. Kalghatgi has the least values for all the three indicators. The lower health indicator values for Hubballi and Dharwad are because of the higher values of MMR and CMR in the taluks. It is so because these taluks have a number of government and private hospitals and clinics. Karnataka Institute of Medical Sciences (KIMS) hospital at Hubballi and District Civil Hospital at Dharwad provide free advanced medical care and SDM Institute of Medical Sciences provides medical care at subsidised cost. Because of these reasons people come for referral services from far off places, even from other districts of the North Karnataka. Obviously, not all deaths recorded are necessarily from these two taluks. So, because of this over-reporting the mortality rates are high, bringing down the value of health indicator. Therefore, there is a need to change the reporting pattern with deaths being added to respective taluk from which the deceased mother or child hails from.

That apart, for Kundgol, Navalgund and Kalghatgi, the SOL parameter is of very low magnitude. Within the standard of living (SOL) index, percentage of households with electricity has a greater weight, followed by access to safe drinking water and income level. Hence, priority needs to be assigned to universalizing electricity and safe

drinking water and initiating measures to raise incomes. Since majority of these indicators reflect the access of households to basic amenities, hence the quality of life of people, there is a need to prioritise provision of these amenities. Primarily, clean cooking fuel, sanitation, pucca houses and non-farm employment are to be provided, so that people's standard of life increases and so their HD.

**Figure 3.2: Human Development Status among SCs and STs in Dharwad District**




*Source: Annexure 3.2*

### 3.2.1. Human Development Status among SC/ST and others

HD among SC and ST population is conceived as an average of important assets possessed by the households. The assets considered are good houses, access to safe drinking water, electricity, toilet, bathroom, drainage, clean cooking fuel, radio, TV, computer/ laptop, telephone/ landline/mobile, two wheeler and car. Possession of these assets is indicative of the standard of living of a household which contribute significantly to improvement in other dimensions of HD like education, health and livelihood. So in the absence of any factual information about HD indicators across social groups, the asset possession is considered as an alternate measure and HDI worked out (Annexure 3.2). Of course, educational attainments are added to these indices. The status is shown in Figure 3.2.

The figure shows that the HD status among SCs and STs is lower than that for the total population, in the district as well as the state. The values indicate that during 2011, HD for these sections was lower in the district vis-a-vis the state. The values are also generally higher for urban areas and for SCs compared to the STs. In the rural areas very little difference is observed indicating that these sections are equally poor, and poorer compared to the general population. But in urban areas, the difference is notable. All the sections are prosperous but the urban people more prosperous vis-a-vis rural people. That the HD for total population is higher than SC and ST population implies that the HD status for 'other' sections of the population is higher.

A look at the gaps shows that the urban-rural gap in HD attainments for the total population is higher. In Dharwad, rural SCs are at a greater disadvantage than their urban counterparts. The urban-rural gap for STs is also considerable, though lower than that at the state level. Similarly,

disparity across social groups is also higher for the state as a whole. But STs are more deprived than SCs compared to the general population. Hence, not only additional resources need to be pumped for upliftment of these sections but the existing schemes should also be implemented properly. In this context, the Special Component Plan (SCP) and the Tribal Sub Plan (TSP) need to be widened in scope and implemented rigorously.

### 3.3. Gender Inequality Index (GII)

'Development, if not engendered, is endangered' is a famous quote of HDR 1995. Gender development in terms of ensuring equality of access and opportunities to women is one of the main planks of HD. However, in majority of the countries including India, women are not given their due share in socio-economic and political life. The lower literacy of women has kept them away from formal labour markets and has resulted in multifarious deprivations. They are not even able to express their opinions and participate in decision making. This has kept them perpetually deprived and dependent on men folk. But HD rests on providing equal rights to women and creating opportunities to enable them to widen their choices and to exercise their options.

It was in this context that the GDI and GEM evolved. Whereas GDI measures the extent of drag on HD due to gender inequality, GEM measures the extent of participation of women in social, economic and political processes of a country. Thus, a greater inequality and a lower GDI means a larger drag on HD, a higher GEM means higher HD. But since 2010, GII is being calculated to show the HD status of women in a given country. It measures the deprivation of women relative to men in HD parameters of education, health and standard of living.

One of the basic measures of gender discrimination is the sex ratio which has been unfavourable, especially for the 0-6 age group population. Sex ratio in Dharwad was less than that of the state level in 2001, but has improved and become higher than the state level in 2011, which is a favourable sign. For the purpose of calculation of GII for DHDR of Dharwad, the indicators and relevant data are given in Annexure 3.1. A glimpse of gender development and inequalities is provided in Table 3.2.

MMR is the lowest in Navalgund taluk which might be due to lower percentage of pregnant women with anaemia (ANE). The share of institutional deliveries (ID) is also the lowest in Navalgund taluk. On the contrary, Dharwad and Kalghatgi taluks have higher anaemia among pregnant women which might have caused high MMR in the two taluks. As mentioned earlier, there is also a tendency of people to come to

***Components of Taluk GII***

***Health***

- *Maternal Mortality Rate*
- *Institutional Deliveries (%)*
- *Anaemia among pregnant women (%)*

***Empowerment***

- *Female Elected Representatives (%)*
- *Male Elected Representatives (%)*
- *Female population (0-6 years) (%)*
- *Male population (0-6 years) (%)*
- *Female Literacy Rate (%)*
- *Male Literacy Rate (%)*

***Labour Market***

- *Female Work Participation Rate (%)*
- *Male Work Participation Rate (%)*
- *Female Non-Agricultural Workers (%)*
- *Male Non-Agricultural Workers (%)*
- *Female Agricultural Wage Rate (Rs.)*
- *Male Agricultural Wage Rate (Rs.)*

Hubballi and Dharwad for medical consultation which might have caused the mortality rates here to rise. It may be observed that the percentage of institutional deliveries reported in the two taluks is almost 100 per cent. Therefore, treating anaemia among pregnant women should be a priority task in Dharwad and Kalghatgi taluks. The fourth row shows political participation of women in panchayat raj institutions (PRIs) and urban local bodies vis-a-vis men. Female representation in the local bodies is less than 50 per cent throughout the district; only Kalghatgi taluk reports higher women representation rates, the lowest being in Hubballi taluk. Obviously, gender gap with respect to political representation is higher in Hubballi, Kundgol and Navalgund. Another indicator is the female share of 0-6 age group population (rows 6 and 7), which is lower in all taluks in the range of 48 to 49 per cent. The gender gap though lower, being positive in all the taluks, indicates that the discrimination is evenly spread across the taluks. In terms of capabilities, literacy attainments reflect an important aspect of gender development. Dharwad district has higher than the state level literacy for the overall as well as female population. But, female literacy is still considerably lower, and lower than that of males (rows 8 and 9). In 2011, female literacy was 73.5 per cent compared to 86.4 per cent for males. Thus, the gender gap in literacy was about 13 per cent, 18 per cent in rural areas which is twice as much as that in urban areas at 9.2 per cent. Across

*The predominantly rural nature of Kalghatgi, Kundgol and Navalgund taluks compels the women folk to participate extensively in work. Poverty may be another factor forcing more women to participate in work in these taluks.*

**Table 3.2 Gender Development and Inequalities in Dharwad District, 2011**

| Parameter | Dharwad | Hubballi | Kalghatgi | Kundgol | Navalgund |
|---|---|---|---|---|---|
| Maternal Mortality Rate | 268 | 229 | 319 | 211 | 176 |
| Institutional Delivery (%) | 99.3 | 99.8 | 97.2 | 96.8 | 95.8 |
| % Anaemic Pregnant Women | 70.8 | 38.3 | 51.3 | 40.2 | 47 |
| Female Representation in Elected Bodies | 46.9 | 43.3 | 49.9 | 45.4 | 46.1 |
| Gap in Representation | 6.2 | 13.3 | 0.3 | 9.1 | 7.8 |
| % Children in 0-6 years group | 48.9 | 48.5 | 48.4 | 48.2 | 48.4 |
| Gender gap in 6 | 2.3 | 3 | 3.2 | 3.7 | 3.1 |
| Female Literacy | 74.4 | 79.0 | 60.4 | 65.1 | 65.0 |
| Gender gap in literacy | 12.3 | 10.2 | 16.4 | 18.4 | 19.0 |
| $WPR_F$ | 27.8 | 21.4 | 47.9 | 42.2 | 48.6 |
| Gender gap in WPR | 36.4 | 43.2 | 23.4 | 26.9 | 21.0 |
| % women workers in non-agriculture | 42.8 | 62.2 | 11.2 | 10.7 | 8.4 |
| Gender gap in 12 | 21.5 | 20.7 | 17.0 | 11.8 | 15.8 |
| Female agriculture wage (Rs) | 135 | 100 | 120 | 100 | 100 |
| Gender gap in 14 | 149 | 134 | 119 | 109 | 109 |

*Source: Computed from Annexure 3.1*

taluks, Hubballi and Dharwad had considerably higher female literacy with lower gender gaps, vis-a-vis the other three taluks.

Opposite tendency is noticed with respect to work participation rates (rows 10 and 11). Navalgund records the highest female WPR (49 per cent), followed by Kalghatgi (48 per cent) and Kundgol (42 per cent), but it is 28 per cent in Dharwad and only 21 per cent in Hubballi. Gender gaps in WPR are lower in Kalghatgi, Kundgol and Navalgund taluks compared to Hubballi and Dharwad. Probably, the predominantly rural nature of these latter taluks compels the women folk to participate extensively in work. Poverty may be another factor forcing more women to participate in work in these taluks. In Hubballi and Dharwad taluks, it may be the lack of work categories suitable to literate women, restricting them from joining the workforce.

*In terms of capabilities, literacy attainments reflect an important aspect of gender development.*

This is further reflected in the non-agricultural work opportunities for women (rows 12 and 13). The highly urbanized taluks of Hubballi and Dharwad report a greater proportion of females having access to non-agricultural work. In Kalghatgi, Kundgol and Navalgund taluks, the percentage female workers employed in non-agricultural work is substantially lower. But at the same time the gender gap depicts a different picture with advanced taluks having higher gap than the backward ones. It indicates that non-agricultural employment is available extensively in advanced taluks and that too predominantly for males. This results in a higher wage inequality across gender and across taluks. Female agricultural wages are far lower than the male agricultural wages.

With women predominantly engaged as agricultural labourers and being paid lower wages, implies that they are economically exploited. In Dharwad and Hubballi taluks, agricultural wages paid to females are higher but the gender gap is wider. Thus, development has not fostered gender equality in Dharwad district. Using the above values, Table 3.3 provides the estimation of GII in Dharwad district.

The dimension values show the extent of inequality between development of males and females in respect of the selected indicators. Lower the value, lower is the gender inequality. Looking agross the taluks, Kundgol taluk has the least GII followed by Navalgund and Kalghatgi taluks. On the contrary, Hubballi taluk has the widest inequality very closely followed by Dharwad taluk. Thus, the development that has occurred has not favoured women by not creating enough opportunities or choices for them.

Treating female literacy as a key intervention, if correlation coefficients are worked out with other indicators, we obtain interesting results. Female literacy

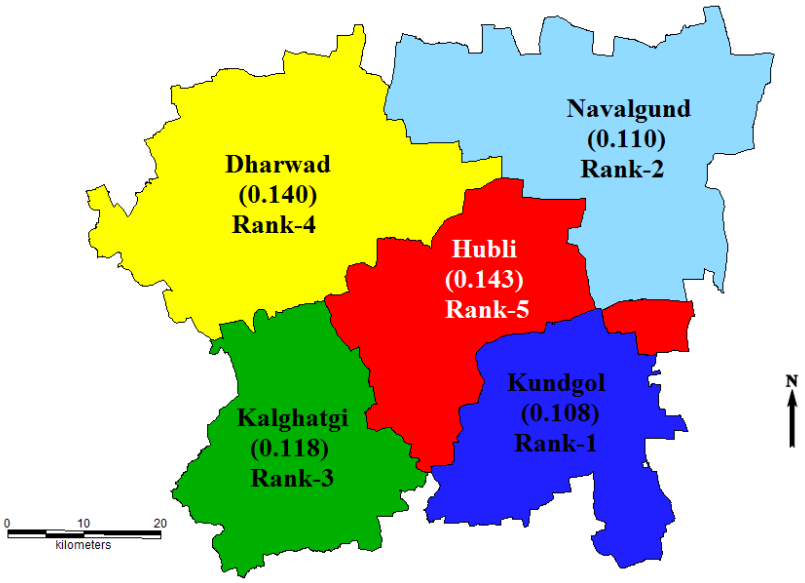
has positive correlation with share of institutional deliveries, proportion of girl children in 0-6 years age group as well as work participation in non-agricultural sectors. On the other hand, higher female literacy is found to be negatively associated with MMR, percentage of pregnant women with anaemia, representation in local bodies and WPR indicating that educated women may not be willing to contest elections but migrate to other places in search of employment. There is a weak association between FLR and $WPR_F$. As literacy increases women tend to participate more in non-agricultural work and less in agricultural work, which is their predominant activity. Hence, there is a need to promote female literacy to reduce overall gender inequality, for better health of women as well as their increased participation in non-agricultural activities.

**Table 3.3: GII Across Taluks alongwith Dimension Indices and Rankings in Dharwad District, 2011-12**

| Taluk | Reproductive Health | Empowerment | Labour Market | GII | Rank |
|---|---|---|---|---|---|
| Dharwad | 0.611 | 0.586 | 0.618 | 0.140 | 4 |
| Hubballi | 0.650 | 0.594 | 0.520 | 0.143 | 5 |
| Kalghatgi | 0.623 | 0.555 | 0.390 | 0.118 | 3 |
| Kundgol | 0.651 | 0.570 | 0.282 | 0.108 | 1 |
| Navalgund | 0.653 | 0.571 | 0.283 | 0.110 | 2 |

*Source: Annexure 3.1*

**Map 3.2: Talukawise GII in Dharwad Distrcit, 2011-12**




*Source: Tablee 3.3*

### 3.3.1. Crimes Against Women

Women are an important component of our population, hence the society. Because of the cultural and social traits of the society, women are not treated on par and many a times are subjected to violence both inside and outside the house. What is more concerning is many of such incidents go unreported and many culprits go unpunished. The physical and mental subjugation of women is basically responsible for such a situation. This is true of every society. The police keep track of such crimes reported and take suitable action. Number and type of crime incidents against women in Dharwad district are deiscussed in detail in Chapter 8 (section 8.8) and the necessary information furnished in Table 8.10.

As noticed from the table, the number of all crimes was 2719 in 2011 and came down to 2458 in 2012. Further up to the end of August 2013, the total number of reported crimes was 2380. Similarly, the number of reported crimes against women also came down from 268 in 2011 to 259 in

*While the number of all crimes gradually declined, that against females increased. Crimes under miscellaneous IPC were the major crimes against women which accounted for half of the crimes.*

2012 and was 266 till the end of August 2013. Thus, while the number of all crimes gradually declined, that against females increased. Crimes under miscellaneous IPC were the major crimes against women which accounted for half of the crimes.

The other major types of crimes were dowry harassment, molestation and rape. The prevalence of dowry deaths indicates the unhealthy and cruel nature of the society. The average number of crimes comes to 2519; and those against women count to 264. Of course, the laws and legislations and police are always there, but what is required is the education about values and morals about women. Concerted efforts need to be made in this direction if the crimes are to be reduced and averted.

### 3.4. Child Development Index (CDI)

Children are taken for granted in the development process. Agencies like UNICEF, CRY, etc, have been advocating protection and promotion of child rights. The concern of this report is that development should be all inclusive and the process should recognize the deprivations in its myriad forms. It is for the first time that the extent of children's socio-economic development is being measured through an index - the CDI. The UN declaration on MDGs, target many aspects relating to child development like: reducing the prevalence of underweight children below three years of age and CMR; increasing NER, proportion of pupils starting Grade 1 who reach Grade 5; and increasing institutional deliveries. The other goals relating to reduction of poverty and hunger and promoting women empowerment also affect child development positively. India is committed to achieve all these goals in a time bound framework.

The indicators and variables relating to the above dimensions and their values for Dharwad district are presented in Annexure 3.1. While the first three are negative indicators, the last is a positive one. Kalghatgi, Kundgol and Navalgund taluks have lower CMR and percentage of children born underweight. Dharwad, Kalghatgi and Kundgol taluks report lesser percentage of children malnourished, and Dharwad and Navalgund taluks report higher percentage of dropout children mainstreamed. Hubballi taluk has unfavourable values for all these variables.

Table 3.4 displays the dimension values and also of the CDI. The district's performance in CDI is not so good. Navalgund taluk with a better performance in child health and malnutrition and not so a bad performance in education indictor, has been able to score the highest CDI at 0.833; followed by Kundgol, which reports the highest value for

***Components of Taluk CDI***

***Health***

*Child Mortality Rate*

***Nutrition***

*% children born under weight*

*% malnourished children*

***Education***

*% dropout children mainstreamed*

education and second highest values with respect to the other two variables. Dharwad taluk although has a better health index, has the worst nutrition index, hence it is in the fourth place. Hubballi taluk has the least values with respect to all the indicators because of which, it has the lowest CDI. The reporting pattern of child mortality might be one of the reasons for this scenario, but nutrition has to be paid attention in Hubballi and Dharwad taluks.

The CDI value is closely associated with the percentage of dropout children mainstreamed and negatively associated with the CMR, per cent children born underweight and per cent malnourished children. Hence, improving health of the children needs to be emphasized through promotion of nutrition.

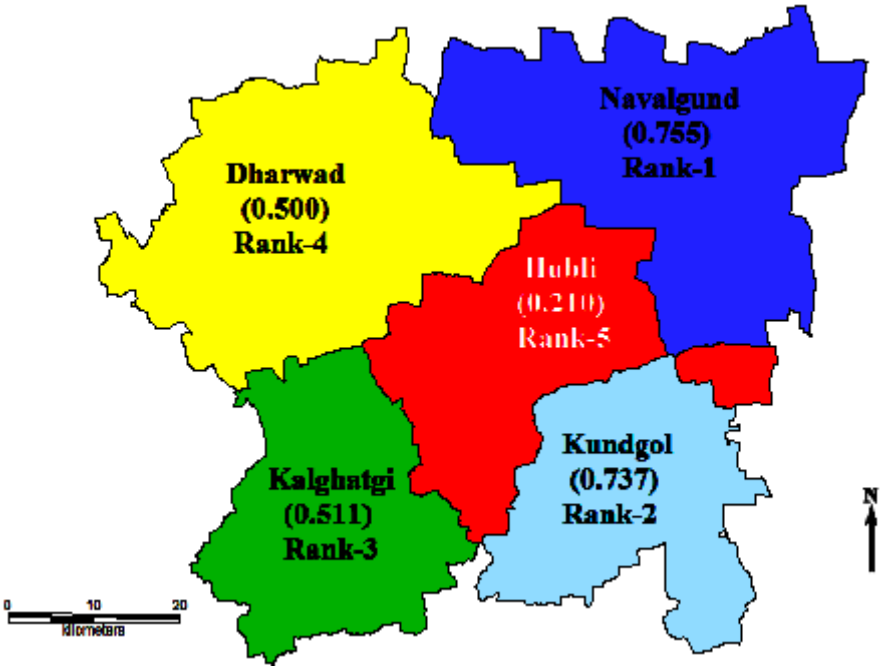
Like GII, CDI also does not go along with HDI attainments across taluks. Hubballi and Dharwad with first two ranks in HDI are ranked as last two in CDI. Since child mortality has a significant weightage in the index, efforts should be directed towards reducing it. Percentage of children born underweight and malnourished have negative association with CDI as expected, but the association is not very strong. Nevertheless, steps should be initiated to step up nutritional support to children, pregnant women and lactating mothers. Since percentage of drop out children mainstreamed has significant and positive association with CDI, it needs to be improved in Hubballi, Kalghatgi and Kundgol taluks.

**Table 3.4: CDI Across Taluks of Dharwad District alongwith Dimension Values and Ranking, 2011-12**

| Taluk | Education | Health | Nutrition | CDI | Rank |
|---|---|---|---|---|---|
| Dharwad | 1.000 | 0.000 | 0.500 | 0.500 | 3 |
| Hubballi | 0.000 | 0.086 | 0.378 | 0.154 | 5 |
| Kalghatgi | 0.193 | 0.629 | 0.611 | 0.477 | 4 |
| Kundgol | 0.498 | 0.686 | 0.882 | 0.688 | 2 |
| Navalgund | 0.979 | 1.000 | 0.520 | 0.833 | 1 |

*Source: Annexure 3.1*

**Map 3.3: Talukawise CDI in Dharwad District, 2011-12**




*Source: Table 3.5*

## 3.5. Food Security Index (FSI)

Food is a basic human necessity. Access to adequate food and other amenities to absorb food determine the well-being of a household. Under-nutrition and malnourishment result in various kinds of illnesses imposing additional



***Indicators of Taluk FSI***

***Availability Indicators***

*Cropping Intensity*

*% Change in NSA over the years (2001 – 2011)*

*Per capita food grain production (in Kgs)*

*% of forest cover to total geographical area*

*Irrigation Intensity*

*% area degraded to Total Geographical Area*

*% leguminous crops in the Gross Cropped Area*

***Accessibility Indicators***

*% BPL Card holders to Total Card holders*

*Per capita Income (Rs)*

*% Non-agricultural workers*

*Average size of holdings (Ha.)*

*% Agriculture labourers to Total workers*

*% villages having PDS outlets within the village*

***Absorption Indicators***

*Child Mortality Rate*

*% Households having access to Water*

*Share of Pregnant Women with Anaemia*

*% Malnourished Children*

*% Children born under-weight*

*Female Literacy Rate*

health expenditure on the household as well as the government. These can be avoided by ensuring food security. Food security implies adequate availability and access to food by the households. In fact, governments have always endeavoured to provide adequate food supplies to the people. The FSI at the taluk level is computed using 19 indicators as shown in Annexure 3.1.

Food security is measured as a collective outcome of three dimensions, viz., availability, accessibility and absorption. Availability indicators reveal a region's capacity to produce food grains; accessibility indicators reveal indirectly the purchasing power of people to buy food; and the government support in terms of provision of ration cards, especially to poor people. Finally, the absorption indicators define the nutrition status of a region as well as access to basic amenities that improve the imbibing of food consumed. A few observations regarding the taluk level status with respect to the indicators are mentioned hereunder.

### 3.5.1. Availability

Availability of food depends upon the area under food grains and availability of other supporting facilities for increasing yields. Hence, in order to judge the extent of food availability in a taluk, land available for cultivation, irrigation and cropping intensity and area under pulse crops have been primarily considered along with the extent of forest cover.

These give an approximate idea about the capability of a given region to produce food and sustain the output. In this regard, Navalgund taluk with vast canal irrigated area has the highest cropping intensity, irrigation intensity and the highest production of food grains per capita. It also has the least percentage of degraded area and virtually no forest cover. The area under leguminous crops is also higher. However, a greater proportion of land area has gone out of cultivation during the last decade and increase in yields might have been an important reason for a higher production of food grains in the taluk.

Considering the average value of each indicator for the district, one may observe that Kundgol, Kalghatgi and Dharwad are the other taluks that have shown better values with respect to the availability indicators. Availability index depends greatly on area under cultivation, per capita food grains production, irrigation intensity and cropping intensity. It is also significantly affected by changes in total cultivated area (TCA) and percentage degraded land. Thus wherever, these indicators are better, i.e., they are higher than the district average, the per capita availability of food grains is also higher.

### 3.5.2. Accessibility

Unless the available food physically and economically is accessible, i.e., made available to the people, food security cannot be attained. In this context, government's effort to distribute food regularly at affordable prices and making it available at places nearer to people ensures their food security.

In order to compute accessibility index at the taluk level, number of PDS outlets, issue of PDS cards and factors determining purchasing power of people are considered for analysis. Thus, percentage villages with PDS outlets, percentage households possessing ration cards, on the one hand; per capita income, average size of holdings, percentage of workers in non-agricultural activities and agricultural work, on the other; are the variables chosen for the analysis. While the first set indicates government efforts to improve physical access, the second set of variables reflect the purchasing power of households.

The indicators affecting the accessibility index are per capita income, proportion of non-agricultural workers and per cent villages having PDS outlets. The values for these variables are higher than the district average in taluks of Hubballi, Dharwad and Navalgund. In fact, Dharwad and Hubballi have substantially high values for PCI and non-agricultural workforce. On the contrary, taluks with higher BPL households and higher dependence on agricultural labour tend to have a lower accessibility and Kalghatgi and Kundgol have substantially higher values for these variables.

Thus, increasing the number of PDS outlets and enhancing income earning capacity of households by promoting non-agricultural employment are important means of ensuring food security.

### 3.5.3. Absorption

The indicators selected for analysis of absorption of food indicate the impact of provision of adequate food. Thus child mortality rate, malnourishment among children and anaemic pregnant women are some of the impact indicators. At the same time, few supporting variables for increasing food absorption, like access to safe drinking water and literacy of females are also considered. These variables are expected to improve the food allocation and utilization within the household and reduce any unwanted consequence due to lesser availability of food.

Thus, Kalghatgi, Kundgol and Navalgund taluks, have lower CMR, lower share of anaemic women and lower percentage children born underweight; and Kalghatgi and Kundgol have better absorption index. Similarly, among Hubballi and Dharwad which have higher access to drinking water and higher female literacy, Hubballi has a better absorption index. Overall, the absorption index is closely associated with the share of

*Under-nutrition and malnourishment result in various kinds of illnesses imposing additional health expenditure on the household as well as the government.*

*Food security is measured as a collective outcome of three dimensions, viz., availability, accessibility and absorption.*

pregnant women with anaemia, percentage of children born under-weight and percentage of malnourished children. Since these are impact indicators, one can say that with increased absorption, mortality and malnourishment are reduced. But availability of water has strengthened absorption index values in Kalghatgi taluk; and availability of water and female literacy in Hubballi taluk. Thus, these two need to be promoted in all the taluks to ensure better absorption of food and hence better food security.

The analysis so far has been disaggregated. The overall food security status of the taluks is presented in Table 3.5.

Availability index is higher in Navalgund and Kalghatgi taluks; accessibility index in Hubballi, Dharwad and Navalgund taluks; and absorption index in Hubballi, Kalghatgi, Kundgol and Navalgund taluks. But FSI is largely determined by the access indicators. Thus, Dharwad, Hubballi and Navalgund which have better access indicators reveal higher FSI.

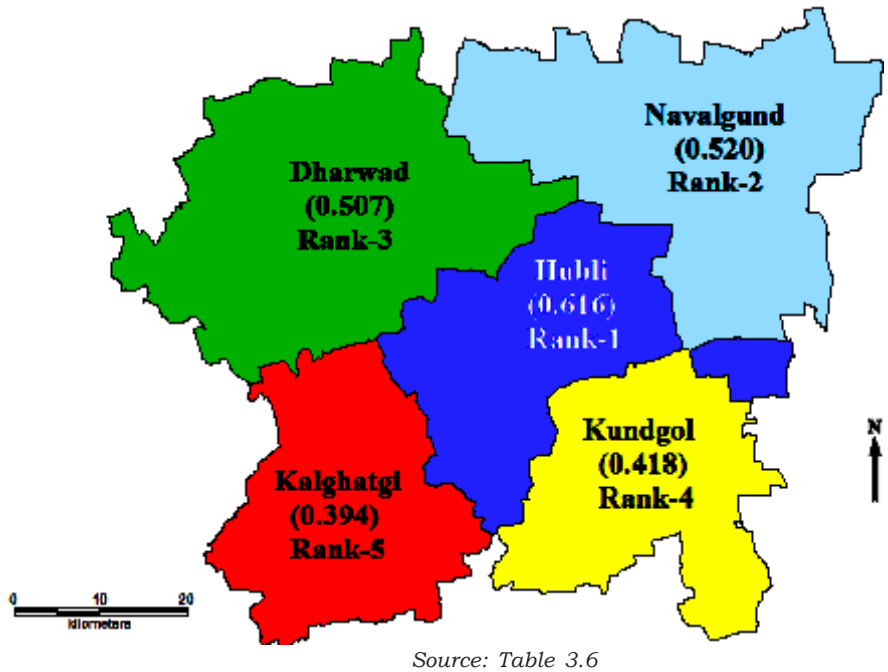
Despite availability and absorption indicators showing higher values in Kalghatgi, due to very low values of access indicators, the FSI is lesser. Whereas Dharwad taluk has lower values of availability and absorption indices, but because of high accessibility index, it records a higher FSI value. Hubballi taluk has higher values of accessibility and absorption indices; and Navalgund taluk has higher values of availability and accessibility indices. These two taluks also report higher FSI. Thus, it is the accessibility parameters which define the level of food security. Hence these are to be promoted, especially in Kundgol and Kalghatgi taluks.

**Table 3.5: FSI Across Taluks alongwith Dimension Indices and Ranking in Dharwad District, 2011-12**

| Taluk | Availability Index | Accessibility Index | Absorption Index | FSI | Rank |
|---|---|---|---|---|---|
| Dharwad | 0.420 | 0.655 | 0.446 | 0.507 | 3 |
| Hubballi | 0.466 | 0.762 | 0.621 | 0.616 | 1 |
| Kalghatgi | 0.488 | 0.118 | 0.575 | 0.394 | 5 |
| Kundgol | 0.433 | 0.189 | 0.632 | 0.418 | 4 |
| Navalgund | 0.622 | 0.435 | 0.503 | 0.520 | 2 |

*Source: Computed from Annexure 3.1*

**Map 3.4: Talukawise FSI in Dharwad District, 2011-12**




*Source: Table 3.6*

## 3.6. Urban Development Index (UDI)

Urbanization is an emerging phenomenon and is tremendously

affecting the livelihoods and life styles of individuals. There are six urban local bodies (ULBs) in Dharwad district, Hubballi-Dharwad is a Municipal Corporation; Annigeri and Navalgund are Town Municipality Councils (TMCs); and Kalghatgi, Kundgol and Alnavar are Town Panchayats (TPs). The level of urban development from HD perspective is assessed taking into account 11 indicators representing demographic features, basic amenities, infrastructure for better living, finances and security of life in urban areas. The data on these variables for the ULBs of Dharwad are given in Annexure 3.1.

HDMC has the largest percentage of urban population (70 per cent), while Alnavar has the least (13 per cent). The percentage of slum population is also higher indicating a greater deprivation of urban population to basic amenities in Dharwad district. It is 20 per cent in HDMC, more than 10 per cent in Navalgund TMC, and Alnavar and Kundgol TPs. Kalghatgi TP has 10 per cent of its population in living in slums.

With regard to access to basic amenities the picture seems to be better. The proportion of urban households without own houses is very less in the district and it varies from 0.9 per cent in HDMC to 3.18 per cent in Navalgund TMC. Access to water by urban households, through tap connections, is more than 90 per cent and that to sewerage and drainage connections is more than 80 per cent, except in Annigeri TMC and Kundgol TP.

Urban areas are expected to have improved and better infrastructure for the purpose of economic and social development. For the purpose of computation of UDI in this Report, the infrastructure variables considered are: number of hospital beds and road length, respectively, per thousand people and per sq.km of geographical area. Obviously, HDMC has higher values compared to other ULBs in respect of both the variables. Taluk headquarters of Navalgund, Kundgol and Kalghatgi too have higher bed strength. On the contrary, HDMC, Alnavar TP and Annigeri TMC have higher road density than the other three ULBs.

With respect to finances, capacity to mobilize resources is an important indicator of development of an ULB as well as its potentiality to invest in development activities. In this regard, the ULBs of Dharwad district have not mobilized adequate internal revenues. Except, HDMC, no other ULB reports 15 per cent of revenue from own sources. In fact, own resource mobilization accounts for less than 10 per cent of total revenues in Annigeri TMC and Kalghatgi TP. With respect to the other finance related indicator, the per capita expenditure on development works, there is no pattern. Thus, HDMC reports hardly Rs.232

***Components of UDI***

*% ULB population to total population in the taluk*

*% Households without Own Houses*

*% Slum Population to Total ULB Population*

*% Households with Tap connection*

*% Households with Sewerage and Drainage*

*No. of Hospital Beds per 1000 population in ULB*

*% Own Resource Mobilization to Total Receipts*

*Per capita expenditure on Development Works*

*Length of Roads in Kms per Sq. Km of geographical area*

*Crime Rate per 10000 population*

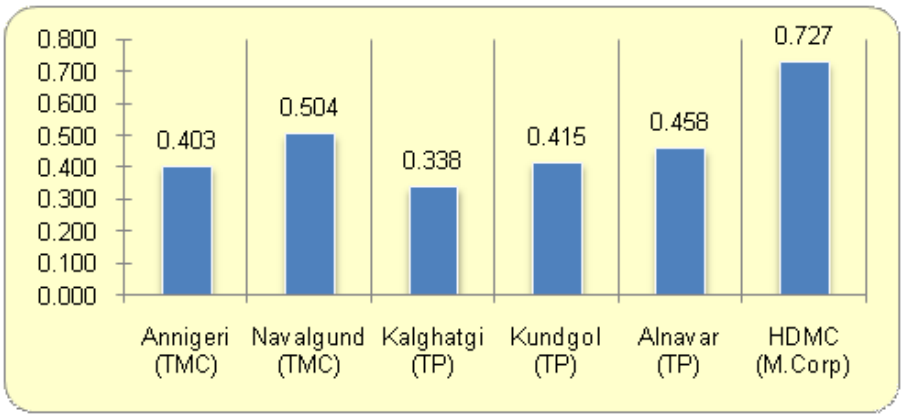
*Road accidents per 10000 population*

*There is a need to improve road facilities, surveillance facilities and police strength in these ULBs to control crimes and reduce incidence of accidents.*

expenditure on development, which is 10 per cent less than that in Navalgund TMC. In Kundgol TP and Annigeri TMC, the expenditure figures are quite high and those for Kalghatgi and Alnavar TPs are lower.

A concomitant effect of urbanization is increase in number of accidents and crime rates, which jeopardize the security of life and property of people thereby affecting HD attainments. Among the ULBs, HDMC has the lowest incidence of crimes and accidents and Kalghatgi TP reports higher incidence of the same. The national highway passing through Kalghatgi town, which is used for transporting iron and manganese ore from Bellary to Karwar is the major reason for higher number of road accidents. Navalgund TMC also reports a high crime rate of 97 per 10,000 people and Kundgol TP 76 crimes per 10,000 people. There is a need to improve road facilities, surveillance facilities and police strength in these ULBs to control crimes and reduce incidence of accidents. Figure 3.3 compares the UDI across ULBs.

**Figure 3.3: UDI in Dharwad District, 2011-12**




*Source: Computed from data in Annexure3.1*

HDMC has a very high UDI owing to higher urban population, better basic amenities and infrastructure, higher own resource mobilization and lower crime and accident rates. Among the TMCs, Navalgund's UDI is higher than that of Annigeri; and among TPs, Alnavar has better UDI followed by Kundgol and Kalghatgi. Thus, overall, HDMC stands first in UDI ranking and Kalghatgi, the last.

Correlating UDI with the indicators reveals that UDI is highly associated with size of urban population, basic amenities like housing, drinking water and sanitation availability, health and road infrastructure and own resource mobilization effort. Crime rate and accidents are negatively associated with UDI and so also non-ownership of house and development expenditure. This indicates that for improving liveability in urban areas, it is essential to strengthen infrastructure, enhance access to basic amenities and step up spending on developmental activities. A higher UDI tends to reduce crime and accident rates. Table 3.6 summarizes specific actions that could be initiated in each of the ULBs.

Thus, spending must increase in all the ULBs especially on basic amenities, health and road development. This will not only improve urban living conditions but will also bring down crime and

accident rates, thereby improving the standard of life of people.

### 3.7. Composite Taluk Development Index (CTDI)

The various indices presented so far refer to a single development issue. But development is a multidimensional concept. Hence, a composite index capturing these multiple dimensions of development of the taluks is essential. This helps in identifying the backward regions and also helps in identifying the priority areas of development in the backward areas. HPCFRRI did this exercise quite effectively for 2001 using a multiplicity of variables. It needs to be updated and extended so that deprivations are effectively addressed. Thus, DHDR exercise also computes a comprehensive CTDI, encompassing a host of social, economic and political aspects of development. For this purpose, data on 68 indicators is collected for computing the CTDI and furnished in Annexure 3.1. The dimension indices and the CTDI are given in Table 3.7.

Hubballi taluk has the highest CTDI followed very closely by Dharwad taluk. Navalgund which stands in the third place has almost 25 per cent lesser CTDI value compared to Hubballi and Dharwad. Kundgol stands fourth and Kalghatgi the last in ranking. What is glaring is the extent of disparities, with the last taluk having almost one-third lesser value of the first one. Health and education indices have been predominantly affecting the value of CTDI. This is testified through the correlation coefficient between these three indices with CTDI, which work out to be: Health index: 0.99, Education index: 0.98 and Standard of Living: 0.90, indicating all indices have a positive and strong association; but health and education attainments have stronger association with CTDI.

In order to identify the specific causes of development or backwardness of taluks, each of the individual variables was correlated with CTDI. While 15 variables each are found to be significantly positively and negatively associated with CTDI, 5 variables are rather weakly associated. The analysis suggests improvement in

**Table 3.6: Specific Measures to Improve UDI in ULBs of Dharwad District**

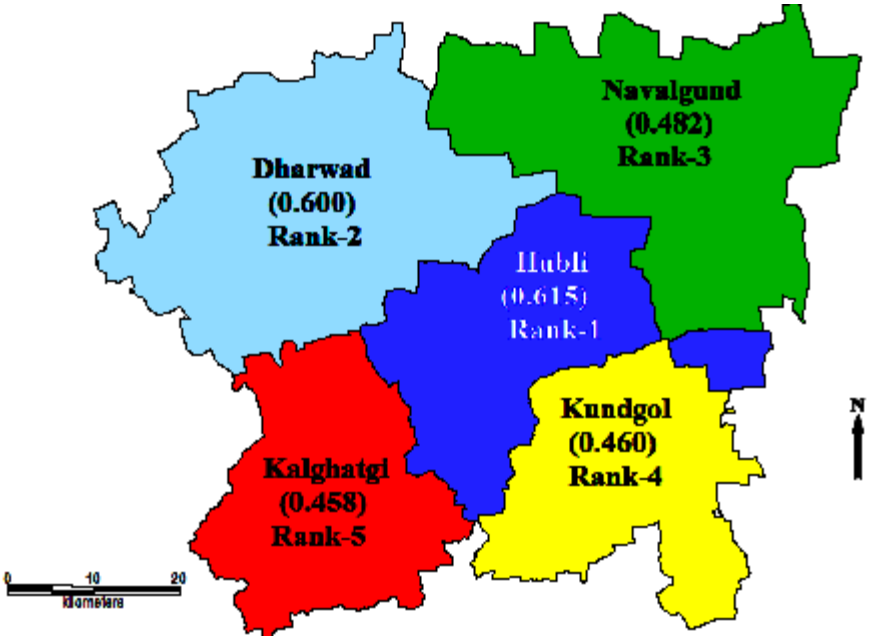
| ULB | Specific Actions |
|---|---|
| HDMC | Slum development, universal provision of housing, drinking water and sanitation, increased spending on developmental activities, improving resource mobilization efforts |
| Navalgund TMC | Slum development, universal provision of housing, drinking water and sanitation, improvement and extension of road network, a higher police strength for controlling crimes and reducing accidents, improving resource mobilization efforts |
| Annigeri TMC | Slum development, universal provision of housing, drinking water and sanitation, improving health infrastructure, improving resource mobilization efforts, increased spending on developmental activities |
| Alnavar TP | Slum development, universal provision of housing, drinking water and sanitation, improving health infrastructure, improving resource mobilization efforts, reducing crime rates |
| Kundgol TP | Slum development, universal provision of housing, drinking water and sanitation, improving road network, improving resource mobilization, increased spending on developmental activities efforts, reducing crime rates |
| Kalghatgi TP | Slum development, universal provision of housing, drinking water and sanitation, improving road network, improving resource mobilization efforts, reducing crime rates and accidents |

**Table 3.7: CTDI Across Taluks alongwith Dimension Indices and Ranking in Dharwad District, 2011-12**

| Taluk | Standard of Living Index | Health Index | Education Index | CTDI | Rank within Dist |
|---|---|---|---|---|---|
| Dharwad | 0.531 | 0.593 | 0.676 | 0.600 | 2 |
| Hubballi | 0.554 | 0.612 | 0.678 | 0.615 | 1 |
| Kalghatgi | 0.450 | 0.502 | 0.421 | 0.458 | 5 |
| Kundgol | 0.375 | 0.520 | 0.484 | 0.460 | 4 |
| Navalgund | 0.467 | 0.527 | 0.451 | 0.482 | 3 |

*Source: Computed from Annexure 3.1*

**Map 3.5: Talukawise CTDI in Dharwad District, 2011-12**




*Source: Table 3.8*

sex ratios, agricultural wages, employment growth rate, non-agricultural employment, puuca houses, electrification and assets to households. On the other hand, reducing population growth, IMR and dependence on agriculture are the other means to bring about development of a taluk.

### 3.8. Concluding Remarks

The present chapter summarizes the human development parameters as observed in the previous discussion. Development is not mere higher incomes or higher expenditure. How that income or expenditure gets translated into capabilities thereby widening choices and opportunities for people is now considered as more important. In this regard, the present chapter discussed the HD attainments in Dharwad district. For this purpose HDI, GII, CDI, FSI, UDI and CTDI were calculated. Further, to look into the deprivations from social group point of view, HD dimensions for SC/ST population were separately looked into. The UDI was computed to reflect upon the relative discrimination within and among ULBs. More importantly, an effort has been made to construct the comprehensive CTDI to understand regional deprivations in development. Figure 3.4 plots the levels of development by indices for Dharwad district.

GII values are considerably lower for all taluks, but more so in Kalghatgi, Kundgol and Navalgund taluks, indicating a greater gender equality in these taluks vis-à-vis the others. Dharwad taluk has the highest value for CTDI and lowest value for CDI, Hubballi too has the lowest value for CDI, but the highest value for HDI. In fact, the very low CDI value for Hubballi seems to be an outlier, calling for deeper analysis of the reasons for it. Navalgund and Kundgol have very high values for CDI, but substantially low values of HDI.

The same is true for Navalgund as well.

Further except Hubballi, for all other taluks, the HDI value is lower than the CTDI value suggesting that the overall development achieved so far in the district has not fostered HD. For the backward taluks of Kalghatgi, Kundgol and Navalgund, HDI is lesser than any of the indicator values which emphasizes HD oriented approach to development in these taluks.

Looking at the ranking of taluks with respect to the attainment levels of various indices (Table 3.8), it is observed that the ranks of HDI and CTDI match perfectly, with Hubballi being the most developed and Kalghatgi the least developed taluk. Ranks for GII and CDI too match with each other, except that Kundgol and Navalgund taluks interchange their first and second ranks, respectively, between GII and CDI. In respect of FSI and CTDI, taluk wise rankings are compatible except for Dharwad (third in FSI, moves to second in CTDI) and Navalgund (second in FSI, moves to third in CTDI). Thus, ranking of taluks based on HDI, FSI and CTDI are compatible, ranks of GII and CDI also match each other, but are more or less opposite of HDI.

Some of the significant findings to be noted are:

1. HD attainment is mainly guided by attainments in education and health. Hence, there is a need to improve the same along with SOL indicators. However:

   a. With Dharwad taluk reporting very high level of PCTDP, there is a need to review the methodology of estimation of TDP.

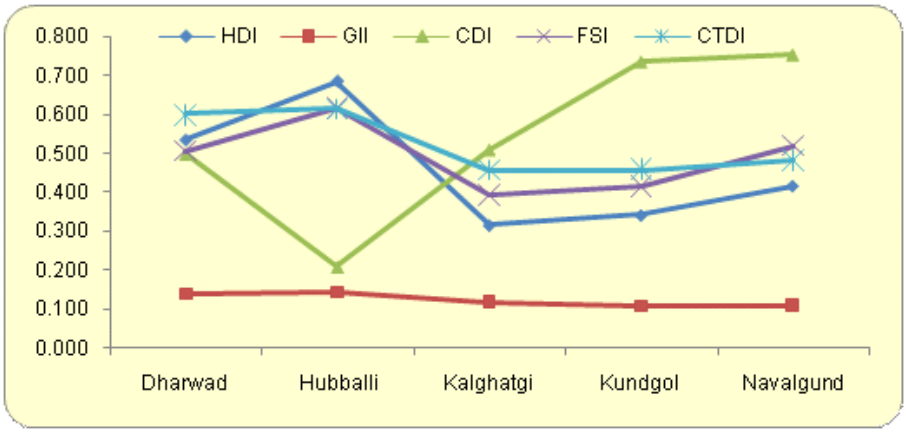
   b. Similarly, higher mortality rates in Hubballi and Dharwad taluks also might be because of the reporting pattern which needs to be changed, with the deaths included in the taluk of origin of the deceased.

2. Development has not ensured similar gender and child development in Dharwad district.GII and CDI do not go along with HDI attainments. Whatever is attained reflects the cumulative status.

   a. Navalgund taluk reports a lower percentage share of institutional deliveries; in Dharwad and Kalghatgi taluks MMR and anaemia among pregnant women are high.

   b. Overall WPRs need to be increased in Hubballi,

**Figure 3.4: HD Indices in Dharwad District, 2011-12**



Kundgol and Navalgund taluks,

c. female literacy, especially, in rural areas need to be increased in Kalghatgi, Kundgol and Navalgund taluks;

d. Gender gap in wages need to be bridged, especially in Dharwad and Hubballi taluks;

e. Empowerment is less than 50 per cent indicating male dominance in decision making processes.

f. HD attainments need to be attuned to promote gender development as well.

g. Female literacy need to be promoted to reduce overall gender inequality, for better health of women and their increased participation in non-agricultural activities.

3. Steps should be initiated to enhance nutritional support to children, pregnant women and lactating mothers so that nutrition among children improves. Since percentage of drop out children mainstreamed has significant and positive association with CDI, it needs to be improved in Hubballi, Kalghatgi and Kundgol taluks. Increasing CDI will also reduce GII and vice-versa.

4. As far as FSI is considered, availability of food depends mainly on area under cultivation, per capita food grains production, irrigation intensity and cropping intensity. It is also significantly affected by changes in TCA and percentage of degraded land.

5. Increasing the number of PDS outlets and enhancing income earning capacity of households by promoting non-agricultural employment are the major means of ensuring food security in Kalghatgi and Kundgol taluks

6. Availability of water and female literacy need to be promoted in all the taluks to ensure better absorption of food and hence better food security

7. It is the accessibility parameters which define the level of food security. Hence these are to be promoted, especially in Kundgol and Kalghatgi taluks

8. Strengthening infrastructure, enhancing access to basic amenities and stepping up spending on developmental activities are the suggested measures to increase UDI

9. Health and education indices have been predominantly affecting the value of CTDI as well as that of HDI. Hence, promotion of these is essential for higher HD levels

**Table 3.8: Taluk wise and Index wise Ranking, 2011-12**

| Rank | HDI | GII | CDI | FSI | CTDI |
|---|---|---|---|---|---|
| 1 | Hubballi | Kundgol | Navalgund | Hubballi | Hubballi |
| 2 | Dharwad | Navalgund | Kundgol | Navalgund | Dharwad |
| 3 | Navalgund | Kalghatgi | Kalghatgi | Dharwad | Navalgund |
| 4 | Kundgol | Dharwad | Dharwad | Kundgol | Kundgol |
| 5 | Kalghatgi | Hubballi | Hubballi | Kalghatgi | Kalghatgi |

10. Improvement in sex ratios, agricultural wages, employment growth rate, non-agricultural employment, pucca houses, electrification and assets to households should be focussed. On the other hand, reducing population growth, IMR and dependence on agriculture are the other means of bringing about development of a taluk. Sanitation is another grey area that needs to be taken care of throughout the district

11. In the backward taluks of Navalgund, Kundgol and Kalghatgi, improvement in all variables needs to be effected.

12. Overall development needs to be made more child and women sensitive by increasing their access to resources and power, and through enhancing their entitlements.

■■





# Chapter 4

# LITERACY AND EDUCATION



# Literacy and Education

## 4.1 Introduction

Education is a basic requirement for a productive and purposeful living. It enables the individuals to be aware of their status, acquire skills to improve it and participate actively in socio-political and economic life. 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. Not only is education an end in itself but also a means to achieve many other valued goals of human development. Thus, universal access to education plays a vital role in achieving sustainable human development.

Obviously, every government has initiated multifarious interventions to achieve universal access to education and remove illiteracy. India adopted the strategy of 'growth with equity and social justice' since the beginning of planned development. Extending literacy and education to all sections of population has been an important policy plank of the strategy. While historically, education was used as an instrument for exclusion of certain population groups and regions from participation in the development process, the latter half of the twentieth century marked the realization that to minimize all types of disparities in the shortest possible time frame, discrimination in access to educational and other social services need to be minimized. Hence 'Education for All' is a universally accepted goal today. Further, since education is both a cause and effect of underdevelopment, there is growing evidence that it is a powerful tool in overcoming socio-economic disparities.

The Constitution of India, emphasizes the provision of universal and free education to all in the age-group of 6-14 years. Not only this was sincerely followed at all levels of governance, the most recent culmination of these efforts is the enactment of the Right to Education (RTE) Act in 2009, making education a fundamental right of every child. Considering the vitality of education in the overall development process the UN has specified the following goals as part of Millennium Development Goals to be achieved by 2015 (Table 4.1).

In India, the achievement in education has been quite remarkable since Independence. Although universal literacy is yet

*Right education should help the student, not only to develop his capacities, but to understand his own highest interest.*

*- J. Krishnamurti*

**Table 4.1: Millennium Development Goals on Education**

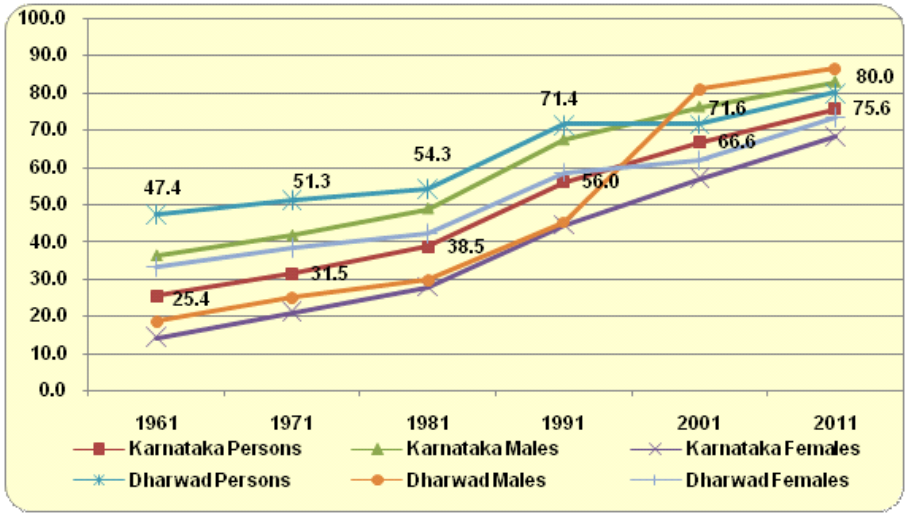
| Goals | Target |
|---|---|
| **1. Achieve universal Primary education** | Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling. |
| **2. Promote gender Equality and empower women** | Eliminate gender disparity in primary and secondary education, preferably by 2005, and in all levels of education not later than 2015. |

to be attained, the nation is fast moving towards it. Though literacy has increased across all categories, rural areas and females still report very low levels of literacy.

## 4.2 Literacy Profile of the District

Dharwad district has throughout enjoyed higher rates of literacy compared to the state, hence to the country as well (Figure 4.1).

**Figure 4.1: Literacy Rates in Karnataka State and Dharwad District, 1961-2011**




*Note: Literacy rates for 1961 and 1971 related to population aged five years and above. The rates for the years 1981 to 2011 related to the population aged seven years and above.*

*Source: Census Documents for respective years*

Figures indicate that for the state as a whole, the literacy has increased from 25.4 per cent to 75.6 per cent between 1961 and 2011. In Dharwad district too, the literacy for all persons has increased steadily from about 47 per cent to 80 per cent between 1961 and 2011. Males have consistently higher literacy rates compared to females and Dharwad district has higher literacy rates in all categories compared to Karnataka state. A notable tendency is the gradual decline in gaps in literacy attainments across categories. During the last decade, due to a slower rise in female literacy in Dharwad district vis-a-vis the other rates at the state level, the female literacy fell below the overall literacy for males. That has also slowed down the overall literacy rates in the district. Further, while gaps elsewhere have declined, those in Dharwad have increased. This needs to be arrested.

### 4.2.1 Region wise Literacy Attainments

While the district has performed better than the state in terms of literacy attainment, Table 4.2 looks at the relative performance of the taluks. Literacy attainment varies across the taluks. In 2011, it ranged from 68.8 per cent in Kalghatgi taluk to 84.2 per cent in Hubballi taluk. While Dharwad taluk is in the second place, Navalgund is in third and Kundgol is in the fourth place. The difference between the highest and lowest literacy taluks is very high at 15.4 per cent in 2011. However, it has come down from 19.2 per cent in 2001. This is due to a greater increase in literacy rates in backward taluks as shown in column 4. Thus, the backward taluks are showing better progress in the recent years.

**Table 4.2: Taluk-wise Literacy Rates in Dharwad District, 2001 and 2011 (% to respective population)**

| Taluk | 2001 | 2011 | Change |
|---|---|---|---|
| Dharwad | 72.2 | 80.6 | 8.4 |
| Hubballi | 77.5 | 84.2 | 6.7 |
| Kalghatgi | 58.3 | 68.8 | 10.5 |
| Kundgol | 65.4 | 74.5 | 9.1 |
| Navalgund | 63.9 | 74.7 | 10.8 |
| District | 71.6 | 80.0 | 8.4 |
| State | 66.6 | 75.4 | 8.7 |

*Source: Census documents for respective years*

But the task of providing education is stupendous as the number of *illiterates* in the district in the district is huge (Annexure 4.1 and Table 4.3.)

Nearly 5.5 lakh people were deprived of the basic literacy in 2011, of which about 54.2 per cent were in rural areas. Nearly one-third of rural females were deprived of literacy. Across regions, HDMC area alone accounted for 40 per cent of illiterates and Dharwad taluk shared 17 per cent of the illiterates. Hubballi taluk had the least proportion of illiterates. Illiteracy is concentrated in the rural areas of the district and among females. This shows that, although the literacy rates have increased the number of illiterates is significant.

### 4.2.2 Literacy Attainments by Gender

Similar to other regions in the country, male-female disparity in literacy is quite high across taluks of Dharwad district with male literacy rate (MLR) being consistently higher than that for females (Table 4.4). Female literacy rates (FLR) follow the same pattern as that of total literacy rates (TLR) across taluks. The gender inequality is quite high in all the taluks, with low literacy taluks reporting higher inequality than the high literate ones. Although

**Table 4.3: Characteristics of Illiterates in Dharwad District, 2011**

| Taluk | % to Dist | % Rural* | % Female* | % Rural Female* |
|---|---|---|---|---|
| Dharwad | 17.1 | 95.2 | 58.5 | 55.6 |
| Hubballi | 9.3 | 100.0 | 59.7 | 59.7 |
| Kalghatgi | 11.5 | 91.7 | 57.2 | 52.4 |
| Kundgol | 10.3 | 89.4 | 60.6 | 54.2 |
| Navalgund | 12.0 | 73.4 | 61.0 | 45.3 |
| District | 100.0 | 54.2 | 58.7 | 32.1 |
| Total Number | 545359 | 295530 | 319929 | 175285 |

*Note: *: to respective taluk's population*
*Source: Annexure 4.1*

**Table 4.4: Literacy Rates in Dharwad District by Gender in Dharwad District, 2001 and 2011 (% to respective population)**

| Taluk | 2001 | | | 2011 | | | Change | |
|---|---|---|---|---|---|---|---|---|
| | Male | Female | Gender Gap | Male | Female | Gender Gap | Male | Female |
| Dharwad | 80.7 | 63.1 | 17.6 | 86.6 | 74.4 | 12.3 | 5.9 | 11.3 |
| Hubballi | 84.9 | 69.7 | 15.2 | 89.3 | 79.0 | 10.2 | 4.3 | 9.3 |
| Kalghatgi | 69.3 | 46.6 | 22.7 | 76.7 | 60.4 | 16.4 | 7.5 | 13.8 |
| Kundgol | 78.1 | 52.0 | 26.1 | 83.5 | 65.1 | 18.4 | 5.4 | 13.1 |
| Navalgund | 77.2 | 50.0 | 27.2 | 84.0 | 65.0 | 19.0 | 6.8 | 15.0 |
| District | 80.8 | 61.9 | 18.9 | 86.4 | 73.5 | 12.9 | 5.6 | 11.5 |
| State | 76.1 | 56.9 | 19.2 | 82.5 | 68.1 | 14.4 | 6.4 | 11.2 |

*Source: Census Documents for respective years*

An encouraging trend, however, is the higher increase in FLR vis-a-vis the MLR. FLR have increased faster, more so, in backward taluks. Hence, ensuring greater FLR would not only increase total literacy but would also bring about equity in literacy attainments.

*Literacy rates have increased for all categories. But it is relatively more in rural areas and for females. The increase is also higher in relatively low literate taluks like Navalgund, Kalghatgi and Kundgol. It is observed that rural females have the highest increases in literacy but the urban males the lowest. These trends are expected to reduce the disparities.*

### 4.2.3 Literacy Attainments by Place of Residence

Literacy rates as seen above, vary by taluks and within each taluk, they diverge between rural and urban areas. In fact, education is a leading indicator which takes along with it the other indicators of development. In order to examine the features of educational development in Dharwad district, Table 4.5 furnishes information on literacy rates by rural-urban residence and gender within each category.

Urbanization and literacy are positively correlated. Literacy rates are higher in urban areas and higher the urbanization, higher is the literacy. This basically explains why Hubballi and Dharwad taluks report higher literacy attainments. The data shows that the rural literacy rates (RLR) in the district was about 61 and 72 per cent, respectively, in 2001 and 2011 while the urban literacy rates (ULR) were 80 and 86 per cent, during the same period. The higher urban FLR than rural MLR indicates the nature of disparity. Of course, MLR was quite higher than the FLR in both urban and rural areas. Across the taluks, the level of urbanization guided the literacy attainments too. Thus, in urban Dharwad, about 87 per cent of males were literate in 2001 compared to 73 per cent in rural areas, which increased to 90 per cent and 81 per cent, respectively, in 2011.

Literacy rates have increased for all categories. But it is relatively more in rural areas and for females. The increase is also higher in relatively low literate taluks like Navalgund, Kalghatgi and Kundgol. It is observed that rural females have the highest increases in literacy but the urban males the lowest. These trends are expected to reduce the disparities, which is evident for the period 2001-2011 as shown in Table 4.6.

**Table 4.5: Literacy Attainments by Place of Residence and Gender in Dharwad District, 2001 and 2011 (% to respective population)**

| Taluk | 2001 | | | | | | 2011 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Rural | | | Urban | | | Rural | | | Urban | | |
| | P | M | F | P | M | F | P | M | F | P | M | F |
| Dharwad | 57.70 | 69.17 | 45.63 | 82.27 | 88.76 | 75.36 | 71.28 | 79.69 | 62.39 | 87.26 | 91.74 | 82.75 |
| Hubballi | 63.09 | 75.54 | 49.93 | 80.99 | 87.21 | 74.50 | 73.68 | 82.53 | 64.49 | 86.47 | 90.75 | 82.16 |
| Kalghatgi | 56.60 | 67.99 | 44.43 | 72.05 | 79.85 | 63.99 | 67.52 | 75.78 | 58.69 | 79.13 | 84.73 | 73.44 |
| Kundgol | 64.46 | 77.44 | 50.74 | 73.00 | 83.21 | 62.12 | 74.18 | 83.40 | 64.50 | 76.96 | 84.33 | 69.46 |
| Navalgund | 63.10 | 77.07 | 48.43 | 66.02 | 77.52 | 54.09 | 74.03 | 84.11 | 63.46 | 76.36 | 83.79 | 68.88 |
| District | 60.77 | 73.13 | 47.70 | 80.31 | 87.00 | 73.28 | 72.09 | 80.98 | 62.72 | 85.92 | 90.49 | 81.31 |
| State | 59.33 | 70.45 | 48.01 | 80.58 | 86.66 | 74.12 | 68.73 | 77.61 | 59.71 | 85.78 | 90.04 | 81.36 |

*Source: Census documents for respective years*

The values are calculated as difference between ULR and RLR in respective categories. Thus, in 2011, for the state as a whole the urban-rural gap is about 17 per cent and that for females is 22 per cent. However, this is lower than in 2001 indicating that RLR is gradually picking up. For the district, the overall rural-urban gap was about 14 per cent and for females it was 19 per cent. It is observed that LRs for rural and urban areas have almost converged in Kundgol and Navalgund taluks. But the gaps are still considerably higher.

The urban-rural gaps are the highest in Dharwad taluk and lowest in Navalgund taluk. In fact, in 2011 rural MLR in Navalgund was marginally higher than that of urban MLR. Similarly, the gaps are high with respect to FLR. This only indicates that people in rural areas still continue to think education as not a necessary requirement, that too for females. This attitude needs to be changed through suitable interventions. In order to look more closely at these disparities, the gender gaps in literacy achievements are given in Table 4.7.

The gender gap, defined as the difference between male and female literacy rates, is very high at 14 per cent (2011) for the state as a whole and still higher at 18 per cent in rural Karnataka. Of course, it has come down between 2001 and 2011. The gender gaps in rural areas are almost double that in the urban areas in the state as well as in the district. This could be due to various factors. Parents may not be yet willing to send girl children to schools expecting them to help in household chores and family occupations, the schooling facilities might not have been adequate, or there may be a feeling that it is not necessary for the girl child to attend schools.

But the fact that the gaps are declining hints at the changing attitudes and improvement of facilities. However, greater efforts are needed in backward taluks like Kalghatgi, Kundgol and Navalgund where the gaps are still higher. It is to be noticed that urbanization

**Table 4.6: Urban - Rural Gaps in Literacy Rates in Dharwad District, 2001 & 2011 (%)**

| Taluk | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| | Persons | Male | Female | Persons | Male | Female |
| Dharwad | 24.6 | 19.6 | 29.7 | 16.0 | 12.1 | 20.4 |
| Hubballi | 17.9 | 11.7 | 24.6 | 12.8 | 8.2 | 17.7 |
| Kalghatgi | 15.5 | 11.9 | 19.6 | 11.6 | 9.0 | 14.8 |
| Kundgol | 8.5 | 5.8 | 11.4 | 2.8 | 0.9 | 5.0 |
| Navalgund | 2.9 | 0.5 | 5.7 | 2.3 | -0.3 | 5.4 |
| District | 19.5 | 13.9 | 25.6 | 13.8 | 9.5 | 18.6 |
| State | 21.3 | 16.2 | 26.1 | 17.1 | 12.4 | 21.7 |

*Source: Table 4.5*

**Table 4.7: Gender Gaps in Literacy in Dharwad District, 2001 and 2011 (%)**

| Taluk | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| | Total | Rural | Urban | Total | Rural | Urban |
| Dharwad | 17.6 | 23.5 | 13.4 | 12.3 | 17.3 | 9.0 |
| Hubballi | 15.2 | 25.6 | 12.7 | 10.2 | 18.0 | 8.6 |
| Kalghatgi | 22.7 | 23.6 | 15.9 | 16.4 | 17.1 | 11.3 |
| Kundgol | 26.1 | 26.7 | 21.1 | 18.4 | 18.9 | 14.9 |
| Navalgund | 27.2 | 28.6 | 23.4 | 19.0 | 20.7 | 14.9 |
| District | 18.9 | 25.4 | 13.7 | 12.9 | 18.3 | 9.2 |
| State | 19.2 | 22.4 | 12.5 | 14.4 | 17.9 | 8.7 |

*Source: Table 4.5*

*That the gaps are declining hints at the changing attitudes and improvement of facilities.*

has a favourable impact on reducing gender gaps as well. Therefore, if universal education is to materialize, focus should be on rural areas and female education.

The literacy gaps are not only across regions and gender, they are also stark across social groups. Indian society being a heterogeneous one, economic status differs by social categories and so also the other development indicators. Hence, it would be rewarding to study the status in literacy across social categories. The available data is presented in Table 4.8.

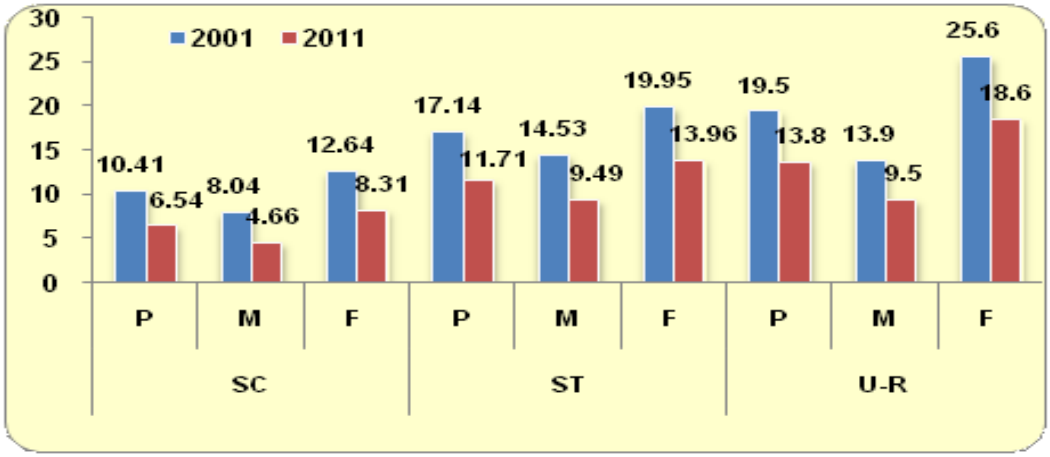
It could be observed that the literacy attainment of disadvantaged social groups is quite low compared to the general population. However, the change in literacy has been quite significant for females in both SC and ST categories. This tendency needs to be reinforced in the coming days to attain universal literacy. Figure 4.2 depicts the gaps in literacy expressed as the difference between general population and SC and ST population as well as between urban and rural areas. The gaps have been lower for SC sections compared to ST sections, but gaps for females are still quite high compared to that for males. More severe is the rural-urban gaps in literacy.

**Table 4.8: Literacy Rates in Dharwad District by Social Groups, 2001 and 2011 (% to respective population)**

| Taluk | 2001 | | | | | | 2011 | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | SC | | | ST | | | SC | | | ST | | |
| | P | M | F | P | M | F | P | M | F | P | M | F |
| Dharwad | 50.64 | 63.9 | 37.04 | 45.15 | 55.82 | 34.08 | NA | NA | NA | NA | NA | NA |
| Hubballi | 45.51 | 59.87 | 31.03 | 47.40 | 59.44 | 34.38 | NA | NA | NA | NA | NA | NA |
| Kalghatgi | 43.44 | 54.91 | 31.47 | 46.40 | 56.84 | 34.71 | NA | NA | NA | NA | NA | NA |
| Kundgol | 46.83 | 61.03 | 32.05 | 52.72 | 68.03 | 36.57 | NA | NA | NA | NA | NA | NA |
| Navalgund | 50.72 | 64.87 | 36.28 | 49.84 | 63.54 | 35.34 | NA | NA | NA | NA | NA | NA |
| District | 61.19 | 72.76 | 49.26 | 54.46 | 66.27 | 41.95 | 73.46 | 81.74 | 65.19 | 68.29 | 76.91 | 59.54 |

*Note: NA: Not Available ; Source: Census Documents*

**Figure 4.2: Gaps in Literacy Attainments in Dharwad District**




*Note: SC=General-SC; ST=General-ST; U-R=Urban-Rural* *Source: Tables 4.8 and 4.10*

### 4.3. Enrolment

The progress of literacy and education depends to a large extent upon the level of enrolment of children in schools. Enrolment refers to the number of children taking admission in schools from among the relevant age cohort. Enrolment is itself a function of availability of school infrastructure, willingness of parents to send children to school and, of course, willingness of children to attend schools. All these are very complex factors in themselves.

Right from the beginning, the governments have undertaken to provide free and compulsory education to children, at least at primary and secondary levels. Hence, the policy has been to open schools in all habitations, construct school buildings and provide other physical facilities and appoint teachers. Moreover, in order to attract students and motivate parents to send children to schools, a number of schemes are being implemented. This section tries to present the level of enrolment of students in primary and secondary schools in Dharwad district and study if it has any bearing on literacy attainments and human development.

Table 4.9 provides information on enrolment in primary schools across gender and taluks in Dharwad district for 2005-06 and 2011-12. Enrolment in primary section increased from 241595 in 2005-06 to 273449 in 2011-12, by about 13 per cent.

Enrolment of both boys and girls has increased but that of girls increased by a higher proportion. The percentage increase in girls' enrolment was about 15 per cent compared to 12 per cent for that of boys. But there was a very marginal change in gender composition of enrolment, the share of girls enrolled in total enrolment increased marginally from 48.2 per cent to 48.8 per cent. Across the taluks, Hubballi and Dharwad account for a major share of enrolment and also relatively

Inside the classroom



**Table 4.9: Enrolment in Primary Schools in Dharwad District, 2005-06 and 2011-12**

| Taluk | 2005-06 | | | | 2011-12 | | | | % Change | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Boys | Girls | Total | % Girls | Boys | Girls | Total | % Girls | Boys | Girls | Total |
| Dharwad | 37337 | 34395 | 71732 | 47.9 | 43787 | 40315 | 84102 | 47.9 | 17.28 | 17.21 | 17.24 |
| Hubballi | 49484 | 46269 | 95753 | 48.3 | 60078 | 59167 | 119245 | 49.6 | 21.41 | 27.88 | 24.53 |
| Kalghatgi | 12044 | 10986 | 23030 | 47.7 | 12040 | 11346 | 23386 | 48.5 | -0.03 | 3.28 | 1.55 |
| Kundgol | 12275 | 11804 | 24079 | 49.0 | 11070 | 10421 | 21491 | 48.5 | -9.82 | -11.72 | -10.75 |
| Navalgund | 14071 | 12930 | 27001 | 47.9 | 12931 | 12294 | 25225 | 48.7 | -8.10 | -4.92 | -6.58 |
| District | 125211 | 116384 | 241595 | 48.2 | 139906 | 133543 | 273449 | 48.8 | 11.74 | 14.74 | 13.18 |

*Source: DISE, 2012-13*

higher increases in it. Hubballi taluk continues to have the largest enrolment followed by Dharwad, Navalgund at second and third places, respectively. However, Kundgol which had the fourth largest enrolment on 2005-06 slipped to the fifth position as Kalghatgi's enrolment improved.

Thus, while Hubballi taluk has recorded an increase of about 25 per cent in enrolment and Dharwad of 15 per cent, Kundgol has witnessed decrease in enrolment by about 11 per cent and Navalgund by about 7 per cent. Increase in Kalghatgi is by 1.5 per cent. Most of this change is witnessed with respect to enrolment of girls, Hubballi reports the highest increase while Kundgol records the highest decrease. The enrolment in Kalghatgi taluk for boys, Kundgol and Navalgund taluks for both boys and girls has shown negative tendency. A possible reason for this might be that the students might have taken admission to schools in other areas, rather than their own places. Kundgol and Navalgund report higher decline in enrolments. As observed in Chapter 2, Kundgol and Navalgund taluks witnessed lower levels of population growth compared to the other taluks. Similarly, as is clear from Annexure 4.2, there has been a general decline in the population in 0-6 age groups, which might have also caused enrolment to decline.

*The primary reason for this increase in enrolment could be increase in urban population, the preference of parents to send their children to urban schools rather than in their own villages.*

This is also reflected in the percentage share of taluks in total enrolment in the district as given in Table 4.10. The combined share of Hubballi and Dharwad taluks has increased from about 69 per cent in 2005-06 to about 74 per cent in 2011-12. Hubballi is the main gainer with nearly 4 per cent increase in its share of the district's enrolment and Dharwad sharing 1 per cent of it.

Navalgund, followed by Kundgol have witnessed decline in their share of enrolment by about 2 per cent each and Kalghatgi by about 1 per cent. It should be noticed that within Hubballi and Dharwad taluks, the share of urban schools was very high at 84 per cent and 64 per cent of their respective taluk enrolment. The primary reason for this increase in enrolment could be increase in urban population, the preference of parents to send their children to urban schools rather than in their own villages. Setting

**Table 4.10: Taluk wise Share in Enrolment in Dharwad District(%)**

| Education Block | 2005-06 | | | 2011-12 | | | Change | | |
|---|---|---|---|---|---|---|---|---|---|
| | B | G | T | B | G | T | B | G | T |
| Dharwad | 29.82 | 29.55 | 29.69 | 31.30* | 30.19* | 30.76* | 1.48 | 0.64 | 1.06 |
| Dharwad city | NA | NA | NA | 18.37 | 17.39 | 17.89 | - | - | - |
| Hubballi | 39.52 | 39.76 | 39.63 | 42.94* | 44.31* | 43.61* | 3.42 | 4.55 | 3.97 |
| Hubballi city | NA | NA | NA | 30.85 | 32.48 | 31.65 | - | - | - |
| Kalghatgi | 9.62 | 9.44 | 9.53 | 8.61 | 8.50 | 8.55 | -1.01 | -0.94 | -0.98 |
| Kundgol | 9.80 | 10.14 | 9.97 | 7.91 | 7.80 | 7.86 | -1.89 | -2.34 | -2.11 |
| Navalgund | 11.24 | 11.11 | 11.18 | 9.24 | 9.21 | 9.22 | -2.00 | -1.90 | -1.95 |
| District | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 | | | |

*Note:* *B: Boys, G: Girls, T: Total*
** Inclusive of city figures*
*Source: DISE, 2012-13*

up of hostels, other incentive schemes and improvement in transport facilities might have also contributed to this process.

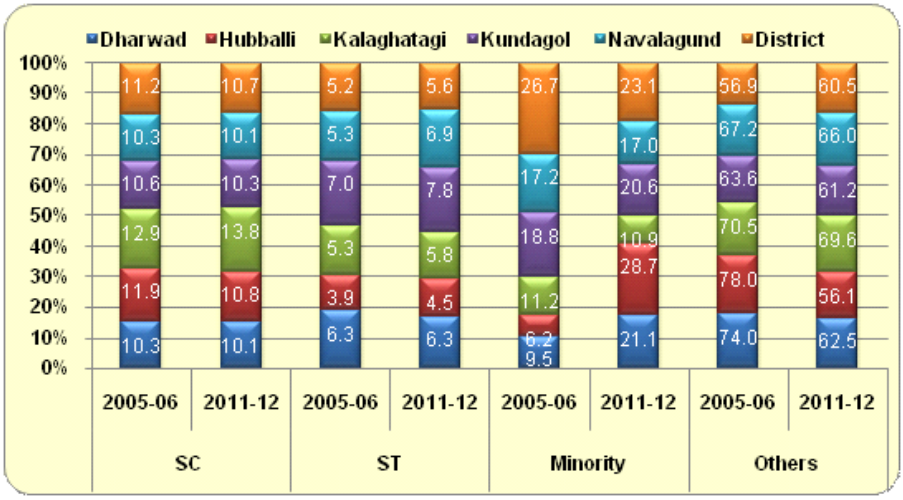
### 4.3.1. Social Group-wise Enrolment

Figure 4.3 shows the percentage distribution of enrolment by social groups for 2005-06 and 2011-12.

The percentage share in enrolment is the lowest for ST students at 5 per cent, followed by SCs at 11 per cent. The combined enrolment of SC and ST students amounts to 16 per cent, which is not proportionate to their share in population. On the other hand, the share of minority students is 27 per cent and others is 57 per cent. The share of minorities in enrolment is quite high in Kundgol, Navalgund and Kalghatgi, but less than 10 per cent in Hubballi and Dharwad. Kundgol seems to have more diversified enrolment status than the other taluks of the district.

By 2011-12, this composition had undergone changes with the share of SCs and minorities declining marginally, while that of STs and others increasing. The enrolment share of STs has increased in all taluks, but that of SCs has increased only in Kundgol and declined marginally in all other taluks. Interesting trends are with respect to minority enrolment. Their per cent share in the taluk total enrolment increased in Dharwad, Hubballi and Kundgol, but declined

**Figure 4.3: Share of Enrolment in Dharwad District by Social Groups (%), 2005-06 and 2011-12**




*Source: DISE, 2011-12*

marginally in the other two taluks. The other castes' share declined in all the taluks, marginally. Thus, there is an improvement of the enrolment of STs and minorities, which is a good sign as far as inclusive education is concerned.

### 4.3.2. Enrolment Ratio

What matters for policy making for achieving universal literacy is whether all children in the eligible age cohort are enrolled and attending the schools or not. The analysis of enrolment ratios is useful here. There are two types of enrolment ratios - Gross and Net. Gross Enrolment Ratio (GER) refers to ratio of children enrolled in particular levels of grades to the population in the relevant age cohort (6-14 years for primary, 15-16 for secondary), irrespective of age. Net Enrolment Ratio (NER) refers to the ratio of children enrolled in particular levels of

At Study



grades within the given age cohort. Thus, while the maximum value of NER is 100 and that for GER could exceed 100. This is because, there is a likelihood of children from other regions attending in a given region; repeaters and drop outs getting enrolled. Table 4.11 gives data on enrolment ratios in Dharwad district.

The GER in Dharwad district is 114.4 in 2011-12, which is almost similar for boys and girls. Obviously, Hubballi has the highest GER at 138.0, which seems to attract students from neighbouring taluks as well as from rural areas. But the GER has declined in Hubballi and Navalgund taluks, while it has increased in the other taluks. This reiterates that the educational facilities have improved in hitherto underdeveloped regions. The decline in absolute enrolment observed previously and the rise in enrolment ratios indicate that more number of children in the eligible age cohorts are getting admitted to schools in Kundgol and Navalgund taluks. Of course, GER in Navalgund taluk has come down. That Kundgol and Kalghatgi taluks have recorded increased GERs might indicate many children who had left schooling might have joined back to schools. NER is almost 100 in all taluks for both boys and girls.

## 4.4. Attendance, Dropout, Out of School Children and Mainstreaming of Children

### 4.4.1. Dropout Rates

Enrolment alone does not ensure learning. The students should attend schools regularly, should not leave school in the middle and should move on to the next grade. Except in emergency, the students should be able to attend schools regularly and finish the grades satisfactorily. In this context, the dropout rate (DOR) and the proportion of out of school children (OOSC) help us to study the context properly (See Table 4.12).

DOR is the proportion of children enrolled but not attending schools for a specific period of time. With realization of education in skill building, human capital formation and consequent impact on income earning capacity, the people

**Table 4.11: GER and NER in Dharwad District, 2005-06 and 2011-12**

| Taluk | GER | | | | | | NER | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | 2005-06 | | | 2011-12 | | | 2005-06 | | | 2011-12 | | |
| | Boys | Girls | Total | Boys | Girls | Total | Boys | Girls | Total | Boys | Girls | Total |
| Dharwad | 96.1 | 91.2 | 93.7 | 108.2 | 105.9 | 107.0 | 82.0 | 77.9 | 80.0 | 99.6 | 99.7 | 99.7 |
| Hubballi | 178.9 | 178.8 | 178.8 | 138.9 | 137.1 | 138.0 | 100.0 | 100.0 | 100.0 | 99.3 | 99.6 | 99.4 |
| Kalghatgi | 102.9 | 95.6 | 99.4 | 109.8 | 109.6 | 109.7 | 60.1 | 61.2 | 60.6 | 98.9 | 99.3 | 99.1 |
| Kundgol | 108.5 | 108.2 | 108.3 | 111.4 | 111.5 | 111.5 | 79.1 | 80.0 | 79.5 | 99.0 | 99.0 | 99.0 |
| Navalgund | 112.6 | 111.7 | 112.2 | 107.6 | 108.3 | 107.9 | 75.6 | 79.3 | 77.5 | 99.3 | 99.3 | 99.3 |
| District | 116.5 | 108.9 | 112.8 | 114.8 | 114.0 | 114.4 | 81.7 | 75.1 | 78.5 | 99.5 | 99.5 | 99.5 |

*Source: DISE, 2011-12*

**Table 4.12: Primary Dropout Rates in Dharwad District, 2011-12 (%)**

| Taluk | 2011-12 | | |
|---|---|---|---|
| | Boys | Girls | Total |
| Dharwad | 6.08 | 6.76 | 6.41 |
| Hubballi | 7.96 | 8.39 | 8.17 |
| Kalghatgi | 5.91 | 6.90 | 6.40 |
| Kundgol | 5.84 | 7.49 | 6.66 |
| Navalgund | 7.44 | 9.90 | 8.66 |
| District | 4.76 | 5.08 | 4.91 |

*Source: DISE, 2011-12*

themselves are sending their children to schools and are motivating them to attend schools regularly. This has been supplemented by government programmes for attracting students and encouraging them to stay back in schools. As a result, the DOR has been kept at a lower level in the district at less than 5 per cent. But DOR among girls is higher than among boys. Across taluks, Navalgund taluk has the highest DOR and Dharwad has the lowest. Further, girls' DOR is higher in all taluks.

The dropout occurs for many reasons. The student either does not evince interest in learning or the facilities in the school (especially for the girl child) are not that conducive or poverty of the family forces the child to leave school and attend work. Government has initiated a number of programmes for reducing dropping out of children from school. Overtime, these have had favourable impact on retention ratios of children in primary schools.

### 4.4.2. Out of School Children

A similar indicator reflecting the inability of certain proportion of children not attending schools is the OOSC. These are the ones who never got a chance to enrol in schools and have stayed out of formal schooling stream. The per cent OOSC represents the inefficiency of the education system in providing universal education. There were 390 OOSC in Dharwad district in 2011-12, a large majority of whom were in Kalghatgi and Dharwad taluks, together sharing more than 60 per cent of such OOSC. Kundgol and Navalgund taluks had around 11 per cent each. The problem is of lower intensity in the urban areas (Figure 4.4).

However, the problem reflects the extent of efforts needed to be made for ensuring education for all. The proportion of girl OOSC is lower at 40 per cent and

**Figure 4.4: Composition of OOSC Dharwad District, 2011-12 (%)**




*Source: DISE, 2011-12*

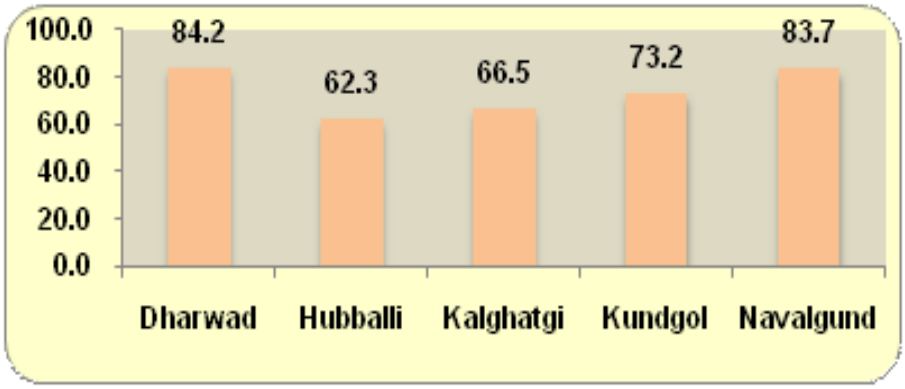
higher among SCs and Muslims. Similarly, OOSC among Muslim students is higher which suggests for specific measures.

### 4.4.3. Mainstreaming of Dropouts

Government has initiated programmes to mainstream the dropped out children so that they not only enter the formal schooling stream but also catch up in learning along with others. The efforts have yielded considerable results (Figure 4.5).

The values indicate the efforts made and the gap that still remains to be covered in mainstreaming the children who are out of school. Programmes like 'Marali Baa Shalege', 'Chinnara Angala', etc., have helped in bringing back considerable number of children to schools. The proportion being higher in Dharwad, Navalgund, Kundgol and Kalghatgi taluks suggests that efforts have been made in areas where the problem of dropout was severe.

**Figure 4.5: Dropout Children Mainstreamed in Dharwad District,2011-12 (%)**




*Source: DISE, 2011-12*

### 4.4.4. Retention Ratios

Retention refers to sustenance of students enrolled till they complete a given class or level of education. That speaks of the resilience of the system to continue to provide schooling to children in a particular region. Table 4.13 reports almost total retention.

Urban areas report relatively higher ratios. This is obviously because, physical facilities are better in urban schools and parents are more motivated to send children to schools. Further, there is little compulsion to withdraw children from schools to send them to work.

**Table 4.13: Retention Ratios in Primary Schools in Dharwad District (%)**

| Taluk | 2006-07 | | | 2011-12 | | |
|---|---|---|---|---|---|---|
| | Boys | Girls | Total | Boys | Girls | Total |
| Dharwad | 100.00 | 100.00 | 100.00 | 97.97 | 97.75 | 97.86 |
| Dharwad city | NA | NA | NA | 99.61 | 99.02 | 99.33 |
| Hubballi | 100.00 | 100.00 | 100.00 | 97.35 | 97.20 | 97.28 |
| Hubballi city | NA | NA | NA | 98.81 | 99.42 | 99.12 |
| Kalghatgi | 99.17 | 99.53 | 99.34 | 98.03 | 97.70 | 97.87 |
| Kundgol | 97.61 | 97.75 | 97.68 | 98.05 | 97.50 | 97.78 |
| Navalgund | 97.86 | 98.77 | 98.31 | 97.52 | 96.70 | 97.11 |
| District | 100.00 | 100.00 | 100.00 | 98.41 | 98.31 | 98.36 |

*Source: DISE, 2011-12*

## 4.5. Transition Rates for Children enrolled at 6th Class as compared to the children enrolled at 5th Class as well as 8th and 7th in a particular year

The transition rate for 6th standard children worked out as proportion of children enrolled at 5th standard is given in Table 4.14.

**Table 4.14: Transition Rates of children enrolled in 5th standard and moving on to 6th standard in Dharwad district, 2011-12**

| Taluk | Boys | Girls | Total |
|---|---|---|---|
| Dharwad | 98.78 | 96.55 | 97.68 |
| Hubballi | 98.78 | 96.55 | 97.68 |
| Kalghatgi | 96.95 | 98.18 | 97.54 |
| Kundgol | 99.20 | 95.11 | 97.24 |
| Navalgund | 90.92 | 91.53 | 91.22 |
| District | 96.90 | 95.38 | 96.15 |

*Source: DISE, 2011-12*

The rates reflect the percentage of children who successfully completed 6th standard. The ratio ranges between 90.92 and 99.2, indicating a better movement of students from one grade to the other suggesting a good transition of students from primary to upper primary level. With a policy that no child should be failed, the transition rate should only reflect the DOR. Hence, quantitatively, there is a considerable progress in education, reduction of illiteracy and containing drop outs at the primary level.

## 4.6. Secondary School Enrolment and Dropout Rates

Secondary schooling is the bridge between primary schooling and higher education. It develops essential skills relating to subjects in general and prepares a student for thinking future career. Hence, secondary schooling is an important link in the educational system. There were 377 secondary, higher secondary schools in Dharwad district in 2011-12, one-third of which were in Hubballi city alone. Dharwad city had another 19 per cent of the schools, together the HDMC area accounted for 52 per cent of secondary schools. Rural Hubballi, rural Dharwad and Navalgund taluks had about 10 per cent of schools each and Kalghatgi and Kundgol having 8.5 per cent each. Thus, there was a concentration of schools in Hubballi and Dharwad cities, obviously owing to historical reasons as well as a very high population therein. The distribution of schools in Dharwad by management and taluks is shown in Table 4.15.

**Table 4.15: Distribution of Number of Schools by Management Type in Dharwad district, 2011-12**

| Taluk/ Region | All | Govt | Pvt | | |
|---|---|---|---|---|---|
| | | | Total | PA | PUA |
| Dharwad | 99 | 25 | 74 | 42 | 32 |
| Dharwad City | 60 | 7 | 53 | 28 | 25 |
| Hubballi | 166 | 22 | 144 | 48 | 96 |
| Hubballi City | 121 | 9 | 112 | 36 | 76 |
| Kalghatgi | 36 | 19 | 17 | 11 | 6 |
| Kundgol | 33 | 18 | 15 | 9 | 6 |
| Navalgund | 43 | 17 | 26 | 15 | 11 |
| District | 377 | 101 | 276 | 125 | 151 |

*Note: Govt: Government, Pvt: Private, PA: Private Aided, PUA: Private Unaided*
*Source: RMSA Document, DDPI, Dharwad*

Of the 377 schools, 276, i.e, 73 per cent were in the private sector. Of these private schools again, 125 were government aided schools and remaining 151 were unaided schools. Thus, more than half of the private schools or 40 per cent of all schools were unaided schools. The infrastructure, teachers and other facilities would be expected to be of poorer quality as there would not

be enough resources to spend on these. The number of teachers is also expected to be lesser and not adequately qualified. Alternatively, it may also be argued that these schools would attract the richer sections to enrol their children in schools, promising them quality infrastructure and teaching. But the fact is that in secondary education, private sector is playing a predominant role in the district, more so, in the urban areas. Hubballi city alone accounts for more than half of the private unaided schools and Hubballi and Dharwad taluks together share 85 per cent of such schools.

### 4.6.1. Enrolment

Information on the extent of secondary school enrolment in Dharwad district is furnished in Table 4.16.

The total enrolment in secondary schools during the year 2011-12 was 52,391, of which 24,693 were girls accounting for 47 per cent of total secondary school enrolment.

**Table 4.16: Features of Secondary School Enrolment in Dharwad District, 2011-12**

| Taluk/ Region | Total Enrolment 9-10 | | | % Female Enrolment | | | % to District Total | | |
|---|---|---|---|---|---|---|---|---|---|
| | Male | Female | Total | Total | Urban | Rural | Total | Urban | Rural |
| Dharwad | 8658 | 7627 | 16285 | 46.8 | 44.7 | 46.1 | 31.1 | 1.9 | 29.1 |
| Dharwad City | 5259 | 4736 | 9995 | 47.4 | 47.4 | - | 19.1 | 30.3 | - |
| Hubballi | 12076 | 10884 | 22960 | 47.4 | 40.3 | 46.5 | 43.8 | 5.4 | 21.8 |
| Hubballi City | 8739 | 8191 | 16930 | 48.4 | 48.4 | - | 32.3 | 51.4 | - |
| Kalghatgi | 2199 | 1986 | 4185 | 47.5 | 47.4 | 47.5 | 8.0 | 2.8 | 16.8 |
| Kundgol | 2231 | 2019 | 4250 | 47.5 | 44.6 | 48.3 | 8.1 | 2.6 | 17.4 |
| Navalgund | 2534 | 2177 | 4711 | 46.2 | 43.7 | 47.8 | 9.0 | 5.5 | 14.9 |
| District | 27698 | 24693 | 52391 | 47.1 | 47.2 | 47 | 100 | 62.9* | 37.1* |

*Note: * Percentage to total enrolment of the district*
*Source: RMSA Document, DDPI, Dharwad*

Urban schools enrolled 26,925 or 51 per cent of these students. Thus enrolment of boys and that in urban areas were higher. Hubballi city had the highest enrolment with nearly one-third of students enrolled in secondary schools, and Dharwad city accounted for about 19 per cent. Together, Hubballi and Dharwad cities enrolled a little more than half of the total students in the district. While rural parts of Hubballi and Dharwad had 12 per cent of secondary enrolment each, the other taluks had 8-9 per cent of enrolment each.

Looking at rural - urban enrolment, once again Hubballi alone enrolled more than half of the urban secondary school students and Dharwad nearly one-third. Together, they accounted for 80 per cent of the secondary school students in the urban areas. This is a huge concentration of students that has implications for quantity of infrastructure and quality of teaching. The other urban places had a very little enrolment.

Even with respect to rural enrolment, Hubballi and Dharwad together shared 51 per cent of secondary enrolment, Kalghatgi and Kundgol about 17 per cent each, and Navalgund accounting for the remaining 15 per cent. Thus, secondary enrolment is clearly concentrated in Hubballi and Dharwad taluks mainly because of larger number of

schools and also because of availability of hostels, coaching facilities, etc. This calls for improving the quality of schooling in other parts of the district. How is the enrolment distributed in different type of schools? Table 4.17 gives information on the enrolment shares of different schools for the year 2011-12.

As could be expected private schools account for three-fourths of enrolment. In Dharwad and Hubballi cities, it is almost 90 per cent. Enrolment in private unaided schools is the highest in Hubballi city at more than half of total enrolment in that area. However, in taluks of Kundgol and Kalghatgi, enrolment in government schools is larger than that in the private schools. These two taluks have lesser enrolment in private unaided schools.

**Table 4.17: % Distribution of Enrolment in Secondary Schools by Management, 2011-12**

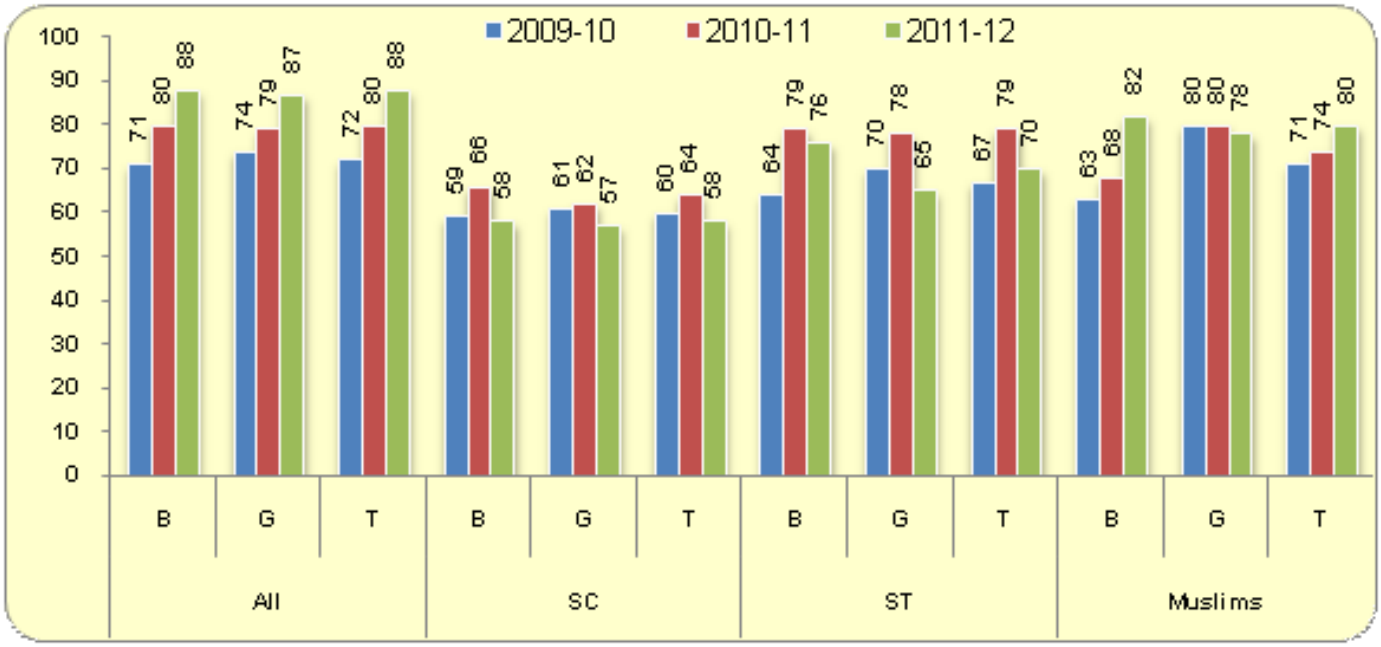
| Taluk/ Region | Enrolment | | | | Teachers | | | |
|---|---|---|---|---|---|---|---|---|
| | Govt | Pvt | PA | PUA | Govt | Pvt | PA | PUA |
| Dharwad | 41.2 | 58.8 | 45.2 | 13.6 | 39.2 | 60.8 | 31.8 | 29.0 |
| Dharwad City | 9.2 | 90.8 | 57.5 | 33.3 | 7.8 | 92.2 | 48.9 | 43.3 |
| Hubballi | 31.4 | 68.6 | 38.9 | 29.7 | 36.0 | 64.0 | 26.3 | 37.7 |
| Hubballi City | 10.3 | 89.7 | 37.4 | 52.3 | 5.8 | 94.2 | 29.7 | 64.6 |
| Kalghatgi | 51.4 | 48.6 | 41.0 | 7.6 | 54.1 | 45.9 | 30.5 | 15.4 |
| Kundgol | 56.2 | 43.8 | 38.2 | 5.6 | 59.0 | 41.0 | 27.9 | 13.1 |
| Navalgund | 36.3 | 63.7 | 49.9 | 13.8 | 41.3 | 58.7 | 36.0 | 22.7 |
| District | 25.6 | 74.4 | 43.8 | 30.6 | 25.2 | 74.8 | 33.9 | 40.9 |

*Note: Govt: Government, Pvt: Private, PA: Private Aided, PUA: Private Unaided*
*Source: RMSA Document, DDPI, Dharwad*

### 4.6.2. Enrolment Ratios - GER

Figure 4.6 provides information on the trends in GER in secondary schools in Dharwad district. The GER in secondary schools has increased from 72 per cent in 2009-10 to 88 per cent in 2011-12. The increase is noticed for boys as well as girls. However, across social

**Figure 4.6: GER in Secondary Schools Dharwad District**




*Source: RMSA Document, DDPI, Dharwad*

groups, the GER for SC students is the least and has a shown a tendency to come down between 2009-10 and 2011-12. GER of ST students (70 per cent) is better than that of SCs (58 per cent); and the GER of Muslim students is still higher at 80 per cent.

Whereas the GER of girls was not very significantly different from that of boys in respect of SCs and all categories, GER among girls was quite lower in ST category and for Muslims. Thus, GER was increasing, but lower for the girls; it was lower for SCs; and it showed a declining tendency for ST and Muslim students. Table 4.18 furnishes the taluk wise GER in secondary schools of Dharwad district.

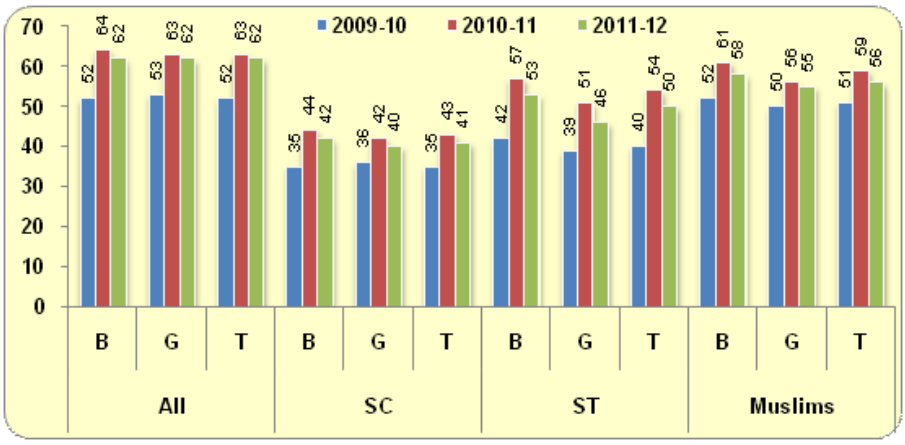
The GER in secondary schools is 88 per cent for the district as a whole, as high as 137 in Dharwad city and 119 in Hubballi (rural). Dharwad (rural) has reported the lowest GER. The GER for SCs is lower in all taluks compared to STs and others. Similarly, GER for boys has been higher in all social categories and all taluks, except for all and SCs in Hubballi city and STs in Kalghatgi and Navalgund taluks.

**Table 4.18: Taluk wise GER in Secondary Schools in Dharwad District, 2011-12**

| Taluk/ Region | All | | | SC | | | ST | | |
|---|---|---|---|---|---|---|---|---|---|
| | Boys | Girls | Total | Boys | Girls | Total | Boys | Girls | Total |
| Dharwad | 69 | 65 | 67 | 62 | 58 | 60 | 66 | 55 | 61 |
| Dharwad City | 140 | 133 | 137 | 88 | 84 | 86 | 160 | 92 | 126 |
| Hubballi | 128 | 110 | 119 | 140 | 110 | 126 | 126 | 126 | 126 |
| Hubballi City | 77 | 88 | 82 | 36 | 43 | 39 | 41 | 38 | 40 |
| Kalghatgi | 73 | 73 | 73 | 59 | 56 | 57 | 75 | 80 | 77 |
| Kundgol | 83 | 77 | 80 | 59 | 48 | 54 | 91 | 70 | 80 |
| Navalgund | 77 | 69 | 73 | 57 | 49 | 53 | 60 | 66 | 63 |
| District | 88 | 87 | 88 | 58 | 57 | 58 | 76 | 65 | 70 |

*Source: RMSA Document, DDPI, Dharwad*

**Figure 4.7: NER in Secondary Schools in Dharwad District**




*Source: RMSA Document, DDPI, Dharwad*

### 4.6.3. Enrolment Ratio - NER

Figure 4.7 provides information on the trends in NER in secondary schools in Dharwad district.

NER too has increased during 2009-10 and 2011-12 for all categories of people. Again, NER for SCs was the lowest followed by STs and Muslims. Whereas for the total population, the NER for boys and girls was equal, for all other categories, girls' NER was lower than that of boys. This suggests that specific interventions need to be initiated for increasing enrolment of children belonging to these sections. Table 4.19 furnishes the taluk wise NER in secondary schools of the district.

The NER in secondary schools is 62 per cent for the district as a whole, as high as 99 in Dharwad city. Navalgund taluk has reported the

lowest NER at 50. The NER for SCs is lower in all taluks compared to STs and all, except Hubballi - city and rural. Although NER is higher for boys, in general, it is higher for girls in all categories in Hubballi city, Kalghatgi and Navalgund; among SCs in Hubballi city; and among STs in Hubballi (city and rural), Kalghatgi and Navalgund taluks.

### 4.6.4. Retention Ratios

Unlike for primary education, where the retention ratios were higher and sometimes nearer 100 per cent, those for secondary education are lower (Table 4.20). Children having grown up, are withdrawn or forced to withdraw from schools for economic reasons. Therefore, retention rates in secondary schools are around 90 per cent. It is interesting to note that the retention rate for girls is higher than that for the boys. This is in all regions in 2011-12. This only suggests that there is a critical period during which girls drop out, if that is avoided their continuance in schools is unabated. Hence, programmes to motivate parents and girl students must be continued. Retention is relatively higher in urban areas.

Another qualitative aspect of educational performance is the extent of drop outs. Similar to the trends in retention ratios, the percentage dropouts in the secondary stage is higher vis-a-vis primary stage (Table 4.21).

**Table 4.19: Taluk wise NER in Secondary Schools in Dharwad District, 2011-12**

| Taluk/ Region | All | | | SC | | | ST | | |
|---|---|---|---|---|---|---|---|---|---|
| | Boys | Girls | Total | Boys | Girls | Total | Boys | Girls | Total |
| Dharwad | 54 | 50 | 52 | 51 | 43 | 47 | 56 | 44 | 50 |
| Dharwad City | 100 | 98 | 99 | 66 | 62 | 64 | 100 | 62 | 88 |
| Hubballi | 95 | 84 | 90 | 100 | 83 | 92 | 87 | 91 | 89 |
| Hubballi City | 52 | 57 | 54 | 24 | 28 | 26 | 23 | 24 | 24 |
| Kalghatgi | 52 | 53 | 52 | 42 | 39 | 40 | 57 | 59 | 58 |
| Kundagol | 55 | 52 | 53 | 41 | 34 | 38 | 58 | 47 | 52 |
| Navalgund | 49 | 51 | 50 | 37 | 35 | 36 | 42 | 51 | 46 |
| District | 62 | 62 | 62 | 42 | 40 | 41 | 53 | 46 | 50 |

*Source: RMSA Document, DDPI, Dharwad*

**Table 4.20: Taluk Wise Retention Rates, Dharwad District (%)**

| Taluk/ Region | 2009-10 | | | 2010-11 | | | 2011-12 | | |
|---|---|---|---|---|---|---|---|---|---|
| | Boys | Girls | Total | Boys | Girls | Total | Boys | Girls | Total |
| Dharwad | 86 | 87 | 86 | 82 | 88 | 85 | 83 | 90 | 86 |
| Dharwad City | 100 | 94 | 97 | 94 | 87 | 90 | 82 | 90 | 86 |
| Hubballi | 85 | 85 | 85 | 91 | 93 | 92 | 95 | 95 | 95 |
| Hubballi City | 100 | 94 | 97 | 95 | 99 | 97 | 95 | 99 | 97 |
| Kalghatgi | 87 | 87 | 87 | 99 | 92 | 96 | 88 | 93 | 90 |
| Kundgol | 82 | 88 | 85 | 88 | 91 | 90 | 88 | 94 | 91 |
| Navalgund | 89 | 88 | 89 | 86 | 87 | 86 | 77 | 86 | 82 |
| District | 93 | 90 | 92 | 92 | 92 | 92 | 88 | 94 | 91 |

*Source: RMSA Document, DDPI, Dharwad*

**Table 4.21: Dropout Rates at Secondary level in Dharwad District 2011-12 (%)**

| Taluk/ Region | All | | | SC | | | ST | | | Muslim | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | B | G | T | B | G | T | B | G | T | B | G | T |
| Dharwad | 17 | 10 | 14.5 | 18 | 4 | 12 | 8 | 20 | 14 | 30 | 20 | 26 |
| Dharwad City | 18 | 10 | 15 | 24 | 8 | 18 | 27 | 4 | 19 | 22 | -2 | 8 |
| Hubballi | 5 | 5 | 4 | 16 | 8 | 14 | 6 | 5 | 1 | 11 | 17 | 13 |
| Hubballi City | 5 | 1 | 3 | 3 | 7 | 2 | 21 | 27 | 4 | 18 | 16 | 17 |
| Kalghatgi | 12 | 7 | 10 | 5 | 10 | 2 | 29 | 4 | 14 | 5 | 22 | 13 |
| Kundgol | 12 | 6 | 9 | 28 | 22 | 25 | 19 | 15 | 17 | 14 | 24 | 19 |
| Navalgund | 23 | 14 | 18 | 32 | 27 | 30 | 17 | 10 | 13 | 26 | 31 | 28 |
| District | 12 | 6 | 9 | 12 | 10 | 11 | 19 | 3 | 9 | 19 | 15 | 17 |

*Note: B - Boys, G - Girls, T - Total*

*Source: RMSA Document, DDPI, Dharwad*

While DOR in primary stage is around 5, it is around 9 in the secondary stage. Likewise, DOR for girls is higher in the primary stage, but it is so for boys in the secondary stage. It reflects the need for boys to support the family. In fact DOR for boys is double the figures for girls. Across the social groups, the DOR is highest among Muslim students at 17 and among SC students at 11. Hence these are the vulnerable communities as far as continuance in school is concerned.

Table 4.22 gives information on transition rates at the secondary level for 2011-12. The transition rates, though not 100 per cent are relatively better and are higher for girls than the boys as well as in urban areas.

**Table 4.22: Transition Rates, in Dharwad district 2011-12 (%)**

| Taluk/ Region | Class VIII to IX | | | Class IX to X | | |
|---|---|---|---|---|---|---|
| | Boys | Girls | Total | Boys | Girls | Total |
| Dharwad | 99 | 101 | 100 | 94 | 96 | 95 |
| Dharwad City | 95 | 91 | 93 | 94 | 91 | 92 |
| Hubballi | 91 | 96 | 94 | 97 | 90 | 94 |
| Hubballi City | 95 | 100 | 98 | 90 | 94 | 92 |
| Kalghatgi | 93 | 104 | 98 | 80 | 86 | 83 |
| Kundgol | 93 | 86 | 90 | 95 | 87 | 91 |
| Navalgund | 107 | 67 | 87 | 89 | 97 | 93 |

*Source: RMSA Document, DDPI, Dharwad*

**Table 4.23: Pupil-Teacher Ratios in Dharwad District**

| Taluk/ Region | 2006-07 | 2011-12 |
|---|---|---|
| Dharwad | 32 | 30 |
| Dharwad city | - | 33 |
| Hubballi | 33 | 30 |
| Hubballi city | - | 34 |
| Kalghatgi | 34 | 31 |
| Kundgol | 33 | 26 |
| Navalgund | 31 | 26 |
| District | 33 | 31 |

*Source: DISE, 2011-12*

## 4.7. Pupil-Teacher Ratio (PTR)

The pupil-teacher ratio indicates the number of students a teacher has to teach on an average. Naturally, lesser the number better is the situation. There are prescribed norms for different levels of education. The norm for PTR in Karnataka for primary schools is 40, i.e., a teacher should be comfortably addressing to the needs of 40 children. Any value higher than this indicates that the learning environment is not conducive enough. Table 4.23 shows, that the urban areas have higher PTR than in rural areas, though within the norms.

For Dharwad district, the PTR is well within the norms and the district value is 31. Dharwad and Hubballi taluks each have 30 students per teacher and Kundgol and Navalgund have 26 students per teacher. Among the five taluks, Kalghatgi has the highest PTR indicating relatively greater number of students being taught by a teacher on an average. However, this masks the disparity that might be there among rural and urban schools as most teachers prefer to work in urban schools rather than rural ones. But, with the government policy that the teachers should put in a minimum years of service in rural areas and also due to the ease of commuting, teachers do not hesitate to serve in rural areas. In fact, the PTR values

are higher in Dharwad and Hubballi city schools. This might be because of too many children seeking admission to city schools, as seen earlier. Similarly, the PTR in secondary schools is show in Table 4.24.

The PTR is quite favourable at 18 in the district, which is not very high. But it is high in private aided schools mainly due to greater enrolment therein. In unaided schools, the ratio is still smaller indicating relatively a higher number of teachers there. Across taluks, Dharwad taluk has the highest ratio and Kalghatgi, the lowest. Urban areas have lesser PTR compared to the rural areas showing the preference of the teachers to work in urban rather than in rural schools.

Further, government schools have greater PTR than the private schools. This may be due to the policy of the government to establish more number of schools in rural areas as private schools will be any way set up in urban areas. Thus, in Hubballi city the PTR in government schools is 33. Private aided schools also have higher PTR, which might be due to restriction put by the government on recruitment of teachers. This needs to be reconsidered as it will help mainly the rural parts to get more teachers and it will have a better impact on the quality of teaching and learning.

**Table 4.24: PTR in Secondary Schools in Dharwad District (Classes IX-X)**

| Taluk/Region | All | Govt | Pvt | Pvt Aided | Pvt Unaided |
|---|---|---|---|---|---|
| Dharwad | 25 | 26 | 24 | 35 | 12 |
| Dharwad City | 16 | 19 | 16 | 19 | 13 |
| Hubballi | 17 | 15 | 18 | 25 | 13 |
| Hubballi City | 18 | 33 | 18 | 23 | 15 |
| Kalghatgi | 12 | 12 | 13 | 17 | 6 |
| Kundgol | 19 | 18 | 20 | 25 | 8 |
| Navalgund | 21 | 18 | 23 | 29 | 13 |
| District | 18 | 18 | 18 | 23 | 13 |

*Note: Govt: Government, Pvt: Private, PA: Private Aided, PUA: Private Unaided*
*Source: RMSA Document, DDPI, Dharwad*

There is a considerable diversity in primary and secondary PTRs and they seem to be diverging across the taluks. Kalghatgi has the least secondary school PTR but highest primary school PTR. The same is true with Dharwad city which is second lowest and highest, in respective PTRs. In Hubballi city, both are higher while in Kundgol and Navalgund primary school PTRs are lower but secondary school PTRs are higher. Thus, in order to ensure quality schooling at all levels, efforts should be made to maintain PTRs in a consistent manner.

## 4.8. Infrastructure and Access

As already mentioned, accessibility of schools and related facilities is very vital in attaining universal literacy. That is why the Sarva Shiksha Abhiyan (SSA) and the recently enacted Right to Education (RTE) Act, 2009 specify norms for various facilities to be met in order to achieve universal literacy (See Box 4.1).

At study



**Box 4.1. SSA Norms**

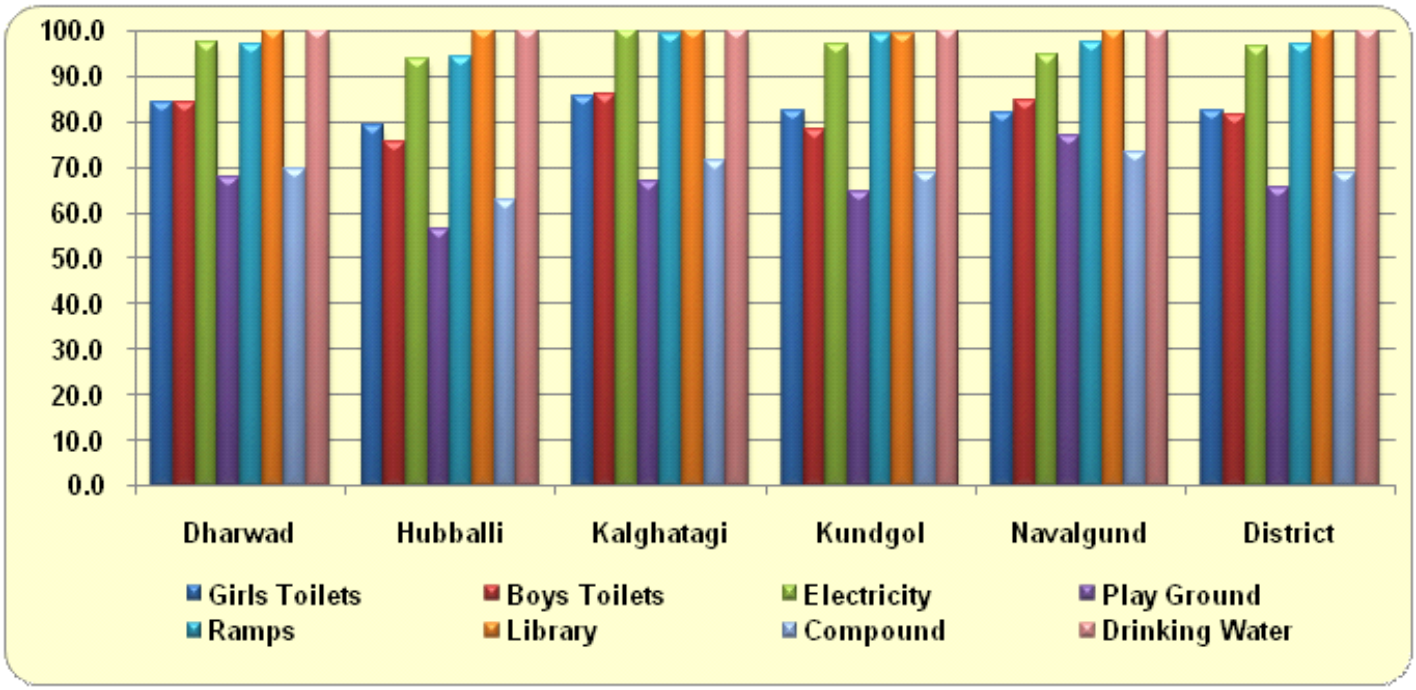
| | INTERVENTION | NORM |
|---|---|---|
| 1. | Teacher | One teacher for every 40 children in Primary and upper primary<br>At least two teachers in a Primary school. |
| 2. | School/Alternative schooling facility | Within one Kilometre of every habitation |
| 3. | Upper Primary Schools/Sector | As per requirement based on the number of children completing primary education, upto a ceiling of one upper primary school/section for every two primary schools |
| 4. | Classrooms | A room for every teacher in Primary & Upper Primary<br>A room for Head-Master in upper Primary School/ sector |

Apart from the above basic goals, the SSA seeks to provide basic infrastructural facilities to schools. Common toilets, separate toilets for girls, electricity, play ground, library, compound wall and drinking water facilities are required basic needs.

As per DISE 2011-12 data all the 542 habitations have been covered by primary schools, thereby ensuring 100 per cent access. There were in all 1155 primary schools, majority of which were government schools, unlike in the secondary schools, where 75 per cent were private schools. As far as basic facilities are concerned, Annexure 4.3 provides information about percentage schools possessing the given facilities and the same is depicted in Figure 4.8. The schools in the district have better infrastructure. All the schools have drinking water and library facilities. More than 96 per cent of them have electricity connection and ramps, more than 80 per cent have separate toilets for girls and boys; and two-thirds of them have play ground and compound wall.

Based on the district value, Table 4.25 identifies taluks that have lesser proportion of schools with a given facility.

**Figure 4.8: Schools Having Basic Facilities (%)**




*Source: DISE, 2011-12*

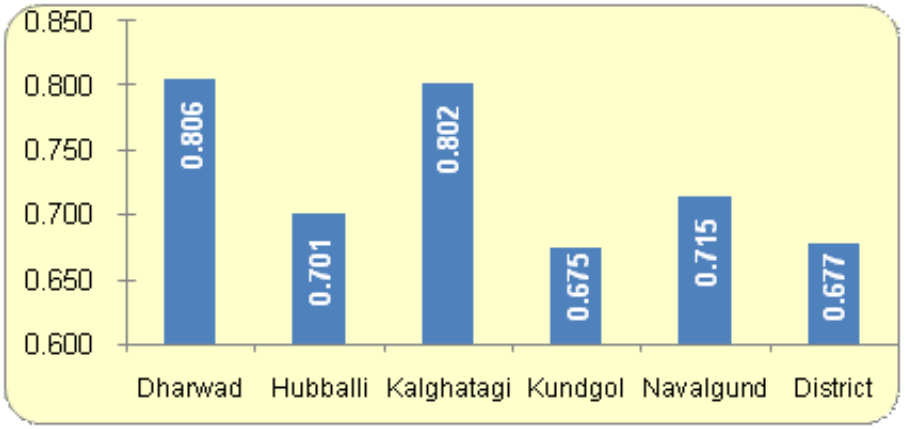
A lesser proportion of schools in Hubballi taluk have the basic facilities, especially play ground, ramps and toilets. Because majority of the schools being located in urban area, there is no adequate space to provide these. But efforts have to be made to create the same. Kundgol too needs attention with respect to boys' toilets, compound and play grounds. In Navalgund taluk girls toilets and electricity need to be provided. Apart from this, efforts to improve all the facilities, in general, need to be made. For instance, at the district level, the major deficit is with respect to play ground (35%) and compound wall (32%). Even with respect to girls' toilet the deficit is 18% and that with respect to boys' toilets, it is 19%. This affects overall enrolment and attendance and hence literacy outcomes.

**Table 4.25: Infrastructural Deficiency**

| Facilities | Taluks |
|---|---|
| Girls Toilets | Hubballi (21.1), Navalgund (18.3) and Kundgol (17.6) |
| Boys Toilets | Hubballi (24.5) and Kundgol (21.6) |
| Electricity | Hubballi (6.4) and Navalgund (5.5) |
| Play Ground | Hubballi (43.6) and Kundgol (35.3) |
| Ramps | Hubballi (5.9) |
| Library | Kundgol (1.0) |
| Compound | Hubballi (37.3) and Kundgol (31.4) |
| Drinking Water | None |

*Note: Figures in brackets are % schools not having the facility*
*Source:* Annexure *4.5*

**Figure 4.9: Infrastructure Index**




*Source: Computed from* Annexure *4.5*

## 4.9. School Infrastructure Index (As per SSA Methodology)

A succinct view of this is seen through the infrastructure index constructed and given in Figure 4.9.

With maximum value of the infrastructure index in the state at 0.980, the infrastructural deficit is quite evident. Considering the same benchmark, it is seen that Kundgol taluk has the maximum deficit followed by Hubballi and Navalgund. Thus, investment needs to be focussed in these taluks. Levels and growth in literacy rates are bound to be positively influenced by infrastructure facilities. The association between literacy rates and infrastructure as well as between growth in literacy and infrastructure is positive and significant. This hints that if literacy is to increase in backward regions, school infrastructure needs to be strengthened. Good infrastructure is also associated with lower dropout rates. Hence, adequate infrastructure is the first step towards inclusive literacy outcomes.

## 4.10. SSLC / PUC Results

An important indicator of the quality of teaching and learning is

**Table 4.26: Students Passing in SSLC Examinations in Dharwad district, 2011-12 (%)**

| Taluk | All | Govt | Aided | Unaided | Rural | Urban | Boys | Girls | SC | ST | Others |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Dharwad | 79.99 | 65.91 | 80.84 | 83.56 | 42.50 | 77.40 | 77.96 | 83.46 | 72.25 | 71.90 | 81.35 |
| Hubballi | 82.43 | 75.95 | 82.09 | 85.20 | 42.65 | 83.00 | 79.78 | 84.99 | 75.65 | 78.45 | 83.95 |
| Kalghatgi | 89.54 | 89.57 | 89.94 | 87.58 | 89.90 | 88.30 | 86.35 | 93.08 | 85.20 | 83.50 | 90.46 |
| Kundgol | 82.60 | 84.05 | 78.62 | 93.27 | 85.10 | 71.50 | 78.64 | 86.83 | 75.50 | 85.30 | 83.00 |
| Navalgund | 68.81 | 73.07 | 67.84 | 61.49 | 72.10 | 59.80 | 63.96 | 73.63 | 57.50 | 62.50 | 70.30 |
| District | 80.67 | 77.71 | 79.87 | 82.22 | 66.45 | 76.00 | 77.34 | 84.40 | 73.22 | 76.33 | 81.81 |

*Source: DDPI, Dharwad*

the performance of the students in Board examinations. In Karnataka, the Secondary School Leaving Certificate (SSLC) examination at 10th standard and Pre-University Course (PUC) examinations at 12th standard are conducted by the state level agencies. Obviously, the pass percentage in these examinations reflects the quality of the education system. Hence, Table 4.26 gives a cross-sectional view of SSLC results for the year 2012.

It is observed that nearly 81 per cent of students passed SSLC in 2012 in Dharwad district. But compared to the highest percentage of passing in that year, which was 94%, the district's performance is lower. The pass percentage in government schools is lower at about 78% compared to private aided schools (80%) and unaided schools (82%).

The students enrolling in government schools are mainly from poor background, who will not be devoting completely to studies and will not be enrolled for extra coaching as well. Their previous education would not have been as better as their counterparts studying in private schools. This obviously, gives the results in favor of private school going students. In the same vein, urban students have fared better than the rural ones; girls better than the boys; performance of SC students is the lowest among social groups.

Interestingly, it is the students from Kalghatgi and Kundgol who have performed better than the other taluks including the urbanized taluks of Hubballi and Dharwad. Pass percentage in Navalgund taluk has been the lowest in all the categories, except in rural and government schools. As far as rural passing rate is concerned, Dharwad and Hubballi have reported very low pass percentage at about 42%, and in government schools, Dharwad taluk's performance is not satisfactory. Hence, all round efforts are needed in Navalgund taluk and rural areas of all taluks so that the percentage students passing SSLC improves.

Now let us analyze PUC results of the district. Table 4.27 gives the data. PUC is another common examination conducted at the state

level and hence, the pass percentage in this examination also reflects the quality of overall schooling. The pass percentage of the district has improved over the last five years. But the passing percentage at 55% is not only lower than that at the state level, but is substantially lower than the maximum pass percentage among the taluks at 99% in that year.

Therefore, it indicates the need for a massive effort in instruction as well as coaching of students. Across taluks, again, the rural taluks of Kalghatgi and Kundgol have done better compared to the urban taluks of Hubballi and Dharwad. Navalgund's performance has been the lowest. Hubballi also has pass percentage less than that of the district and what is notable is that these two taluks have also recorded lower performance in 2011-12 compared to 2007-08.

### 4.11. Post-Secondary Education including Professional and General Degree Colleges, ITI/ Polytechnic and other Skill Development Institutions

Dharwad district has historically been famous for education. There are 3 Universities, many specialized colleges imparting instruction in the field of law, business management, education, music, fine arts, etc. Of late, the two cities have witnessed booming of private coaching institutions which train students for higher studies as well as competitive examinations.

**Table 4.27: PUC Pass percentage Rate in Dharwad district, 2011-12(%)**

| Taluk | 2007-08 | | | | 2011-12 | | | |
|---|---|---|---|---|---|---|---|---|
| | GM | SC/ST | Others | All | GM | SC/ST | Others | All |
| Dharwad | 47.96 | 36.82 | 41.54 | 42.85 | 59.13 | 52.86 | 57.03 | 56.91 |
| Hubballi | 48.59 | 29.91 | 36.83 | 39.82 | 60.92 | 44.23 | 54.26 | 54.87 |
| Kalghatgi | 49.35 | 61.62 | 68.29 | 64.80 | 42.16 | 50.00 | 67.99 | 62.13 |
| Kundgol | 33.05 | 28.70 | 47.23 | 42.82 | 47.17 | 52.68 | 60.59 | 57.67 |
| Navalgund | 33.85 | 15.27 | 23.47 | 23.77 | 38.55 | 21.05 | 42.78 | 39.09 |
| District | 47.58 | 32.74 | 39.89 | 41.07 | 58.95 | 47.46 | 55.79 | 55.34 |
| State | 51.14 | 29.56 | 43.23 | 41.42 | 62.47 | 46.31 | 59.59 | 57.05 |

*Source: DDPU, Dharwad*

There were 209 institutions imparting post-secondary education of various kinds in the District. Of course more than half of them were PU colleges and 28 degree colleges. 29 colleges were providing D.Ed. instruction. The educational portfolio of the district is quite diversified with 12 B.Ed. colleges; 8 ITIs and 8 Polytechnics; 5 Pharmacy colleges and 5 Law colleges; 3 engineering, 2 medical and 1 dental college. Enrolment is drawn from other districts and states. Details are given in Annexure 4.4. The presence of such a huge number of institutions and Universities has made the District an educationally prominent district of the state.

### 4.12. Schemes for Promotion of Literacy

Government is implemen-ting various schemes for promotion of enrolment, retention and better performance. Of course strengthening of infrastructure, appointment of teachers and other personnel is a major support of the government. Apart from that many

*There are over 200 million illiterate women in India. This low literacy negatively impacts not just their lives but also their families' and the country's economic development. A girl's lack of education also has a negative impact on the health and well-being of her children.*
*- Sachin Tendulkar*



Inside the classroom

specific support programmes are implemented uniformly in all the districts. The present section summarizes the programmes under implementation in Dharwad in the educational sector.

**1. General Schemes:** Provision of scholarships, incentives, free text books, free uniforms, free school bags, free note books, free bicycle and fee reimbursement are the major schemes and programmes through which government promotes enrolment, retention and continuance in schools. The schemes meant for everybody or to specific sections like the SC/ST, Minority, girl child, etc. Whatever, the target group, these schemes have helped in motivating the parents to send their children to school and not withdraw them, basically for economic reasons.

***2. Nali-Kali*** is another programme for out of school/dropout children to join back to school and catch up with other students.

**3. *National Programme of Nutritional Support to Primary Education*** (Mid Day Meal Scheme): The ***Mid-Day Meal*** (MDM) Scheme was launched as a centrally sponsored scheme on 15th August, 1995 to attaint universalization of primary education. Its objectives were to increase enrolment, improve attendance and retention simultaneously to have an impact on nutrition of students in primary schools. From 2008-09, the scheme was extended to all students upto Class VIII in the District. The NGO's Akshaya Foundation and Adamya Chetan are providing the Mid-Day Meals in the district.

**4. Scholarship Schemes**

i. **National Means-cum Merit Scholarship Scheme:** Introduced by the MHRD for providing with the scholarship in favour of meritorious students belonging to economically weaker sections to arrest dropout rate in class VIII.

ii. **National/State Talent Search Examination:** To find out brilliant students at the end of Class VIII and to provide them with financial assistance for obtaining quality education.

iii. **Minority Commission Scholarship:** District minority BPL students those who are studying in 1-8$^{th}$ are provided with scholarship.

5. **Residential Schools and Hostels:** There were 43 hostels in the district run by various departments with a total admission strength of more than 4500, which is considerable. Boarding and lodging are provided free of cost to the inmates in these hostels. Similarly, there were 10 residential schools with an admission capacity of 2000 (Table 4.28).

**Table 4.28: Number of Residential Schools and Hostels in Dharwad District, 2011-12**

| Taluk | Hostels | | Residential Schools | |
|---|---|---|---|---|
| | No. | Students | No. | Students |
| Dharwad | 16 | 2355 | 2 | 375 |
| Hubballi | 14 | 1375 | 2 | 500 |
| Kalghatgi | 5 | 310 | 2 | 400 |
| Kundgol | 3 | 155 | 3 | 525 |
| Navalgund | 5 | 315 | 1 | 200 |
| District | 43 | 4510 | 10 | 2000 |

*Source: DSO, Dharwad and RMSA Document*

6. Co-curricular and extra-curricular activities are promoted and children are made to evince interest in these. Specific programmes like ***'Pratibha Karanji'*** are conducted on regular basis at various levels.

7. **Teacher Training Programme:** Teachers are making use of science centers to gain hands on experiences in Physical sciences and Biological sciences. On average 12 days of TTP are conducted at science centers.

8. **Computer Assisted Learning Centers (CALC)**

9. Apart from this, there is remarkable achievement in other non measurable indicators like, establishment of SDMCs, active participation of the community under Samudaya Datta Shale, Shala Dattu Yojane, Akshara Dasoha, KSQAO, Minority programmes. During the current year provision is made for special children. Overall, teacher grants and school grants, maintenance grants have helped to create attractive schooling facilities within the classrooms and child friendly environment from child friendly elements in the surrounding areas of the schools.

## 4.13. Per Capita Expenditure on Education

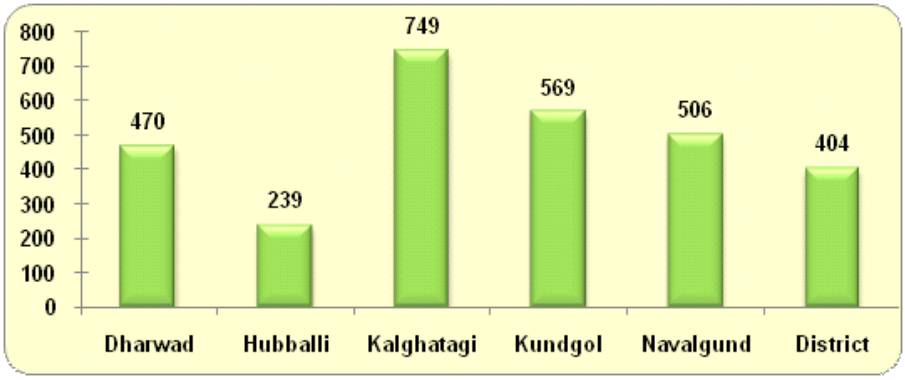
Human Development emphasizes the creation of opportunities and making them available on equitable basis to all. The governments have to ensure that the income earned is spent on fulfilling the needs of people and especially on HD promoting activities. In this context, expenditure incurred at various levels on education, health, social security, welfare of women and children and other welfare schemes becomes very relevant. This section analyses the expenditure incurred in the district on education related activities. The expenditure on primary and secondary education and on Lok shikshan accounts for about one-third of total expenditure of the ZP in 2011-12. However, for comparative purpose, the expenditure per capita has been worked out and presented in Figure 4.10.

The expenditure per capita for the district as a whole is Rs. 470 per capita. This is very low when compared to the amount spent elsewhere. The taluk with maximum per capita expenditure on education among 176 taluks spends Rs.8000. The taluk level

Inside the classroom



**Figure 4.10: Per capita Expenditure on Education (Rs), 2011-12**




*Source: CAO, Dharwad*

expenditure in Dharwad district is very disparate. The highest expenditure was in Kalghatgi at Rs. 748 followed by Kundgol, Navalgund, Dharwad and Hubballi. Hence, it is noticed that the spending on education is more in backward taluks compared to the advanced ones. But, the expenditure is lower and it is inadequate for universalisation of education as well as improving its quality.

The level of expenditure is positively associated with increases in literacy, infrastructure index, SSLC and PUC passing percentage and negatively associated with DOR. Thus, a higher expenditure will have a favourable impact on literacy growth and passing percentage and would reduce dropouts.

## 4.14. Radar Analysis for Education

The radars (Figures 4.11 to 4.16) show that enrolment rates are generally higher in Hubballi taluk; secondary school enrolment is lower in Kundgol and Kalghatgi taluks and Navalgund displays disparity in primary and secondary school enrolment, so also Kalghatgi, Kundgol and Hubballi. Movement of primary passed children into secondary education needs to be motivated.

Literacy rates are lower in Kalghatgi and Kundgol taluks, but but SSLC and PUC pass percentages are higher; PUC pass percentage lower in Navalgund, despite SSLC pass percentage being high. Further dropout rates are higher in secondary schooling and very high in

**Figure 4.11: Radar on Education Indicators -1**

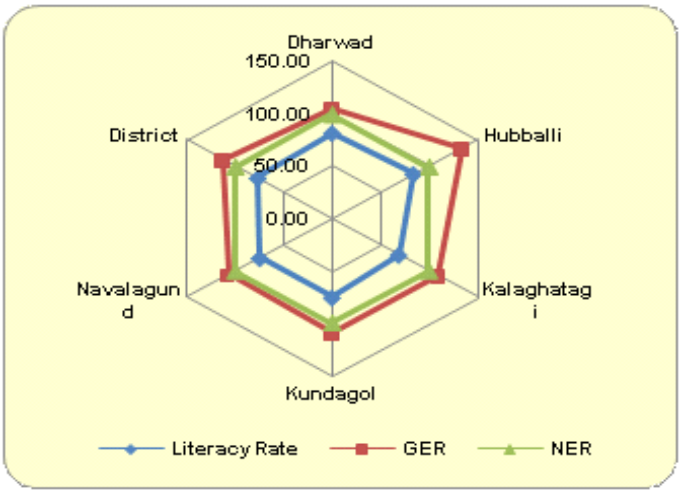



**Figure 4.12: Radar on Education Indicators -2**

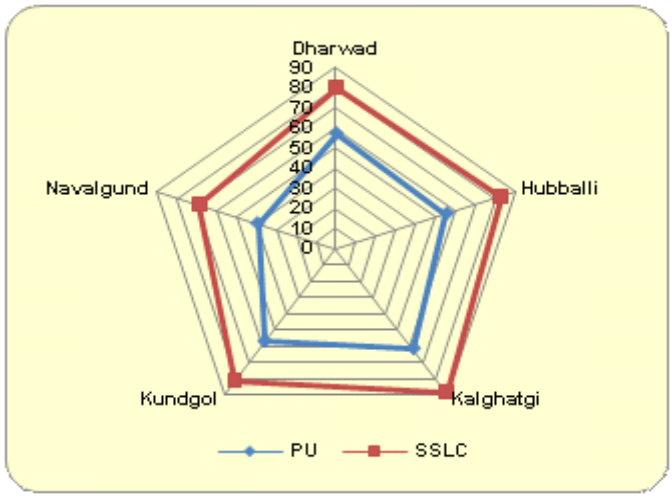


**Figure 4.13: Radar on Education Indicators -3**

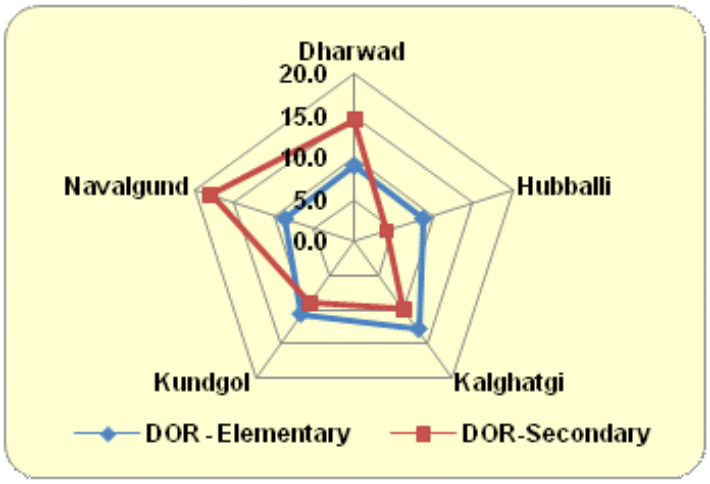



**Figure 4.14: Radar on Education Indicators -4**

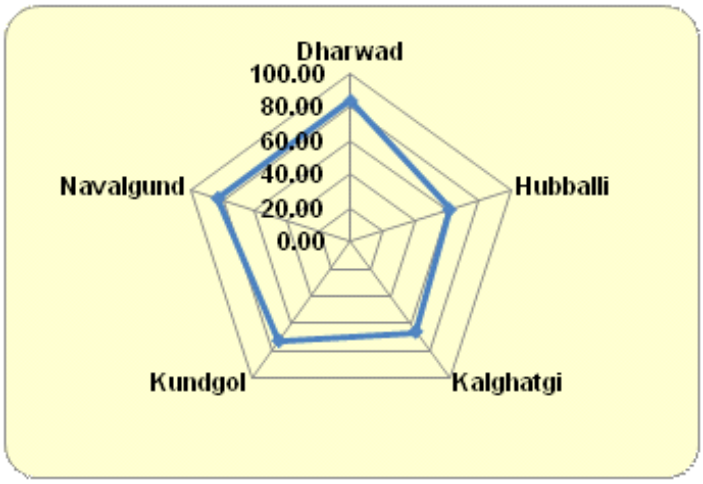



**Figure 4.15: Radar on Education Indicators -5**

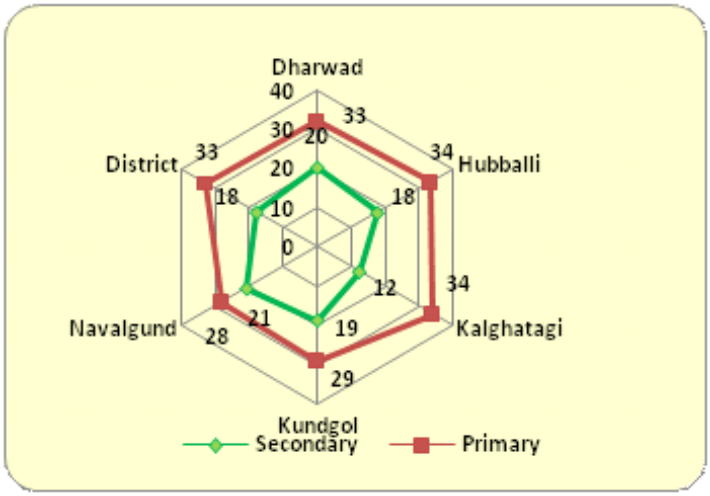
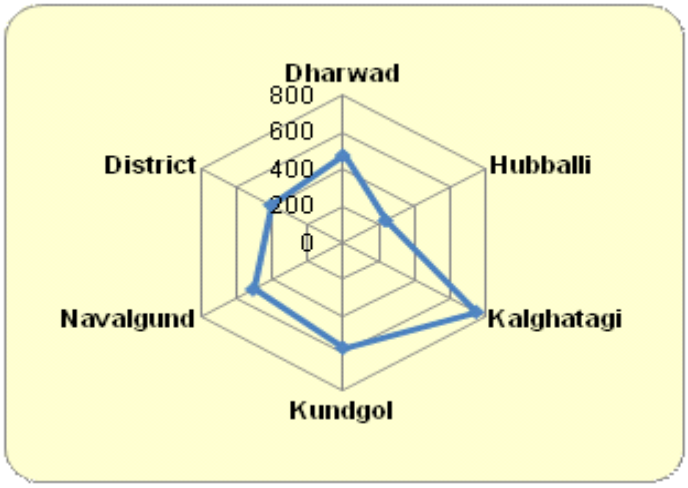



**Figure 4.16: Radar on Education Indicators -6**




Navalgund and Dharwad taluks; as far as primary education is concerned, DOR is relatively higher in Kalghatgi and Kundgol. Likewise per cent dropout children mainstreamed is higher in Navalgund, Dharwad and Kundgol taluks, i.e., where the incidence of DOR is higher.

PTR is less than 40 in all taluks, well within the norms. The value is relatively higher in Kalghatgi and needs to be corrected, so also in Hubballi and Dharwad. Per capita expenditure on Education (Rs) is higher for the backward taluks like Kalghatgi, Kundgol and Navalgund. It is very low in Hubballi.

- Hubballi has higher GER, NER, TLR and PUC Pass percentage, but low DOR and higher PTR;
- Dharwad has higher NER, TLR and percentage DOR mainstreamed and low GER and PTR;
- Kalghatgi has high PUC and SSLC passing percentage and NER; but low GER, TLR, and PTR; percentage DOR mainstreamed is also higher;

- Kundgol has higher SSLC and PUC pass percentage, NER and percentage DOR mainstreamed; but low GER, TLR and PTR; and
- Navalgund has high NER and percentage DOR mainstreamed; but low GER, SSLC and PUC pass percentage, TLR and PTR

## 4.15. Issues in Equity and Learning Outcomes: A Small Area Study

### 4.15.1. Background and Objectives

The Right to Education (RTE) Act envisages provision of basic amenities in an equitable manner to all students and to ensure that they participate in curricular and co-curricular activities of the school. However, inequities being deep rooted in the Indian society, discrimination is often practised by teachers, students themselves and even the parents, thereby perpetuating inequalities. The present study was designed to assess the availability of school amenities; observe the nature of discrimination practiced by teachers; and the quality of learning across social groups and schools.



Display in Headmaster's chamber

### 4.15.2. Composition of the Sample Students

A sample of 10 students each, from 4 schools - 2 each from an urban area and rural area - were selected for investigation. There were 20 children each from urban and rural schools, studying in standards 8 to 10. The social group composition of selected students shows that in the urban areas, more number of SC/ST students depend on government schooling, while 'Other' caste people use private schooling owing to their better economic status. It may also be that in urban areas the caste identification is more obscure than in the rural areas. There is not much difference as far as OBC and Minority students are concerned. Similarly, urban areas also have relatively higher number of Minority children going to schools rather than in rural schools. Equal number of boys and girls were selected. The proportion of girls among SC/ST and minority respondents was smaller. While it is 50:50 among OBC respondents, more girls of 'Other' castes are in the sample indicating importance assigned to education of girls by those sections.

### 4.15.3. Household Characteristics of Students

The performance of children in schools, among other things, is affected by their household conditions. 60 per cent of the sample had pucca houses. 'Other' caste sample had the highest proportion of pucca houses followed by SC/ST, then by OBC and last by Minority respondents. The higher proportion of pucca houses among SC/ST respondents might be due to the government

assistance under housing schemes. The same pattern follows for electricity connection as well. 90 per cent of the sample respondents have electricity connection. Here too, electricity is a necessity and government schemes have helped people to electrify their homes. However, the most missing amenity in houses of sample respondents is toilets. Hardly 13 per cent of the respondents report having toilets. A greater proportion of OBC respondents report of possessing toilets followed by SC/ST respondents and least by the 'Other' caste households. Thus, possession of pucca house is not followed by having toilets. None of the Minority respondents reported of having toilets at homes.

### 4.15.4. School Amenities

All the selected 40 students were satisfied about the physical facilities available in schools, viz., school building, class rooms, furniture, study materials, play ground and sports equipments. However, the perception with regard to the availability of the amenities was not completely satisfactory, though high. In Kondikoppa new building for the high school is constructed but toilets are yet to be constructed and water tank is put in such a place as not accessible to all. The other three schools have separate toilets for boys and girls. There is not much dissatisfaction regarding water availability, but majority of the respondents reported that they get water from home. This makes one to doubt the quality of water provided in the schools. While computers were not available for common use, library facility was rather better in the urban areas as compared to that in the rural area. Few glimpses of the responses were as follows:



Girls Highschool

**Toilet**

- 10% of the students say that toilets are kept closed
- 7% of the students say that there is no regular/ sufficient water supply in school toilets
- 7% of the students say that toilets are not clean
- 30% of the students say that their school toilets smell bad
- 50% of the students say that toilets are cleaned by students (mainly boys); other 50% of the students say that toilets are cleaned by aayas and peons.

**Drinking Water**

- 60% of the students say that they bring drinking water from home
- 90% of the students say that drinking water is regularly available
- 92% of the students say that drinking water equipments/ utensils are cleaned properly
- 49% of the students say that drinking water equipments/ utensils are cleaned by them.

10% of the students say that they get bad smell near the source of drinking water

Hence, it could be observed that infrastructure is created but its quality and maintenance are not taken care of, thus leading to its ineffectiveness.

### 4.15.5. Perception and Practice of Equity

Equity is a value loaded term and not easily amenable for definition. Discrimination may be based on gender, social and economic status. In this study perception and practice of equity is studied through indirect methods.

#### a. Seating Practices

The survey revealed that 4 (10 per cent) students did not know the caste of the student sitting beside them; 20 per cent of the SC/ST students sit beside SC/ST students only; and more significantly, 15 (38 per cent) students sit beside the student of their own caste. Thus, mixing occurs at a small level as many prefer to sit along with their own caste students.



Inside the class room

Another issue is how the seating is arranged. Least proportion of Minority students reported sitting in front rows. Similarly, half of the SC/ST respondents too did not sit in front rows. OBC and 'Other' caste students predominantly sat in front rows. Although this does not reveal serious discrimination, a pattern is evident. Who sits in the front and back rows has important implication for effective learning. Although teachers are not expected to make any discrimination, they need to initiate certain actions that all children mix and interact with each other so that the feeling of discrimination is allayed from their minds. Since, better performing students were purposively chosen; we expected most of them to sit in front rows. Accordingly, more than half of the sample respondents reported as sitting in the front rows. A higher proportion of the 'Other' caste students sit in the front rows, more so in rural schools. Does it imply existence of discrimination more in the villages than in cities? Or the people themselves hesitate to come out of traditional moulds of thinking? This is because in urban schools, a relatively greater proportion of SC/ST students also reported to sit in front rows. While OBC respondents sat in the front rows in rural schools, percentage of minority students sitting in front rows was less.

#### b. Monitors and School Cabinet

Discrimination could also be noticed in the selection of class monitors and members of the school cabinet. While in urban areas, there is not much discrimination, in the rural areas, no student from SC/ST community is made the class monitor and majority of the monitors are from the dominant castes (73 per cent). Either the local pressure makes the teachers to select students from dominant castes or the teachers themselves prefer to promote such students.

Another way of looking at the situation is what proportion of students within a particular social group has ever been class monitor or been in the school cabinet. Survey reaffirms that the students from 'Other' castes had a higher chance of being chosen as monitor or minister in both urban and rural areas, 80 per cent of respondents from the 'Other' castes were chosen as monitors/ministers. In the urban areas, no doubt others too got a chance, but by a smaller proportion. SC/ST students were the least represented. In the rural areas, none of the SC/ST respondents worked as monitors/ ministers and only one-third of minority students did so, and for OBCs, it was just 50 per cent, compared to 80 per cent in respect of 'Other' caste students. Thus, discrimination is evident in seating arrangement and selection of monitors and ministers for the school cabinet, more so in the rural areas.

### c. Discrimination in School Activities

Students are expected to perform certain tasks either as a learning mechanism or as a practice in schools. The usual tasks of sweeping class rooms, cleaning play ground, fetching water for toilets and sometimes cleaning toilets is also assigned to students. While these are menial jobs, the students should be taught to be hygienic and more so to help themselves. Hence, assigning these tasks to the students is not wrong. But the issue is who is assigned which job?

Although there is no specific pattern and everyone seems to be involved in all tasks, some forms of covert discrimination can be observed. In the urban areas sweeping and cleaning play ground is performed by majority of the students. Especially SC/ST, OBC and 'Other' caste students reported 100 per cent involvement in those tasks. As far fetching water is concerned, it is mainly assigned to 'Other' castes than SC/ST students, more so in rural areas. Since mid-day meal is served by an NGO, the students were not involved in serving food. Similarly, students themselves cleaned their plates. Therefore, a thinking of discrimination might have existed in the minds of every one and it continues in hidden forms.

### e. Work/ Activities in School

There was no discrimination as far singing of prayers is concerned as singing prayer was by rotation. All the interviewed students said they attended prayers. Delivering speeches or reading news papers during prayer is an important confidence building task. The respondents were asked whether they participated in such activities. The results show that 'Other' caste students dominated these activities too. Although teachers said they

*Students from 'Other' castes had a higher chance of being chosen as monitor or minister in both urban and rural areas, 80 per cent of respondents from the 'Other' castes were chosen as monitors/ ministers.*

would motivate and promote all students to participate, the non-participation of SC/ST, OBC and minority students is glaring.

### f. Performance of Students

Performance is a difficult aspect to be measured. For the present study the marks scored by the sample students is considered and a few simple questions are asked to test their language, arithmetic and general knowledge skills. Since no one is failed and detained, every one reported to have passed the previous standard, but the proportion of students scoring more than 60 per cent of marks is considered to understand their performance levels. A greater proportion of urban sample students have secured 60 per cent and more marks compared to rural areas. Across the social groups, the performance of minority students is better in urban areas which might be due to the nature of the sample. Otherwise, 'Other' caste students have performed better. However, a more detailed and systematic study of this phenomenon is needed.

One reason for this might be the support and help received at home in studies. Support may be through providing basic facilities for study at home, procuring necessary study material and permitting them to study rather than asking them to participate in domestic or other works. Overall, 63 per cent of the students say that their elders/ family members help them in their studies. The information reveals that in both rural and urban areas, equal percentage of respondents have been supported at home for studies. However, social group wise, the 'Other' caste households help their children in studies more compared to the remaining.

A more visible support is to send children to tuition classes. The survey reveals that a greater proportion of sample students from rural areas reported attending tuitions than the urban ones. Generally, it is the students belonging to SC/ST, OBC and minority communities who attend tuitions. Thus, while the 'Other' caste people might be assisting the students at home, the remaining people depend on external tuition to train their children. This adds to the educational expenditure of these households. However, this is a good sign.

*The average study period of the sample students is 2.85 hours per day, which differs across social groups: 3.2 hours for 'Other' castes and minority students; 2.8 hours for OBC students; and 2.2 hours for SC/ST students.*

The average study period of the sample students is 2.85 hours per day, which differs across social groups: 3.2 hours for 'Other' castes and minority students; 2.8 hours for OBC students; and 2.2 hours for SC/ST students. The data does indicate a lesser time of study available for SC/ST and OBC students than those from 'Other' castes. This may be another reason for their differential performance.

### g. Levels of Learning

In order to assess the levels of learning, the sample students were asked to:

i. Name the Governor of Karnataka (GK)
ii. Solve 7X8=? (Mathematics)
iii. Read complex words - ಪ್ರಕ್ಷುಬ್ಧ, ಕಾರ್ಯಾಗಾರ and ಒಟ್ಟೊಟ್ಟಿಗೆ (Reading)
iv. Spell the name of their teacher in Kannada (Writing)

A clear pattern is visible from the data (Table 4.29).

Urban students reveal higher performance compared to their rural counterparts. Exposure to the media and family milieu are the major causes affecting this. Similar to the marks scored, the levels of learning are higher for 'Other' castes and minorities. Only 20 per cent of rural sample could answer the GK question and only 25 per cent could spell their teacher's name correctly in Kannada. Although mathematics ability was reasonable, only two-thirds of sample could read the words properly. Since the sample is from 8th to 10th standards and better performing students, as suggested by the teachers, this finding makes one sceptical about the quality of school education, especially in the rural areas.

### h. Availing Benefits from Government Schemes

Many facilities are extended by the government to the students to encourage enrolment and retention. But how many avail those? All the sample students reported that they get free uniforms, books and mid day meals. However, scholarships are not available for everybody and obviously, 80 per cent of SC/ST students and 57 per cent of minority students get scholarships. The percentage of OBC students getting scholarship is very low at 37 per cent. The number of scholarships for these sections has to be increased along with awareness about the benefits.

*The number of scholarships for these sections has to be increased along with awareness about the benefits.*

### 4.15.6. About the teachers

Questions were also asked about the students' perception of teachers and their behaviour inside and outside the class room. Some of the opinions are:

- 100% of the students say that teachers come to school on time

**Table 4.29: Students Answering Correctly (% to respective social group)**

| Social Group | GK | | Mathematics | | Reading | | Writing | | Average | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Urban | Rural | Urban | Rural | Urban | Rural | Urban | Rural | Urban | Rural |
| SC/ST | 57 | 33 | 100 | 67 | 100 | 33 | 86 | 0 | 86 | 33 |
| OBC | 75 | 0 | 100 | 75 | 100 | 75 | 100 | 25 | 94 | 44 |
| Minority | 25 | 33 | 75 | 67 | 75 | 67 | 100 | 67 | 69 | 58 |
| Other Castes | 40 | 20 | 100 | 90 | 100 | 73 | 100 | 20 | 85 | 51 |
| Total | 50 | 20 | 95 | 80 | 95 | 67 | 95 | 25 | 84 | 48 |

*Source: Field Survey*

- 98% of students say that teachers *teach well and solve their problems* whenever approached
- 95% of students say that their teachers are *impartial*
- 93% of the students say that their teachers are *very strict*
- 100% of the students say that their teachers *do not scold them* unnecessarily
- 100% of the students say that their teachers *do not scold them using caste names*

However, beating and physical punishment of the students is practiced in rural than in the urban areas. As per the survey, 20 per cent of urban and 89 per cent of rural sample students reported that teachers resort to beating. It was spread across all social groups with least for SC/ST students and the most for minority students. As far as physical punishment (bending, standing on the bench, running) is concerned, it was more in rural areas but was higher for backward caste and SC/ST students.

*Education is not only an end in itself but is also a means of achieving many other valued goals of human development.*

### 4.15.7. Conclusion

The availability of basic amenities in the schools has improved but the quality is the major issue. Especially, cleanliness of drinking water and toilets is a serious concern. Although explicit discrimination is not practiced, certain actions like not encouraging the children to mix in seating and in co-curricular activities make the children to be associated with only their caste children. Preference to upper caste students is observed in terms of selecting them for being monitors or in the school cabinet, is clearly evident. The SC/ST students are not allowed to fetch water for the school and are not physically handled. Thus, covert forms of discrimination continue even today, especially in rural schools. Policies and actions need to be initiated immediately to discourage the same and to make the schooling more equitable.

## 4.16. An Overview and Persisting Educational Gaps in the District

Education is not only an end in itself but is also a means of achieving many other valued goals of human development. Universal access to education plays a vital role in achieving sustainable human development. There is growing evidence that education can become a powerful tool in overcoming socio-economic disparities.

Owing to the government initiates to extend primary education after independence, the literacy has increased everywhere. However, rural areas and females still report very low levels of literacy. In Karnataka state, the literacy increased threefold during 1961-2011, i.e., from 25.4 per cent to 75.60 per cent. In Dharwad district too, the literacy has increased steadily from about 47 per cent to 80 per cent between the same

period. Dharwad district has higher literacy rates compared to Karnataka state, in all categories. However, in 2011 an estimated 5.5 lakh people were deprived of basic literacy, of which about 55 per cent were in rural areas and nearly 60 per cent were females. Nearly one-third of rural females were deprived indicating the extent of gap in literacy attainments.

Literacy rates are not uniform across the taluks. In 2011, it ranged from 68.8 per cent in Kalghatgi taluk to 84.2 per cent in Hubballi taluk. The difference between the highest and lowest literacy taluks, between 2001 and 2011, it is still very high. However, the backward taluks are showing better progress in the recent years.

Similarly, gender gaps are also widely prevalent with Kalghatgi, Kundgol and Navalgund taluks reporting higher than state and district level gender gaps. But due to a higher increase in FLR vis-a-vis the MLR, the gender gaps are converging. FLRs have increased faster, more so, in backward taluks. Therefore, ensuring greater FLR will increase total literacy and equity in literacy attainments. The gender gaps in rural areas are almost double that in the urban areas in the district.

Enrolment is increasing in the district reflecting the increased demand for education, but not in an equal measure in all taluks. The combined share of Hubballi and Dharwad taluks has increased from about 69 per cent in 2005-06 to about 74 per cent in 2011-12. Within Hubballi and Dharwad taluks, the share of urban schools was very high at 84 per cent and 64 per cent of their respective taluk enrolment. The enrolment of SC, ST and minority students has also increased.

GER has declined in Hubballi and Navalgund taluks, while it has increased in the other taluks. The DOR has been kept at a lower level in the district at less than 5 per cent. But DOR among girls is slightly higher than among the boys. Across the taluks, Navalgund taluk has the highest DOR and Kalghatgi has the lowest. Further, girls' DOR is higher in all taluks, except in urban area of Hubballi. There were 390 OOSC in Dharwad district and problem is of lower intensity in the urban areas. Thus, quantitatively, there is a considerable progress in education, reduction of illiteracy and containing drop outs at the primary level.

Secondary education too reveals similar picture of increasing enrolment, retention and transition rates. However, private sector is a predominant partner in respect of secondary education in the district. Enrolment of boys and that in urban areas was higher. Hubballi city had the highest enrolment with nearly one-third of students enrolled in secondary





schools there, and Dharwad city accounted for about 19 per cent. Together, Hubballi and Dharwad cities enrolled a little more than half of the total students in the district.

### Persisting Gaps

- Low female literacy rates; Low rural literacy rates and very low rural female literacy rates;
- High gender, regional and social group variations;
- Declining levels of enrolment, especially in the backward taluks;
- Considerable DOR and incidence of child labour;
- Relatively low SSLC pass percentage;
- Normative figures for PTR and infrastructure variables, but need to move beyond that;
- Reasonably developed infrastructure but maintenance is a huge problem;
- Not every child has access to all facilities in the school;
- Not all children make use of government facilities and schemes; and
- Quality of learning is a major issue with many children not being able to perform simple acts like reading, spelling the name of their teacher and simple arithmetic problems.

■■






Chapter 5

# HEALTH AND NUTRITION



# HEALTH AND NUTRITION

## 5.1. Introduction

Health is another crucial component of human development of a nation. It increases participation, productivity and longevity, hence overall standard of living. Health is not mere absence of disease but it is a state of complete physical, mental and social well-being (WHO, 1946).

Ill health reduces work participation in the short run and results in reduced size and efficiency of workforce in the long run. Further, it results in wage loss for the poor and compels them to spend on treatment, at times borrowing for the same. Hence, assuring better and timely health care will contribute to achieving higher levels of human development.

Realizing this, the governments at various levels have strived hard to create health facilities and make them available to the needy people. Despite this, there are specific segments of the population which are at higher risk of poor health. These are the poor, women, children, SC and ST people. Relative physical and economic inaccessibility are the major reasons for it. Obviously it gives rise to a vicious circle of bad health, low productivity, increased spending on health care, low investible surplus, low productivity and lower incomes. Not only this, the children would suffer inadequate growth making them endemically sick and sometimes resulting in premature deaths. Further, the health needs of different sections of the population like infants, children, adolescents, pregnant women, lactating mothers, aged population, physically handicapped, etc., are different. The health care should also be preventive as well as curative. Therefore, a holistic approach to provision of health services should be adopted.

The health status of any population is measured using morbidity, mortality as well as longevity rates. While data is available at the aggregate level, at the micro level information is very hard to get. Overtime, in India, the SRS Registration system, anganwadi records, village accountant's office and hospital records have been identified as the major sources of information on morbidity and mortality indicators. National Sample Survey Organization (NSSO) and National Family Health Survey (NFHS) have been compiling useful information based on large scale sample surveys, on a regular basis. However, their data is not available at the taluk level and for our reference period.

*Ill health reduces work participation in the short run and results in reduced size and efficiency of workforce in the long run. Further, it results in wage loss for the poor and compels them to spend on treatment, at times borrowing for the same.*

In the HD framework, however, the health dimension is measured using the data on life expectancy at birth (LEB), which indicates the extent of spread of health facilities, their usage by the people as well as quality of the same.

Health and nutrition are very closely interrelated. Better nutrition supplements the health status and increases productivity and efficiency of people. Nutrition security also needs to be ensured for sustaining human development. Especially, malnourishment of pregnant women, infants and children would result in sick and less productive population apart from making it vulnerable to a number of communicable diseases. Hunger is still a serious problem and is reflected in high maternal, infant and child mortality rates.

**Table 5.1: Demographic Characteristics of Dharwad District, 2011**

| Taluk | Total Pop | % Female | % Child | % Urban | % SC | % ST |
|---|---|---|---|---|---|---|
| Dharwad | 548258 | 49.3 | 11.8 | 57.5 | 8.3 | 5.7 |
| Hubballi | 788330 | 49.5 | 11.7 | 81.9 | 9.8 | 3.3 |
| Kalghatgi | 154659 | 48.4 | 13.6 | 10.9 | 13.6 | 5.4 |
| Kundgol | 165568 | 48.8 | 11.5 | 11.3 | 9.5 | 7.0 |
| Navalgund | 190208 | 49.0 | 12.2 | 27.8 | 9.6 | 5.3 |
| District | 1847023 | 49.3 | 11.9 | 56.8 | 9.6 | 4.7 |
| State | 61095297 | 49.3 | 11.7 | 38.7 | 17.1 | 7.0 |

*Source: Census Documents*

**Box 5.1. UN Millennium Development Goals with respect to Health**

Goal 4: Reduce child mortality
Goal 5: Improve maternal health
- 5A: Reduce the maternal mortality ratio by three-quarters
  - 5.1 Maternal Mortality Ratio
  - 5.2 Proportion of births attended by skilled health personnel
- 5B: Achieve, by 2015, universal access to reproductive health
  - 5.3 Contraceptive prevalence rate
  - 5.4 Adolescent birth rate
  - 5.5 Antenatal care
  - 5.6 Unmet need for family planning

Goal 6: Combat HIV/AIDS, malaria and other diseases

Hence, if the development inputs are to be absorbed by the population and higher growth is to be achieved, provision of health care and nutrition is vital for any government. The UN MDGs specify a number of targets to be achieved by 2015 (Box 5.1).

This chapter presents a review of achievements and challenges of health and nutrition sector in Dharwad district and how they are linked to human development at the micro level.

## 5.2. Demography: Population by Place of Residence, Sex and Social Groups

The population of a region defines the number of people to be provided with basic amenities and other services. Hence, this section presents the demographic dynamics of Dharwad district during the last decade. Annexure 5.1 gives the data on total population of Dharwad district along with information for its components. Table 5.1 is derived from it.

The total population of the district according to 2011 census is nearly 18.47 lakhs, accounting for about 3 per cent of the state's population. Males outnumber females who share 49.3 per cent of district's population. However, in Kalghatgi and Kundgol taluks, this ratio is still lesser indicating an adverse sex ratio. The district has higher urbanization with 57 per cent people living in cities. But it is more or less confined to Hubballi and

Dharwad taluks. The district has a lower proportion of both SC and ST populations compared to the state level. The population has grown at a rate of 15.1 per cent during 2001-2011, female population (16.5%) increasing at faster rate than males (13.8%) and urban population increasing at a faster rate (19%) than the rural population (16.8%). The composition of population in terms of age group wise classification is similar to that in the state (Table 5.2). More females in the older age group are observed.

**Table 5.2: Age Group-wise Population in Dharwad District, 2011**

| Region | Age Group | Total Population | Female (%) | % to Total |
|---|---|---|---|---|
| Dharwad District | 0-14 | 488627 | 48.60 | 26.45 |
| | 15-59 | 1183806 | 49.08 | 64.09 |
| | 60 and above | 173767 | 52.37 | 9.41 |
| State | 0-14 | 16024874 | 48.62 | 26.23 |
| | 15-59 | 39233540 | 49.12 | 64.22 |
| | 60 and above | 5791032 | 52.56 | 9.48 |

*Source: Census Documents*

**Table 5.3: Trends in Sex Ratio in Dharwad District, 2001 and 2011**

| Taluk | 2001 | | | 2011 | | | Change | | |
|---|---|---|---|---|---|---|---|---|---|
| | Total | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban |
| Dharwad | 945 | 950 | 942 | 972 | 947 | 992 | 27 | -3 | 50 |
| Hubballi | 954 | 945 | 956 | 982 | 957 | 987 | 28 | 12 | 32 |
| Kalghatgi | 936 | 933 | 961 | 940 | 934 | 984 | 4 | 2 | 23 |
| Kundgol | 945 | 945 | 947 | 952 | 948 | 987 | 7 | 3 | 40 |
| Navalgund | 955 | 952 | 963 | 962 | 953 | 985 | 7 | 1 | 22 |
| District | 949 | 946 | 951 | 971 | 948 | 989 | 22 | 2 | 37 |
| State | 965 | 977 | 942 | 973 | 979 | 963 | 8 | 3 | 21 |

*Source: Census Documents*

### 5.2.1 Sex Ratio

Sex ratio is an important indicator of demographic health as it represents the status of women and discrimination meted out to them in access to basic services. The sex ratio, defined as number of females per 1000 males, is unfavourable in Karnataka and so in Dharwad district (Table 5.3).

The ratio which was lower than the state value in 2001, increased to be more than the state value by 2011. While the sex ratio has increased by only 7 points at the state level, it has increased by 27 points at the district level. This suggests that the district's demographic quality has improved compared to the state. This might be due to the interventions during the reference period. Looking across the taluks, Navalgund and Hubballi had higher sex ratios than at the district level in 2001; but in 2011 Dharwad and Hubballi taluks reported so.

Another notable feature is the higher sex ratio in urban areas and a greater increase in it; the increase is even higher than that at the state level. The urban sex ratio has increased by 37 points compared to 2 points in the rural areas. While urban sex ratio has increased in all taluks, the rural sex ratio has deteriorated in Dharwad taluk; increased by a very small magnitude in other taluks, except Hubballi. Therefore, efforts are needed to improve sex ratios in rural areas of the district.

The demographic quality is also judged on the basis of the sex ratio of population in 0-6 years age group as it reflects the nature of future population. Accordingly, the child sex ratio is given in Table 5.4.

Unlike the general sex ratio, the child sex ratio is lower in the district compared to the state and has increased by a lesser margin

*Right to adequate food is a human right, inherent in all people, to have regular, permanent, and unrestricted access, either directly or by means of financial purchases, to quantitatively and qualitatively obtain adequate and sufficient food corresponding to the cultural traditions of people to which the consumer belongs, and which ensures a physical and mental, individual and collective fulfilling and dignified life free of fear.*

than that at the state level. Kundgol taluk reports a highly favourable urban child sex ratio at 1020. The child sex ratio in urban areas has increased by a higher magnitude in the district, but has drastically declined in rural areas of Hubballi and Kundgol and slightly in Dharwad and Navalgund. Navalgund reports decline in sex ratio in both rural and urban areas. Except for Dharwad and Kundgol, child sex ratio has been consistently lower than the general sex ratio in all the regions. Rural areas of all taluks and urban areas of Navalgund taluk are the areas where special focus is needed.

### 5.2.2. Sex Ratio among SC and ST Population

The sex ratio for SCs is higher compared to that for STs (Table 5.5).

**Table 5.4: Trends in Child Sex Ratios in Dharwad District, 2001 and 2011**

| Taluk | 2001 | | | 2011 | | | Change | | |
|---|---|---|---|---|---|---|---|---|---|
| | Total | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban |
| Dharwad | 951 | 953 | 949 | 956 | 945 | 966 | 5 | -8 | 17 |
| Hubballi | 939 | 941 | 938 | 942 | 913 | 949 | 3 | -28 | 11 |
| Kalghatgi | 920 | 919 | 929 | 938 | 934 | 976 | 18 | 15 | 47 |
| Kundgol | 948 | 943 | 999 | 930 | 918 | 1020 | -18 | -25 | 21 |
| Navalgund | 951 | 948 | 959 | 939 | 946 | 928 | -12 | -2 | -31 |
| District | 943 | 942 | 944 | 944 | 933 | 954 | 1 | -9 | 10 |
| State | 946 | 949 | 940 | 948 | 950 | 946 | 2 | 1 | 6 |

*Source: Computed from Census Documents of respective years*

**Table 5.5: Sex Ratio among SC and ST Population in Dharwad District, 2001 and 2011**

| Taluk | SC | | Change | ST | | Change |
|---|---|---|---|---|---|---|
| | 2001 | 2011 | | 2001 | 2011 | |
| Dharwad | 943 | 982 | 39 | 939 | 994 | 54 |
| Hubballi | 989 | 1026 | 38 | 966 | 999 | 33 |
| Kalghatgi | 973 | 962 | -11 | 887 | 925 | 38 |
| Kundgol | 951 | 957 | 7 | 952 | 967 | 15 |
| Navalgund | 975 | 972 | -3 | 950 | 967 | 16 |
| District | 969 | 995 | 26 | 944 | 982 | 38 |
| State | 973 | 990 | 16 | 972 | 990 | 18 |

*Source: Computed from Census Documents of respective years*

For SC population of the district, the sex ratio was lower than the state level in 2001 but by 2011 it increased by 26 points and was more than the state sex ratio. For STs also the increase in sex ratio in the district is more than that at the state level. In fact, gain in ST sex ratio has been very commendable. Looking across the taluks, Hubballi taluk has highly favourable sex ratio at 1026 for SC population. The lowest was in Kundgol taluk. In Kalghatgi and Navalgund taluks, the sex ratio has declined during 2001-2011, but increased in the other taluks, especially, Dharwad and Hubballi. In respect of STs also Hubballi reports the highest sex ratio at 999 females per 1000 males and Kalghatgi taluk reports the lowest. All the taluks have witnessed increase in sex ratio among ST population. The sex ratios were higher in urbanized taluks compared to others and increase was also higher.

## 5.3. Infant and Maternal Mortality Rates (IMR and MMR)

At the national and state level, life expectancy at birth (LEB) is used for measuring the health status of individuals. However, at micro levels, it is hard to estimate LEB, therefore, mortality rates are used for the purpose. In this report, infant mortality rate (IMR), defined as number of children dying during 0-1 years out of every 1000 live births; and maternal mortality rate (MMR) defined as number of pregnant women dying for every one lakh live births, are used to measure the health status of the

people. They reflect the extent of availability of health facilities and their usage by the respective clientele. The data for IMR, CMR and MMR have been specially estimated by the Human Development Division and the same have been used here for analysis (Annexure 1.3).

Table 5.6 shows that 35 infants, for every 1000 live births, are reported to have died within one year of their birth in 2011-12 in Dharwad district. Though this is not very high, it is far higher than the minimum value across the state which is 14.

**Table 5.6: Mortality Rates in Dharwad District, 2011-12**

| Taluka | IMR | CMR | MMR |
|---|---|---|---|
| Dharwad | 17 | 50 | 268 |
| Hubballi | 11 | 47 | 229 |
| Kalghatgi | 88 | 28 | 319 |
| Kundgol | 44 | 26 | 211 |
| Navalgund | 27 | 15 | 176 |
| District | 35 | 40 | 157 |

*Source: SRS, 2011*

IMR in Kalghatgi taluk is higher than the maximum value observed across the district. Kundgol taluk also reports IMR value higher than that at the district level. IMR in Hubballi, Dharwad taluks is lesser than the districts' minimum value. A higher presence of advanced medical institutions might be responsible for it.

In the same manner, district level MMR is reported to be 157, which is the lowest in Navalgund at 176 and highest in Kalghatgi at 319. Dharwad taluk also reports a higher MMR at 268. The MMRs for taluks of Dharwad district are on the higher side when compared to other districts. An important reason for higher MMR in advanced taluks of Dharwad and Hubballi is probably because of the presence of hospitals and dispensaries which attract patients and if mortality occurs, is reported so as belonging to these taluks. Hence, as suggested earlier, the reporting system needs to be changed by counting the deaths to the taluks to which the patients belong to. While IMR and HDI ranking seems to go together, the same thing cannot be said about HDI and MMR. The health infrastructure needs to be strengthened in the taluks of Kalghatgi, Kundgol and Navalgund, and reporting pattern of mortalities also needs to be changed.



## 5.4. Couple Protection Issues and Family Welfare

The health of population depends to a great extent upon the freedom and choice they have in preventing unwanted pregnancies and for leaving adequate spacing between two deliveries. One of the banes of India's family welfare programme is the vast unmet need in using contraceptives for planning and spacing births. The reasons are obvious: either they are not aware of the methods, or if aware, are not able to get them. As a result many unwanted births take place resulting in excess population, unhealthy child and mother. In India, therefore, the government

*High mortality rates are the worst forms of deprivation affecting the children and women in the district*

Hospital ward



has taken initiatives for family welfare programmes, among which provision of contraceptives is an important component.

As per the information culled out from HMIS, hardly 60 per cent of couples have been provided with any contraceptive method. If we define the remainder as the unmet need, then it is a whopping 40 per cent, which is high by any standard. Actually, among the other districts of the state, the maximum CPR is 83 per cent, and compared to this, performance of Dharwad district is not encouraging.

Among the taluks, the highest CPR is recorded by Dharwad and Kundgol taluks with 65 per cent of couples provided with any contraceptive method. Navalgund has the least CPR with 50 per cent and Hubballi too has a CPR of 54 per cent, while in Kalghatgi it is 60 per cent. Hence, the unmet need ranges from 35 per cent in Dharwad and Kundgol taluks to 50 per cent in Navalgund taluk. This needs to be corrected and efforts made to bring all eligible couples into the family planning fold. This helps in reducing population growth and promoting the health of women and children.

The instrument wise distribution of contraceptive usage across the taluks of Dharwad district shows that as elsewhere in the country, tubectomy is the major birth control method adopted by couples of Dharwad district followed by IUD. That is 80 per cent of birth control burden is borne by women. This is indicative of gender bias in the family planning practices. If males also willingly participate in birth control activity, the extent of unmet need can be reduced and health of women substantially improved.

*"Birth control has almost completely and totally disappeared from the global health agenda, and the victims of this paralysis are the people of Sub-Saharan Africa and South Asia."*

*— Melinda Gates*

### 5.5. Infrastructure and Health Personnel Facility

Health status of people is influenced to a larger extent by the availability of health care services and accessibility of people to the same. Good health being a positive externality helps in improving efficiency and longevity of people. Hence, governments have initiated measures to promote preventive as well as curative health facilities. These health facilities primarily include health institutions like sub centres, primary health centres (PHC), community health centres (CHCs), taluk and district general hospitals, specialised hospitals to treat specific ailments, research and training institutions, family welfare centres and sub centres and clinics and dispensaries pertaining to local and indigenous medicine systems.

It is not only the institutions but also health personnel like doctors, nurses, radiologists, druggists, laboratory technicians and attendants; apart from the host of equipments, ambulance as well as

adequate drug supplies which determines the effectiveness of a health system. All these are provided by the government for improving the health status of people. The present section analyses the nature of health infrastructure available in Dharwad district. The central government has fixed the norms for setting up of health institutions based on population as well as specific needs of the region. Box 5.2 presents these norms.

Annexure 5.2 furnishes the number of institutions, beds and health personnel available in the district. The district headquarter has a 250 bed district hospital and at Hubballi, the Karnataka Institute of Medical Sciences (KIMS) has a 750 bed hospital. Apart from these, there are 12 more hospitals, 3 taluk hospitals and 7 belonging to other category hospitals in the government sector. There are 42 PHCs and 189 family welfare sub centres (see Map 5.1); 1197 private hospitals operating in the district. The total bed strength is 8569 and doctors providing service in the district number to 1394. However, it could be observed that about 90 per cent of this entire infrastructure in concentrated in Hubballi and Dharwad taluks alone, that too in the two city centres.

Table 5.7 summarises the status of health infrastructure available in Dharwad district.

**Box 5.2: PHCs**

Primary Health Centres (PHCs) are the cornerstone of rural health services- a first port of call to a qualified doctor of the public sector in rural areas for the sick and those who directly report or referred from Sub-centres for curative, preventive and promotive health care. A typical PHC covers a population of 20,000 in hilly, tribal, or difficult areas and 30,000 populations in plain areas with 4-6 indoor/ observation beds. It acts as a referral unit for 6 sub-centres and refer out cases to CHC (30 bedded hospital) and higher order public hospitals located at sub-district and district level.

The essential infrastructural facilities which were required to be created in an identified PHC for meeting the said objective included (a) one well equipped operation theatre, (b) one labour room, (c) one observation ward, (d) two quarters (one for ANM and one for lady health worker), (e) one generator, (f) running water and (g) one ambulance. Besides, one post of lady doctor was also required to be created in each PHC by the concerned state Governments under revamping activities

**Map 5.1: Health Facilities in Dharwad District, 2011-12**

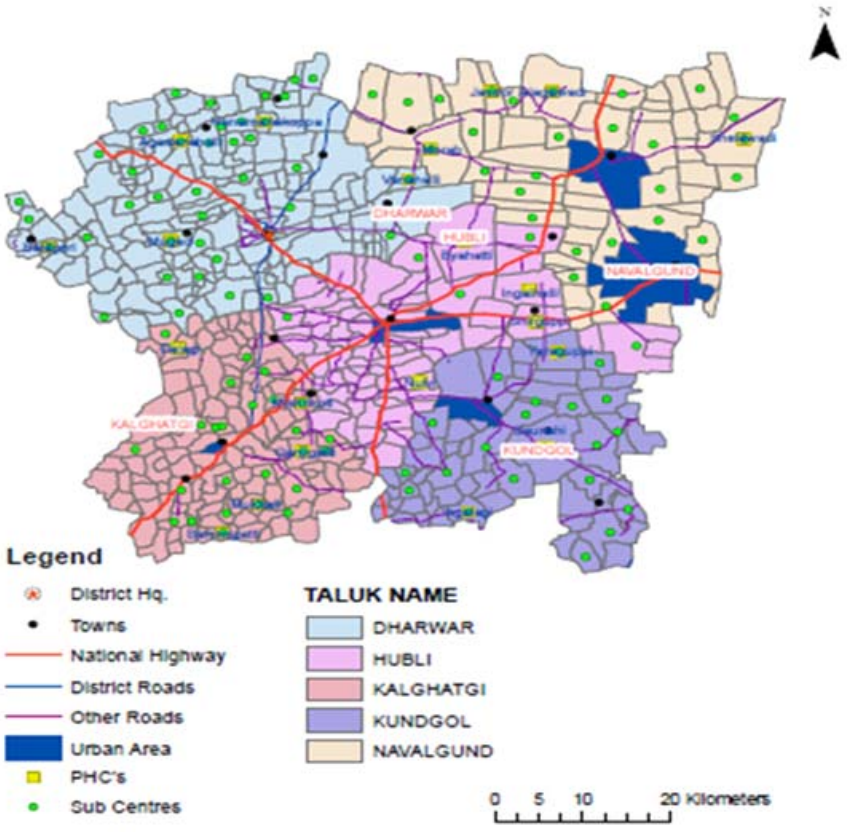


**Table 5.7: Health Infrastructure in Dharwad District, 2011-12**

| Taluk | Dharwad | Hubballi | Kalghatgi | Kundgol | Navalgund | District |
|---|---|---|---|---|---|---|
| Average Population served by sub-centres | 4849 | 4200 | 4174 | 4450 | 3614 | 4288 |
| Average Population served by PHCs | 38794 | 23801 | 22957 | 24474 | 22888 | 26583 |
| Availability of Doctors per 1000 population | 0.16 | 0.07 | 0.06 | 0.07 | 0.07 | 0.10 |
| Availability of nurses per 1000 population | 0.07 | 0.12 | 0.30 | 0.17 | 0.46 | 0.17 |
| Population bed Ratio | 1:343 | 1:148 | 1:1190 | 1:1274 | 1:1359 | 1:252 |
| Ambulance – population ratio | 1:91376 | 1:78833 | 1:77330 | 1:82784 | 1:95104 | 1:83956 |

*Source: DSO, Dharwad*

Maternity section



The health infrastructure in Dharwad district is not adequate when we compare it with values elsewhere as well as when look at the taluk wise situation. On an average, the number of people served by a sub centre is 4288, but the best value in the state is 2174. Similarly, average population served by a PHC is 26583 and the best value is 9389. Since, the average values are within the norms prescribed by the government, the quality of health care through adequate personnel, equipment and medicine need be emphasized.

The availability of health personnel is still more unfavourable as not even one doctor and not even one nurse is available per 1000 population. Hence, not only there is a shortage of institutions but also of personnel to cater to the health needs of people in the district. There is one bed per 252 persons in the district and one ambulance for every 84000 population, which are quite inadequate.

The taluk wise differences in these values are more severe. Dharwad and Kundgol taluks need few more sub centres and PHCs, additional health personnel need to be deployed in all taluks and additional bed strength needs to be created either in the taluk or government hospitals in Dharwad and Hubballi. These initiatives will improve health infrastructure facilities in Dharwad district.

## 5.6. ANC Coverage and Anaemia among Pregnant Women

Health care needs to be provided to all sections of population at various levels. Women and children are more vulnerable to ill health. Especially if a pregnant or lactating woman is not healthy, the ill health spills over to the child also. Specific interventions are needed by specialised agencies and personnel. Available data shows that Dharwad district has a high proportion of anaemic pregnant women (Table 5.8). Dharwad and Kalghatgi taluks report a relatively higher

**Table 5.8: % Anaemic Pregnant Women in Dharwad District, 2011-12**

| Taluka | Pregnant Women with Anaemia (%) |
|---|---|
| Dharwad | 70.8 |
| Hubballi | 38.3 |
| Kalghatgi | 51.3 |
| Kundgol | 40.2 |
| Navalgund | 47.0 |
| District | 83.7 |

*Source: HMIS, Dharwad*

percentage of such women. However, the problem needs to be addressed in all taluks.

For tackling this, starting from conception of a child till it grows into an adult, health and nutritional support needs to be provided to the child. In India, the Integrated Child Development Services (ICDS) scheme is conceived as a means of breaking the vicious cycle of malnutrition, morbidity, reduced learning capacity and mortality. ICDS scheme is one of the world's largest and most unique programmes for early childhood development. ICDS Children undergo a routine health check up, and those found to be sick or undernourished are referred to the local PHC.

Since good health of mothers is essential for children's well-being and important in its own right, the ICDS also provides nutrition and health services for women in the reproductive age group, such as food supplements during pregnancy and other forms of antenatal care. Anganwadi centre (AWC) is the pivotal institution through which the ICDS scheme functions. The clients of AWC include children from 6 months to 6 years; pregnant and lactating mothers and adolescent girls (Box 5.3).

**Box 5.3: Functions of AWC:**

- Providing supplementary nutrition;
- Regular health check up, treatment of minor health problem and referral services
- Immunization
- health and hygiene education
- Providing vocational training, counselling and guidance as family welfare and home management
- Enabling children to learn through games and prepare them for formal schooling (play home).

Thus, health, nutrition and capacity building are the major activities through which the AWC aims at making the children and women healthy. The ICDS programme prescribes the norms for setting up of AWC, for supply and distribution of nutrition supplements, health check up, care of pregnant and lactating women as well as adolescent girls. Table 5.9 shows that 1421 AWCs were functioning in the district, at the end of March 2012.



Children in Anganwadi

**Table 5.9: Features of AWCs and ICDS in Dharwad District, 2011-12**

| Parameters | Dharwad | Hubballi | Kalghatgi | Kundgol | Navalgund | District |
|---|---|---|---|---|---|---|
| Total AWCs | 273 | 536 | 191 | 197 | 224 | 1421 |
| AWC-Population ratio | 2298 | 1323 | 810 | 841 | 849 | 1300 |
| Additional AWCs required as per norms | 511 | 350 | 2 | 10 | 14 | 888 |
| Total Beneficiaries | 30695 | 74601 | 21496 | 22111 | 25960 | 174863 |
| Average target population served by AWCs | 1095 | 1134 | 1071 | 933 | 1130 | 1079 |
| Beneficiaries: AWT ratio | 112 | 139 | 113 | 112 | 116 | 123 |
| Beneficiaries: AWW ratio | 115 | 139 | 114 | 112 | 117 | 124 |
| % own building | 69.6 | 24.4 | 51.3 | 64.0 | 63.8 | 48.4 |
| % villages having AWCs within a km. distance | 100 | 100 | 86 | 100 | 98 | 97 |
| Composition of beneficiaries ( per cent) | | | | | | |
| a. 0-3 years | 30.3 | 29.9 | 30.4 | 28.6 | 31.4 | 30.1 |
| b. 3 to 6 years | 30.3 | 27.8 | 30.1 | 31.7 | 30.8 | 29.4 |
| c. Pregnant women | 7.7 | 7.7 | 8.9 | 8.1 | 7.7 | 7.9 |
| d. Lactating mothers | 7.0 | 7.6 | 7.7 | 7.5 | 7.6 | 7.5 |
| e. Adolescents | 24.7 | 27.1 | 23.0 | 24.1 | 22.5 | 25.1 |

*Note: AWC: Anganwadi Centre; AWT: Anganwadi Teacher; AWW: Anganwadi Worker*
*Source: DSO, Dharwad*



Women in Hospital

Hubballi taluk has a little more than one-third of AWCs of the district. Dharwad and Navalgund taluks too have relatively more number of AWCs. However, if we calculate the AWC-population ratio, it is 1300 for the district as a whole, which is not as per norms prescribed for setting up of AWCs. Across the taluks, the more urbanized taluks of Dharwad and Hubballi have, respectively, about 2300 and 1300 people per AWC, which is quite unsatisfactory. In the remaining taluks too, an AWC caters to more than 800 people, i.e, double the prescribed number of people.

If additionally required number of AWCs as per norms is worked out, the district would additionally require more than half of the existing number. Majority of these will have to be set up in Dharwad and Hubballi taluks, mainly the urban areas. Kalghatgi has almost the required numbers, Kundgol and Navalgund require 10 and 14 AWCs, respectively.

But the target population served by AWCs is 83 per cent of AWC-population ratio suggesting that not everyone avails the benefit of the AWCs. The value of this indicator is higher in all taluks. When we look at the number of anganwadi teachers (AWTs) and workers (AWWs), it seems that one each of them has been appointed, as there is almost same number of teachers and workers as is the number of AWCs.

But an important lacuna of AWCs is the lack of own building. Many of them are run either in temples, community halls or private houses. In Dharwad district, less than half of the AWCs (48 per cent) operated from their own buildings. This constrains the success of AWCs as they will not have kitchen, store, toilet, drinking water, electricity or adequate space for the children to engage in playing and learning. Whereas Dharwad, Kundgol and Navalgund taluks reported more than 63 per cent of AWCs having own buildings, in Kalghatgi only half of the AWCs worked from their own buildings, compared to hardly one-fourth in Hubballi. This is a very grim picture. Not only additional AWCs are to be set up, own buildings and other amenities need to be extended to these centres, along with personnel. This obviously requires a huge investment on the part of the government.

The total number of beneficiaries of AWCs in the district was about 1,75,000, majority of whom were from Hubballi taluk. In fact, Hubballi taluk reported beneficiary strength that is more than the combined beneficiary strength of Kalghatgi, Kundgol and Navalgund taluks. Dharwad too had less than half the beneficiary strength of Hubballi taluk. Among these, the composition of beneficiaries is more or less

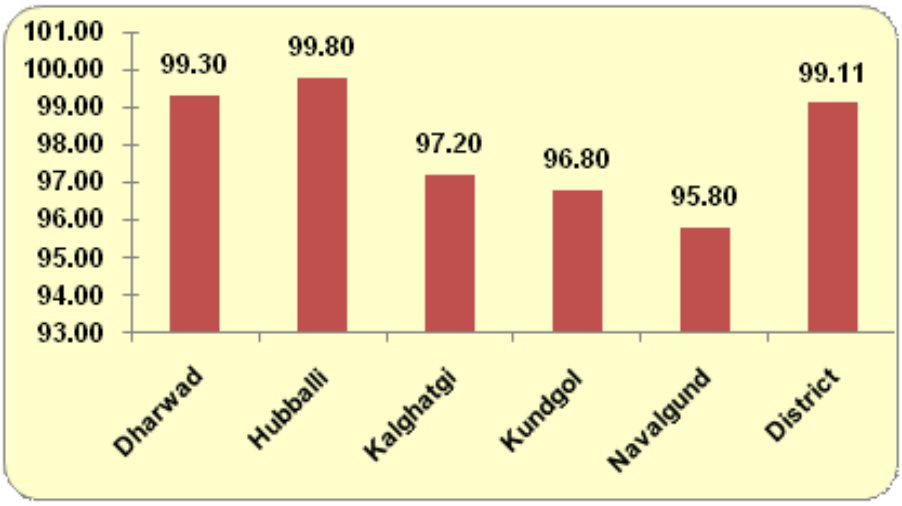
uniform across the taluks. Children of the age group of 0-3 years and 3-6 years accounted for about 30 per cent each, adolescents for about 25 per cent, and the remaining 15 per cent shared as pregnant women and lactating mothers. Thus, AWCs are catering to their target clientele, but what matters is the quality of service.

Another variable used to look at the spread of these centres is the percentage of villages having AWCs within one kilometre distance. Only Kalghatgi taluk has a smaller percentage of AWCs within a kilometre's distance, otherwise all taluks report 100 per cent coverage of villages by AWCs. Of course, in Navalgund, it is 98, but still higher than the district average. Impact of the AWCs could be seen on such indicators as pregnant women with anaemia, institutional deliveries, malnourishment among children, immunization rate, children born underweight, etc. The following sections conduct the comparisons.

## 5.7. Institutional Delivery

Delivery is a crucial process affecting the health and survival of both mother and the child. Hence, proper medical care needs to be provided during the time of delivery. Therefore, ensuring adequate medical facilities so that deliveries take place in medical institutions is necessary. Deliveries under the supervision of a doctor or trained attendant will reduce the number of complications and will increase the chance of survival of both mother and the child. It is an important indicator of reproductive health of a society. As a result, the ANC coverage of women is reported to be almost complete in all the taluks. Because of this factor, the spread of medical institutions and the 'Arogya Kavacha' program (108-Ambulance), the proportion of institutional deliveries has also increased to almost 100 at the district level (Figure 5.1).

**Figure 5.1: % Institutional Deliveries in Dharwad District**




*Source: HMIS, Dharwad*

All taluks report almost complete antenatal care (ANC) received by pregnant women, which is greatly facilitated by the AWCs and ASHAs under NRHM. However, the share of pregnant women with anaemia is considerably high in the district with more than 80 per cent of women identified to be anaemic.

Dharwad taluk has the largest proportion of anaemic women at nearly 71 per cent and Hubballi has the least proportion of 38 per cent. Anaemia depends upon feeding practices at home as well as variables determining the absorption capacity.

One can only say that various interventions have reduced the incidence of anaemia, over a period of time, by supplying nutritional supplements and timely referral of the severe cases to the higher level medical institutions. The most encouraging impact is the near 100 per cent share of institutional deliveries. Of course, it has to still increase in the taluks of Kalghatgi, Kundgol and Navalgund.

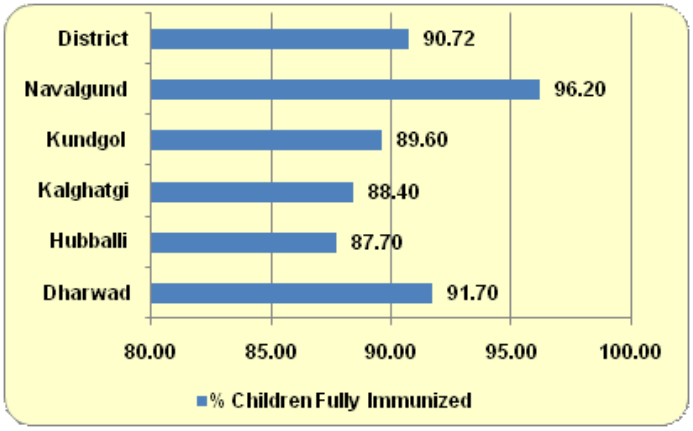
### 5.8. Immunization of Children

Another important health intervention is to administer immunisation to children, as a preventive measure to avoid their susceptibility to deadly diseases in their life time. As figure 5.2 shows, about 91 percent of children have been provided with immunization in the district. That, it is not 100 per cent and still a considerable effort needs to be put in taluks like Hubballi, Kalghatgi and Kundgol, is evident from the data.

### 5.9. Children Born Under-weight

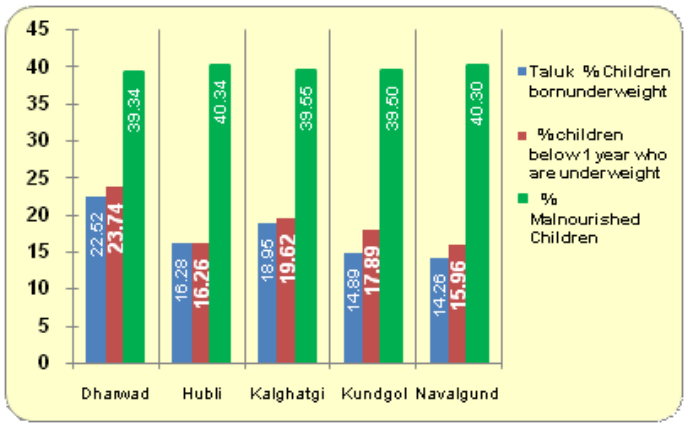
Children's health is also gauged from the percentage born as underweight and percentage malnourished. A poor household obviously suffers from these maladies making the children endemically weak and susceptible to frequent illnesses. Hence there is a need to control these phenomena through supply of nutrition supplements. Dharwad district has the highest percentage of children who are born underweight, in the state, at 38 per cent. However, across the taluks, the incidence is relatively lower in Navalgund, Kundgol and Hubballi taluks, and considerably higher in Dharwad and Kalghatgi taluks (Figure 5.3).

**Figure 5.2: Immunization Coverage of Children in Dharwad District, 2011-12**




*Source: HMIS Data*

**Figure 5.3: Incidence of Malnourishment and Children Born Underweight in Dharwad District, 2011-12**




*Source: HMIS Data*

But we may observe that the percentage of underweight children is significantly lower for children below 1 year of age at 19 per cent. A direct relationship between per cent children born underweight and incidence of underweighting below 1 year of age could be noticed. Dharwad and Kalghatgi have higher underweight infants while the other three taluks have relatively less values. That the other districts of the state have far lesser values for the above indicators, suggests that concerted actions are needed to address these problems in right earnest.

### 5.10. Communicable Diseases

Another indicator reflecting the health of individuals is their morbidity status. Morbidity may be chronic or of short duration nature. Chronic diseases, which lead to permanent disability and often death, cannot be easily controlled and cured. But the causes of short term illnesses are identifiable and hence preventable. Moreover, communicable diseases result in short term loss of employment and additional expenditure on the part of the individuals. These diseases break out due to changes in weather and other conditions and sometimes due to vectors. Hence, these outbreaks should be anticipated by any public health system and effectively controlled. In fact, the efficiency of any public health system could be measured on how an epidemic is controlled or eradicated. In this context, the incidence of communicable diseases reveals the status of public health status of a society.

During the year 2011-12, it was reported that, 3 per cent of district's population was reported to have been affected by communicable diseases. The highly urbanized taluks of Hubballi and Dharwad report lower incidence compared to the other taluks. The least developed taluk of Kalghatgi has the highest incidence.

Thus, incidence of communicable diseases seems to be inversely related with economic development. But, elsewhere in Karnataka, the minimum value for this indicator is reported to be 0.004, which points to the scale of efforts needed by the public health system of Dharwad district to achieve a better control of communicable diseases.

The District Disease Surveillance Unit, DHO, Dharwad informs that Chikungunya, Cholera, Dengue and Malaria are the major communicable diseases in the district. During 2011-12, total of 226 cases of communicable diseases were reported. However, since this pertains only to cases registered in government health institutions, this may be an understatement. Hence, efforts need to be stepped up for preventing and regulating the outbreak of these diseases in the district.

*Efficiency of any public health system could be measured on how an epidemic is controlled or eradicated*

## 5.11. Performance of Various Health Schemes

National Rural Health Mission (NRHM) launched in 2005 is made a sub-mission under the reformulated **National Health Mission** (NHM) in 2013. The components of NRHM and NHM are:

*ASHA is the first port of call for any health related demands of deprived sections of the population, especially women and children, who find it difficult to access health services in rural areas*

**1. Accredited Social Health Activists Programme:** Community Health volunteers called Accredited Social Health Activists (ASHAs) have been engaged under the mission for establishing a link between the community and the health system. ASHA is the first port of call for any health related demands of deprived sections of the population, especially women and children, who find it difficult to access health services in rural areas. ASHA Programme has been successful in bringing people back to public health system and has increased the utilization of outpatient services, diagnostic facilities, institutional deliveries and inpatient care.

**2. Rogi Kalyan Samiti (Patient Welfare Committee) / Hospital Management Society:** The Rogi Kalyan Samiti (Patient Welfare Committee) / Hospital Management Society is a management structure that acts as a group of trustees for the hospitals to manage the affairs of the hospital. Financial assistance is provided to these Committees through untied fund to undertake activities for patients' welfare.

**3. Untied Grants to Sub-Centres:** Untied Grants to Sub Centers have been used to fund grass-root improvements in health care. Some examples include:

- Improved efficacy of ANMs in the field, so that they can undertake better antenatal care and other health care services.
- Village Health Sanitation and Nutrition Committees (VHSNC) have used untied grants to increase their involvement in their local communities to address the needs of poor households and children.

**4. Janani Suraksha Yojana (JSY):** Janani Suraksha Yojana is a safe motherhood intervention under the NRHM. It is completely sponsored by central government. The objective is reducing maternal and neo-natal mortality by promoting institutional delivery among the poor pregnant women. The government provides cash assistance at differential rates for mothers from different economic status and from different areas. Cash incentives are also given to ASHAs.

**5. Prasooti Araike - Care for the pregnant:** The scheme was introduced in the district for the benefit of pregnant women belonging to below poverty line SC and ST families. This has now been extended to all pregnant women from below poverty line.

**6. Madilu Kit:** The madilu yojane is the maternal health benefit scheme launched by Government of Karnataka on 1st August 2007. The main objective is to reduce infant and maternal mortality rate and to improve institutional deliveries. Under this yojane the kit is distributed free of cost to mothers of each new born. The kit will contain 19 essential items for the benefit of mother and child like bedspreads, soaps and detergents etc. Mosquito nets are supplied only to the Malaria endemic districts.

**7. Mobile Medical Units:** Many unserved areas have been covered through Mobile Medical Units (MMUs).

**8. Arogya Kavacha - the free ambulance service:** Free ambulance services are provided in every nook and corner of the district connected with a toll free number and reaches within 30 minutes of the call.

**9. Rashtriya Swasthya Bima Yojane (RSBY):** It is a health insurance scheme for workers in the unorganized sectors and fully funded by the central and state governments and a nominal payment by the beneficiary. The beneficiary shall be eligible for such in-patient health care insurance benefits as would be designed by the respective State Governments based on the requirement of the people/ geographical area.

**10. Yashasvini Scheme:** Yeshasvini Scheme is a contributory scheme of Health Care sponsored by Farmer Co-operators and the Government. The resources of the scheme mainly generates out of annual member contribution and Government Grants.

All the above schemes are being implemented in the district and whether they have helped in achieving the desired objectives or not should be separately studied. But there is a decline in the maternal and infant mortality rates. In this regard, Table 5.10 provides information on the operation of two important programmes, viz., JSY and distribution of Madilu kit. While the first one has taken care of the health of the pregnant women and the baby in the womb, therefore, the MMR; the second one has helped in neo-natal care and reducing IMR.

There were about 9,800 beneficiaries under JSY, majority of them from the backward taluks of Kundgol and Kalghatgi. It may be recalled here that the incidence of MMR was lower in these taluks, hence JSY has direct implication on reducing the MMR.

**Box 5.4: Rural Reproductive Health Centres (RRHC) – A Success Story**

In order to increase the number of people who could access family health and to reach out to those in far-flung areas where PHCs are absent or non-functional and where healthcare comes last in priority, two NGOs Family Planning Association of India (FPAI), and Desphande Foundation (DF) started a pilot project and set up a RRHC in Nigadi village of Dharwad taluk. It targeted to reach about 20,000 village women every year and provide high quality, reliable healthcare as an affordable alternative to private healthcare. The centre is well equipped with diagnostic facilities, drugs, physician, consultant, technician and counselor. All these services are provided at lesser cost than what a private practitioner would charge. This has turned out to be rewarding for the people of Nigadi village who have lent more land to the centre, visit it frequently and are proud to have their own "clinic" in the village. The **RRHC earns revenue of Rs. 4,800 per month, which is almost 70% of its operating cost.**

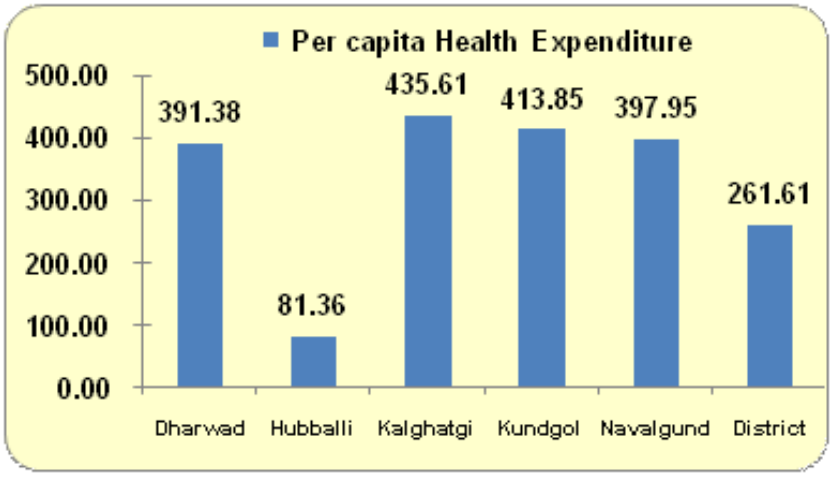
**Table 5.10: Health Schemes for Improving Maternal and Child Health and Survival in Dharwad District, 2011-12**

| Taluk | JSY beneficiaries | Madilu Kit | 24*7 Hospitals | 108 Ambulances |
|---|---|---|---|---|
| Dharwad | 1825 | 1577 | 5 | 6 |
| Hubballi | 1212 | 1067 | 3 | 10 |
| Kalghatgi | 2258 | 1651 | 5 | 2 |
| Kundgol | 2640 | 1816 | 5 | 2 |
| Navalgund | 1867 | 1291 | 2 | 2 |
| District | 9802 | 7402 | 20 | 22 |

*Source: DSO, Dharwad*

It has also contributed to majority of the deliveries to be institutional deliveries. Even with respect to Madiku kit also the backward taluks access the benefit to a greater extent and this has contributed to improvement in neo-natal health of the child and post-delivery health of the mother. These schemes are facilitated by a large number of ASHA workers, 20 hospitals working on 24*7 basis and 22 ambulances under the Arogya Kavacha Scheme. However, the spread, reach and efficacy of these schemes need to be separately studied. Few of the available studies show, people are extensively availing these schemes and this is evident in the improved health outcomes. In realizing the MDGs, these schemes have a vital role to play.

**Figure 5.4: Per Capita Expenditure on Health in Dharwad District (Rs.), 2011-12**




*Source: CAO, ZP, Dharwad*

## 5.12. Expenditure Analysis on Health Sector

The total expenditure on medical health, Indian systems of medicine and family welfare programmes in the district during 2011-12 was Rs.959.58 lakhs. This was 23 per cent of the total expenditure of the ZP. Of this, the expenditure on family welfare, which includes all schemes to promote maternal and child health, amounted to more than 80 per cent. Per capita expenditure on health has been worked out for analytical purpose and depicted in Figure 5.4.

The per capita expenditure on health is calculated at Rs. 262 for the district, which is very low. Among the taluks, except Hubballi, all taluks spent more than the district average. It was higher in backward taluks of Kalghatgi, Kundgol and Navalgund and lower in Dharwad and significantly lower in Hubballi taluk. That a higher expenditure is incurred in backward taluks is a good sign. But considering the quality of outcomes, there is a need to step up the expenditure on health in the district.

## 5.13. Radar Analysis for Health

The radars (Figures 5.5 to 5.10) show that MMR is high in Kalghatgi, Hubballi and Dharwad; CMR is higher in Dharwad and Hubballi; and IMR is higher in Kalghatgi, Kundgol and Navalgund.

**Figure 5.5: Radar on Health Indicators -1**

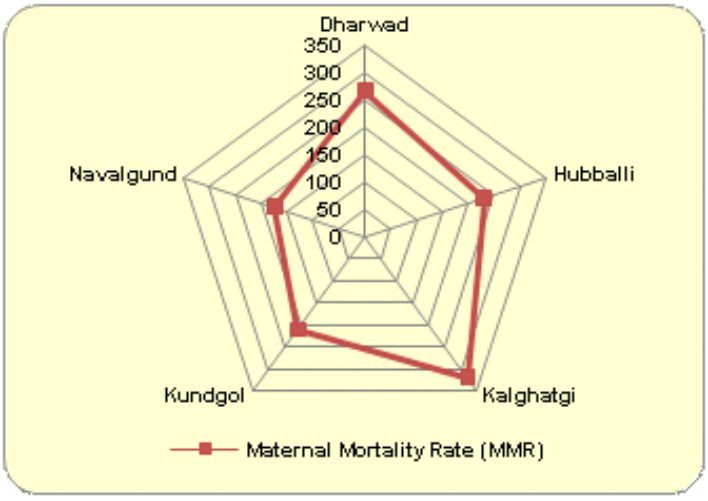



**Figure 5.6: Radar on Health Indicators -2**

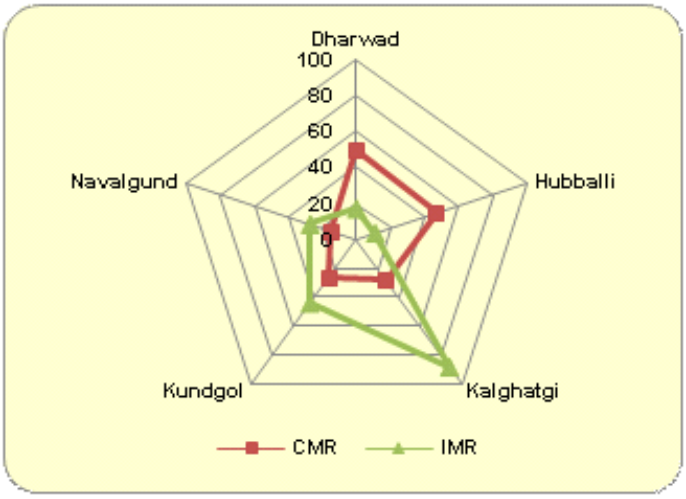



**Figure 5.7: Radar on Health Indicators -3**

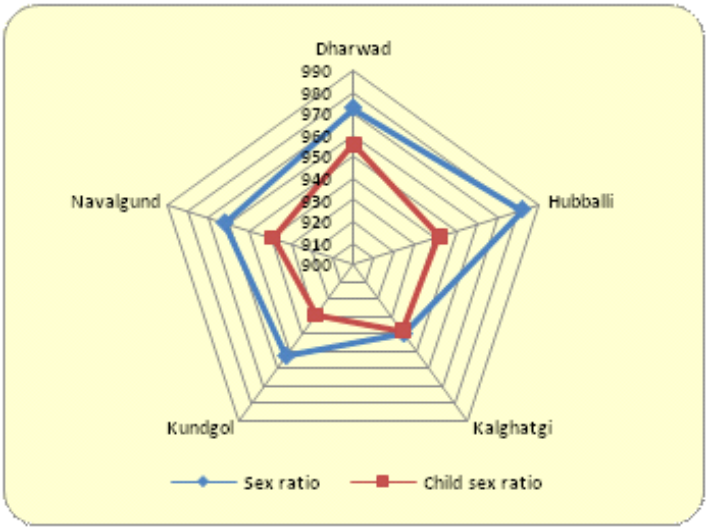



**Figure 5.8: Radar on Health Indicators -4**

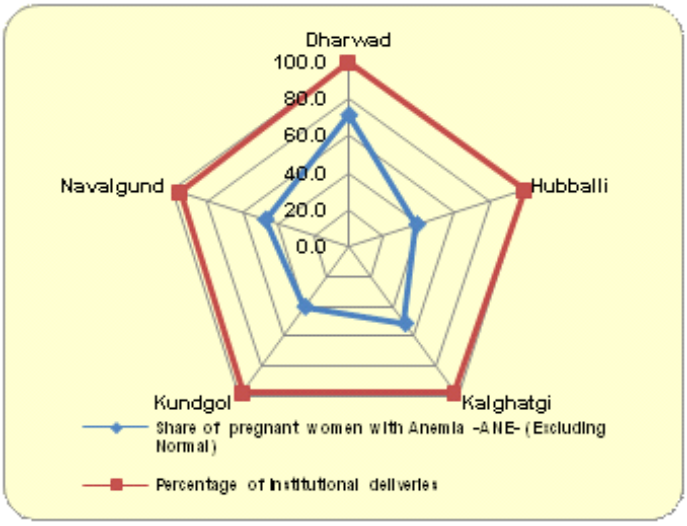



**Figure 5.9: Radar on Health Indicators -5**

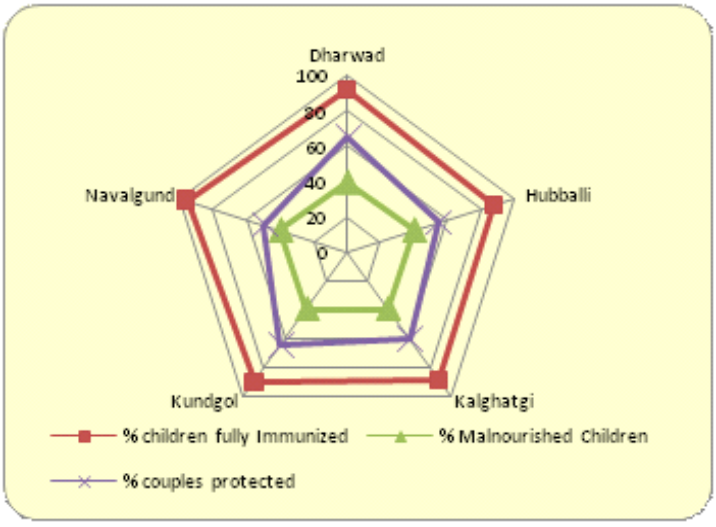
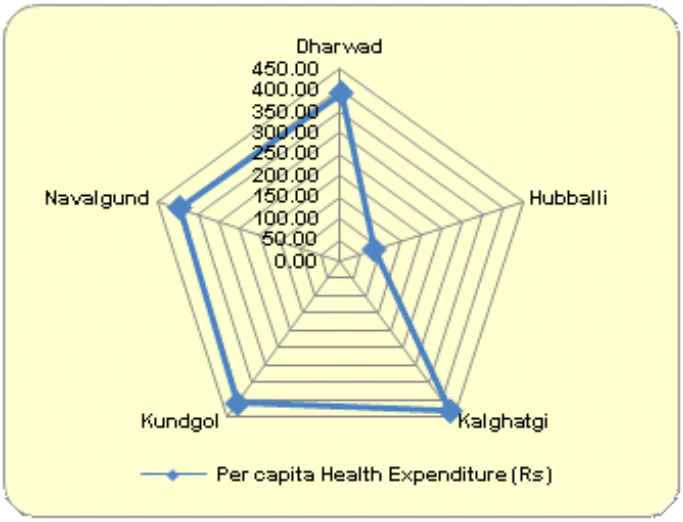



**Figure 5.10: Radar on Health Indicators -6**



RRHC



Child sex ratio is lower than general sex ratio, except Kalghatgi; Hubballi has relatively higher sex ratio, Kalghatgi has lower sex ratio; percentage pregnant with anemia is higher in Dharwad and Kalghatgi; and institutional delivery is almost 100 per cent in all taluks. While percentage malnourished children is of similar proportion in all taluks at about 40 per cent, percent children immunized is more than 90 per cent; and couple protection rate is higher in Dharwad, Kundgol and Kalghatgi taluk and lower in Hubballi and Navalgund.

## 5.14. Working of AWCs - A Small Area Study

### 5.14.1. Introduction

AWCs were started as pre-school centres to prepare children for school and later diversified into centres performing multiple functions and activities. ICDS is the foremost symbol of India's commitment to her children – India's response to the challenge of providing pre-school education on one hand and breaking the vicious cycle of malnutrition, morbidity, reduced learning capacity and mortality, on the other. Children undergo a routine health check up, and those found to be sick or undernourished are referred to the local Primary Health Centre. Since the good health of mothers is essential for children's wellbeing and important in its own right, the ICDS also provides nutrition and health services for women in the reproductive age group, such as food supplements during pregnancy and other forms of antenatal care. However, considering the range of functions expected of an anganwadi worker (AWW), the physical facilities at her disposal are very meagre. Yet there are a few motivated workers who have made difference to the lives of the clients of AWCs.

The clients of AWCs include children from 6 months to 6 years; pregnant and lactating mothers and adolescent girls. Their functions include: providing supplementary nutrition; regular health check up, treatment of minor health problem and referral services; immunization; health and hygiene education; providing vocational training, counselling and guidance as family welfare and home management; and enabling children to learn through games and prepare them for formal schooling (play homes). Naturally every AWC is expected to have a good/pucca building of its own, electricity connection, water supply and toilet. Apart from the Anganwadi worker one helper is also essential. The norm is that one AWC needs to be set up for every 800 people.

### 5.14.2. The Present Study

As a part of the exercise in preparation of HD, 4 AWCs were examined in Kundgol taluk, two each in Kadapatti and Allapur villages. Both of them are located far off from taluk headquarters and were purposively selected for study.

Out of the four AWCs, only one has a building of its own; two of them are working in temples and one in a rented building. Water supply is not there for any of the AWCs. In fact drinking water is supplied through tankers twice a day, and is rationed for each house. Obviously, the AWC helpers reported fetching water for cleaning and sanitation as a serious problem. Electricity connection was available for all the centres, but toilets were unavailable in any of them. This constraint of physical facility is a major handicap for their functioning. They can neither cook nor serve food hot and fresh. There is no adequate facility to display charts and diagrams for preschool training of the children, but the centres are very much conveniently used as crèches by the low income groups as they find it convenient to leave their children and go for work. This advantage was clearly visible in about 20 per cent cases, where the elder sibling attended school without bothering to look after their younger ones.

In all the AWCs, the recommended food and nutrition supplements are given regularly. Milk, sprouted pulses, cooked nutritious meal and additional food supplements for the problematic children is given. As a result, there were very few cases of malnourished children in the two villages and many of such children improved their status from severely malnourished to moderate and from moderate to normal.

A large number of clients is served by the selected AWCs. The number ranges from 70 to 125 and the average is 92. However, the number of children to be attended varies on day to day basis as they would not come due to various reasons. But the average attendance is reported to be 80 per cent and more. On the day of visit, the children were neatly dressed and fed with recommended dietary supplements. The Anganwadi helpers were taking proper care of the children (this is in contrast to what this researcher reflected back on his childhood). The children could identify the vegetables, could recite the days of the week and months of the year and even alphabets. Few of them delivered addresses about Independence Day, national leaders and importance of sanitation and hygiene. The behaviour was quite disciplined which was found to be cultivated rather than imposed.

The Anganwadi workers tag with the ANMs/ASHA and visit the homes of pregnant and lactating women, providing them with food supplements, iron and folic acid tablets, subject them to medical check up and refer them to hospitals if needed. They are informed about the importance of hygiene, breast feeding and maintaining good health. In fact, 47 deliveries took place all institutional and no maternal or infant death occurred during the last one year before the survey. In only one case severe bleeding was reported at the time

*The children could identify the vegetables, could recite the days of the week and months of the year and even alphabets. Few of them delivered addresses about Independence Day, national leaders and importance of sanitation and hygiene. The behaviour was quite disciplined which was found to be cultivated rather than imposed.*

of delivery and no child was born under weight. Thus all deliveries were safe deliveries, no complication was reported and all children were born healthy. This is a very positive impact of the working of Anganwadis in the selected area.

*47 deliveries took place all institutional and no maternal or infant death occurred during the last one year*

As a result of the intervention of AWCs and as per records on weights there in, it is observed that during the last one year 10 children improved from moderately nourished category to normal category, and one child from severely malnourished to moderate category. This is definitely an improvement. Continuous care while in the womb, medical care after delivery, breast feeding and nutritional supplement and regular monitoring of health of the children has made a mark on the health of the children, preparing them to be healthy adolescents. In respect of adolescent girls no malnourishment was reported, hence Anganwadis have played a vital role in improving the health standards in the rural areas, especially of the children of poorer sections of population.

*10 children improved from moderately nourished category to normal category, and one child from severely malnourished to moderate category.*

### 5.14.3. Opinion Survey

Apart from interviewing the AWCs and verifying the Anganwadis and the records maintained by the AWCs, a sample survey of the beneficiaries was also conducted to cross check the information. Accordingly, 30 households were selected at random in consultation with the AWWs. Accidentally, all the households were Hindu families, 1 household belongs to SC category (3 per cent); 6 belong to OBC (20 per cent) and the remaining 23 belong to other castes (77 per cent). No specific reasons could be ascribed to this composition as the sample was random one among the households which have been availing the angnawadi services, on a regular basis.

The total number of beneficiaries surveyed was 54 and many households have multiple beneficiaries availing benefits from anganwadis. From among the sample, 43 per cent of the households had one beneficiary, while 30 per cent had 2; 20 per cent had 3; and 3 per cent had 4 beneficiaries availing benefits from anganwadis. Hence, more than 50 per cent of households had more than one beneficiary seeking assistance under the ICDS scheme. Out of the surveyed households, beneficiaries were of all kinds - 34 children (63 per cent), 12 adolescent girls (22 per cent) and 8 pregnant women/lactating mothers (15 per cent), with average for each category of beneficiary being, respectively, 3, 17 and 22 years. Thus, the sample was fairly representative.

### 5.14.4. Motivation for Joining the Anganwadi

The schedule was administered to adolescent girls and pregnant women/lactating mothers. Out of 30 respondents, 22 replied that they joined AWC because of self motivation; half of them because of

the health assistance they receive; and about 46 per cent because of the nutritional supplements they expect to get from the AWC. Another 18 per cent reported that they joined anganwadi because of the educational inputs they get. Thus, awareness has penetrated about the benefits of anganwadis, especially with regard to health and nutritional benefits and clients are availing the services of anganwadis.

### 5.14.5. Perception of the Facilities and Services by Anganwadi

Anganwadis perform various functions for different clients. Naturally, the expectation from them is higher. How are anganwadis placed in terms of facilities? Of course, the physical inspection of the anganwadis is already reported, but what is the perception of the beneficiaries? Table 5.11 gives the necessary data.

**Table 5.11: % Respondents Satisfied about the Facility/Service Available in AWCs**

| Facility and services | % Satisfied |
|---|---|
| Building | 63 |
| Drinking water | 100 |
| Ventilation and light | 100 |
| Study materials | 100 |
| Care | 100 |
| Electricity | 100 |
| Sufficient space | 96 |
| Toilet | 0 |
| Toys | 100 |
| Guidance | 100 |

*Source: Field Survey*

The survey data reveals that except for separate building, adequate space and toilet facility, all the beneficiaries expressed satisfaction about the facilities available in the anganwadis. Especially, they opined that the drinking water, ventilation, electricity and space were adequately available. Similarly, all of them opined that anganwadis possess enough study material and toys for children to learn and play and the AWWs provide good care and guidance to their clients. However, none were satisfied about the toilet facility, as it was not at all there. While all respondents (100 per cent) reported that AWWs regularly visit their house and provide satisfactory services, all of them received nutritional benefits given in AWCs for children or nutritional supplements given for adolescent girls and lactating mothers. Hence, the selected beneficiaries were generally happy about the functioning of the AWCs.



Children in Anganwadi

But an important issue for inspection was whether the beneficiaries consume the nutritional supplements provided? The survey information reveals that 2 households did not respond to the question, and of the remaining, 61 percent stated that the nutritional benefits were consumed by the target population, while the remaining 39 per cent stated that other members in the family also consumed them. Sometimes, the grains, milk, eggs and other food



Children in Anganwadi

***ANNA BHAGYA YOJANA:***
*The Government of Karnataka has launched ambitious programme called ANNA BHAGYA YOJANA supplying 30 kg of Food Grains at Re.1/- per kg to below poverty line (BPL) families across the State. A total of 98.35 lakh BPL cardholders are eligible to receive subsidised Food Grains through a network of 21,024 Fair Price Shops across the State. While a single-member family is eligible for 10 kg Food Grains, a family of 2 members gets 20 kg and a family of three or more members is entitled for 30 kg Food Grains per month.*

items are consumed by everybody in the family, if the target child/girl/ woman does not consume it completely. More significantly, 7 respondents (23 per cent) reported that all the nutritional supplements given are not consumed in recommended quantity. The reasons for this being, not always good quality items are given and few of them expressed that excess amount of nutritional supplements is given to the beneficiaries.

Question was also asked whether the beneficiary's nutritional status has improved. While 67 per cent of the households felt the nutritional status to have improved, 33 per cent did not experience any change. As a result of this the perception of illness has come down as reported by the households. 82 per cent of the households reported reduced prevalence of illness after receiving benefits from AWCs, whereas 18 per cent did not feel any change in the state of illness. Thus, AWCs have played an important role in enhancing nutritional status of target population. More revealing response was to the question: 'Do you feel that the overall educational, nutritional and health related activities of your children/ child has improved?' All the households felt that here was an improvement in these matters.

Hence, the AWCs have lived up to their expectations and have proved helpful to the target population, especially to the poorer sections and female sections of the society. However, when asked for suggestions for further improvement of the functioning of AWCs, many suggestions were made by the respondents which are: own building and play ground; toilet facility; drinking water; cleanliness; need medical consultation; weekly medical check up; improved food packaging; higher quantity of nutritional supplements; proper information on new schemes related to Anganwadi; and more toys for children to play.

Although they were initially happy about the facilities available in the AWCs, while giving suggestions, they have focussed on own building, play space, play things and toys, better amenities like drinking water and toilet facilities, better packaging of food supplements and improved medical care. These things are to be considered for strengthening of AWCs. Hence, a separate building in an accessible and cleaner site, toilet, store room, kitchen, adequate space for children to play and better facility to store food supplements need to be provided.

### 5.14.6. Conclusion

AWCs are important institutional intervention for promoting early childhood nutrition and education, which are expected to have very encouraging effect on the health and educational attainments of children, so also on the status of adolescent girls, pregnant women and lactating mothers. But, due to

Anganwadi Centre



lack of adequate physical facilities, the performance is not as expected. However, given this constraint, a motivated AWT can turn around the things considerably and provide considerable support to the target population. But, the AWW needs to be relieved of other activities for enabling her to concentrate on the clients and provide still more qualitative service.

### 5.15. An Overview: Performance and Inadequacies of Health Care System

Health is an important component of human development and ill health affects it through reduced efficiency and income earning capacity. Assuring better and timely health care facilities will contribute to achieving higher levels of human development. Nutrition security also needs to be ensured for sustaining human development. The district has a total population of about 18.47 lakhs according to 2011 census, which accounts for about 3 per cent of the state's population. Urbanization ratio is higher in the district. The district has a lower proportion of both SC and ST populations. Similarly, the population comprises of 11.9 % of children, 49.7% of women and 9.4 % of elderly. This affects the health status and priorities in the district.

The sex ratio in the district was lower than the state value in 2001 but increased to be more than it by 2011. Urban sex ratio is not only higher than the rural sex ratio, but has also increased at a faster rate. But the child sex ratio is lower in the district compared to the state and has also increased by a lesser margin than that at the state level; Except for Dharwad and Kundgol, child sex ratio has been consistently lower than the general sex ratio in all the regions. Rural areas of all taluks and urban areas of Navalgund taluk are the areas where special focus is needed. The sex ratio for SCs in the district was lower than the state in 2001 but by 2011 it increased to be more than that at the state level. For STs also, the increase in sex ratio in the district is more than that at the state level.

The mortality rates - IMR and MMR - are higher in the district. The health infrastructure needs to be strengthened in the taluks of Kalghatgi, Kundgol and Navalgund. Reporting pattern of mortalities also needs to be changed. An important cause is the low couple protection rate at 60 per cent, which needs to be increased. With tubectomy adopted as the major birth control method followed by IUD, 80 per cent of birth control burden is borne by women. This is indicative of gender bias in the family planning practices. However, Owing to the spread of medical institutions, programmes like Janani Suraksha Yojana, 'Arogya Kavacha' (108 ambulance), and functionaries like AHSAs and AWWs, the proportion of

Weight chart



*Smt. Tubaki - A Dedicated AWT*

*Smt. Tubaki has been working as AWT for the last 12 years in Kadapatti AWC (No. 146). She has been a socially active AWT, forming SHGs, participating in functions conducted in the village and vicinity, organizing awareness campaigns, health and check up camps and competitions. She has been successful in getting a steel cupboard to store the items in a systematic and hygienic manner, out of the MLALADS.*

institutional deliveries has increased to almost 100 at the district level. Of course, it has to still increase in the taluks of Kalghatgi, Kundgol and Navalgund. But the gap is with respect to immunization, which is not yet 100 per cent and the share of pregnant women with anaemia is considerably high in the district.

**KIMS Hubli**



**Students at SDM Dental College, Dharwad**



The performance of the health programmes has shown their impact on mortality rates, rate of institutional deliveries and overall health of the population. Awareness needs to be strengthened about good health and maintenance of it, especially reproductive and child health. If males also willingly participate in reproductive health, the extent of unmet need can be reduced and health of women substantially improved. The AWCs are doing a commendable job in improving health, nutrition and awareness standards of children, adolescents and women. However, they need to be provided with better infrastructure and the AWW motivated to work better. For all this, the expenditure on health needs to stepped up, especially in the backward taluks like Navalgund, Kundgol and Kalghatagi.

■■

Chapter 6

# INCOME, POVERTY AND EMPLOYMENT



# INCOME, POVERTY AND EMPLOYMENT

## 6.1. Introduction

Improving human well-being is at the core of development efforts everywhere in the world. Human well-being is multidimensional. It is the ability of all people to determine and meet their needs and to have a range of choices and opportunities to fulfil their potential. It includes tackling a diverse range of challenges – environmental, social and economic – and widening the options available to people to make a living and to participate actively in society.

Income of the people is an important determinant of well-being at any given point of time. If income is to be adequate and continuous, the occupations in which people are engaged should be gainful and secure. Hence, nature and extent of employment play a major role in determining the well being of a population. Although income is growing at the aggregate level in India, the same cannot be said of constituent regions, sectors and segments of population.

Evidence abounds to show that the growth pattern in the country in the post-1990 period has been quite disparate. A stark consequence has been the stagnation in agriculture and consequent slow down of village economies vis-a-vis the urban ones. Another consequence has been the 'job-less growth'. Income and employment characteristics to a large extent, determine the livelihood security of people (Chambers, 1986). Thus, human development presupposes provision of livelihood security to people. The present chapter focuses on the livelihood issues of people in Dharwad district and puts it in the human development framework.

## 6.2. District and Taluk Income

In Karnataka, the district income is estimated by the Directorate of Economics and Statistics. The total district domestic product was estimated at Rs. 4,99,440 lakhs in 2004-05, which increased to Rs. 8,36,467 lakhs at a rate of 13.76 per cent per annum, which was faster than that at the state level. As a result, the district's share in state's income increased from 3 per cent to 3.5 per cent between 2004-05 and 2008-09. The per capita DDP of the district was lower than the state PCSDP in 2004-05, but due to the impressive growth, it increased to be more than the state level PCSDP in 2008-09. This may also be the result of slower growth of population.

Sector wise, the service sector predominates in the district like that for the state. Agriculture contributes a very low share to the total incomes of the district (9 per

*Poverty must be seen as the deprivation of basic capabilities rather than merely the lowness of incomes.*

***– Amartya Sen***

*Any strategy to reduce intergenerational poverty has to be centered on work, not welfare—not only because work provides independence and income but also because work provides order, structure, dignity, and opportunities for growth in people's lives.*

***- Barack Obama,***
*The Audacity of Hope*

cent) and the state (13 per cent), the share of secondary sector is also lesser at 26 per cent, compared to the state level figure of 29 per cent. A major deviation is that of manufacturing sector which contributes a higher share at the state level (19 per cent) compared to that at the district level (15 per cent). Dharwad district has relatively less of manufacturing vis-a-vis the state. The other major activities in the district are construction, transport, hotels and restaurants and real estates. Banking and insurance and public administration are also important activities.

In terms of growth, service sector's growth has been quite impressive, followed by secondary sector and primary sector, whose growth is very slow. Transport, Communication, Trade and Hotels; Public Administration; Other services and banking and insurance are the activities that have grown at higher rates. That the income from major producing sectors like agriculture and manufacturing has not grown at higher rates suggests that the income growth may not reach and include many people of the district.

### 6.2.1 Taluk Income

The total district domestic product was estimated at Rs. 4,99,440 lakhs in 2004-05, which increased to Rs. 8,36,467 lakhs at a rate of 10.86 per cent per annum (Table 6.1). Hubballi taluk has almost half of the DDP as its TDP and Dharwad taluk accounts for another 30 per cent. Together the two taluks share nealry 80 per cent of income of the district. Not only there is a severe income disparity, but it has also increased over the years, with the share of these two taluks increasing from about 73 to 78 per cent. The most disgusting fact is the decline in the DDP share of all taluks, except Dharwad. Probably, the increasing industrial activity in Dharwad taluk is responsible for this.

The disparity becomes still clear when we look at the per capita income. Dharwad taluk reports highest PCI in both the years, but Hubballi, which is another significant industrial and business

**Table 6.1: Taluk Domestic Product (TDP) in Dharwad district, 2004-05 and 2008-09**

| Taluk | TDP (Rs. Lakhs) | | Per cent share in DDP | | CAGR | Per Capita TDP (Rs.) | | |
|---|---|---|---|---|---|---|---|---|
| | 2004-05 | 2008-09 | 2004-05 | 2008-09 | | 2004-05 | 2008-09 | CAGR |
| Dharwad | 120991 | 251967 | 24.23 | 30.12 | 20.13 | 52783 | 104989 | 18.76 |
| Hubballi | 244812 | 402253 | 49.02 | 48.09 | 13.22 | 25570 | 40128 | 11.93 |
| Kalghatgi | 47031 | 60058 | 9.42 | 7.18 | 6.30 | 32789 | 39991 | 5.09 |
| Kundgol | 28038 | 44638 | 5.61 | 5.34 | 12.33 | 17053 | 25932 | 11.05 |
| Navalgund | 58569 | 77551 | 11.73 | 9.27 | 7.27 | 31671 | 40054 | 6.05 |
| Dharwad | 499440 | 836467 | 100.00 | 100.00 | 13.76 | 29739 | 47571 | 12.46 |

*Note: CAGR: Compound Annual Growth Rate (% p.a.)*
*Source: DES:State and District Domestic Product of Karnataka New Series (Base Year 2004-05) 2010-11*

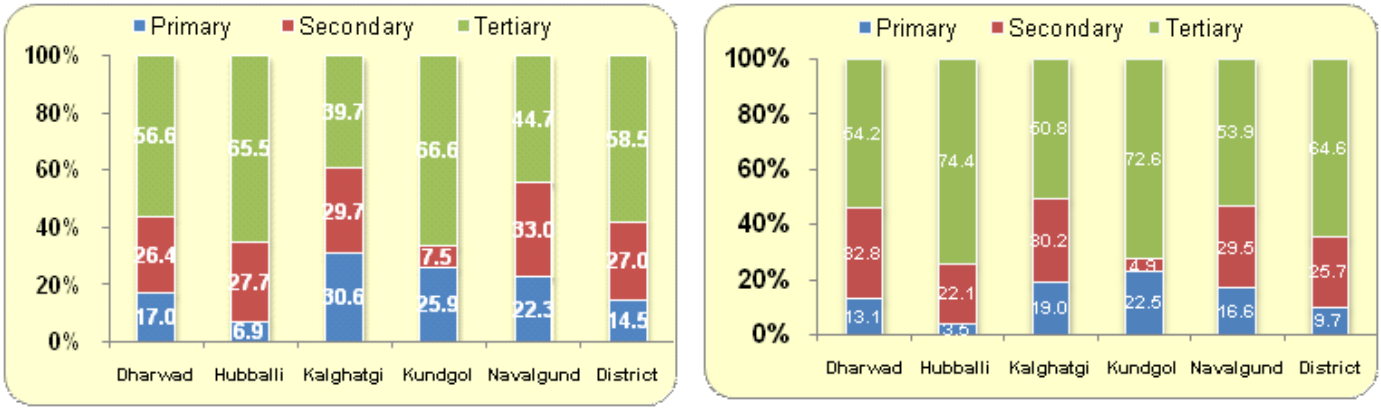
reports lesser PCI. In fact, PCI of Kalghatgi and Navalgund are comparable to that of Hubballi at around Rs.40,000. Kundgol has the least PCI. Dharwad taluk's PCI is, therefore, almost four times that of Kundgol and two and half times that of Hubballi, Kalghatgi and Navalgund. While Dharwad taluk has recorded the highest growth rate followed by Hubballi and Kundgol; Kalghatgi and Navalgund taluks have experienced lower growth rate in incomes.

There is a direct relationship between the type of activities undertaken, on the hand, and level and growth of the income, on the other. Higher share of non-agriculture improves both the level as well as growth rate of income. Therefore, people in Hubballi and Dharwad taluks are bound to enjoy better standard of living compared to other taluks.

Sectoral composition of income reflects the economic diversification in a region and also the potentiality for sustained growth. Economic theory suggests that, in the course of economic development, an economy diversifies from agriculture to industry and later into services. In that framework, it is observed that in all the taluks, the proportion of agricultural/primary sector income has declined (Figure 6.1). the steepest being in Kalghatgi. But, this has not been compensated by increase in the share of the industry/secondary sector. Only Dharwad taluk records increase in the share of secondary sector, while in Kalghatgi it has remained almost constant, and has declined in the other three taluks. The share of secondary sector in Kundgol is, at best, marginal; so Hubballi with respect to primary sector. Hence, agricultural sector is the main casualty.

Obviously, all taluks have improved their shares of services/tertiary sector income, the steepest increase being noticed in Hubballi taluk. Hubballi and Kundgol derive more than 70 per cent of their incomes from tertiary sector. On the other hand, Kalghatgi has the

**Figure 6.1: Sectoral Composition of TDP in Dharwad District, 2004-05 and 2008-09 (%)**




*Source: DES: State and District Domestic Product of Karnataka New Series (Base Year 2004-05) 2010-11*



lowest share of tertiary sector income. Thus, comparing growth and sectoral composition, it is observed that industrial expansion is a major driver of growth. Therefore, promotion of industrial development must be initiated in taluks like Kundgol, Navalgund and Kalghatgi.

## 6.3. Agriculture: Cropping Pattern, Irrigation and Livestock

Agriculture is a predominant occupation of the people of Dharwad. It is not only source of food and employment, but also provides numerous raw materials to the agro-based industries. The dynamism of the rural economy, in particular, depends on the vibrancy of agricultural sector. Agriculture is complemented by allied activities such as dairying, sericulture, horticulture and farm forestry. These activities are also important sources of livelihood to the people. This section explores the growth and diversification of agriculture of Dharwad district.

**Table 6.2: Cropping Pattern in Dharwad District (per cent to NSA), 2011-12**

| S. No. | Crop | % Area to NSA | S. No. | Crop | % Area to NSA |
|---|---|---|---|---|---|
| 1 | Paddy | 5.5 | 8 | Ground nut | 8.0 |
| 2 | Jowar | 8.9 | 9 | Sunflower | 1.7 |
| 3 | Maize | 10.6 | 10 | Safflower | 1.5 |
| 4 | Wheat | 7.7 | 11 | Other Oilseeds | 7.5 |
| | **Total Cereals** | **32.9** | | **Total Oilseeds** | **18.7** |
| 5 | Gram | 12.3 | 12 | Cotton | 8.7 |
| 6 | Green Gram | 6.4 | 13 | Sugarcane | 1.1 |
| 7 | Other Pulses | 1.8 | 14 | Vegetables | 17.0 |
| | **Total Pulses** | **20.5** | 15 | Horticultural Crops | 1.3 |
| | **Total Food grains** | **53.3** | 16 | **NSA (Hectares)** | **288142** |

*Source: JDA, Dharwad*

### 6.3.1. Cropping Pattern

The cropping pattern is basically the result of agro-climatic factors, which make it possible for the district to grow a variety of crops. The net sown area (NSA) in the district was 2,88,142 hectares in 2011-12. The percentage area devoted to various crops is given in Table 6.2. Food grains dominate the district with an area share of more than 50 per cent of NSA. Among the food grains, cereals are predominantly grown and occupy about one-third of the NSA and pulses occupy about 20 per cent of NSA.

Individually Gram occupies the largest area of about 12 per cent of NSA followed by maize with 11 per cent. Jowar, Wheat, Green gram and Paddy are the other major food crops that are cultivated in the district. Oilseeds are also predominantly grown in the district and about 19 per cent of NSA is devoted to their cultivation. Ground nut occupies about 9 per cent of NSA and other oilseeds like niger seed, sesamum, mustard, etc., are also favoured by the farmers. Apart from these crops, the district also has 1.3 per cent of area under horticultural crops and is known for the cultivation of mango, guava and sapota. A very high proportion of the cultivated area is devoted to vegetables at 17 per cent, the major crop being chilli.

Thus, the cropping pattern is relatively diversified and capable of producing food grains and other

articles of consumption required by the people. This helps in keeping low the local food prices and ensures local food security. It is also capable of sustaining variety of agro-based industries like ginning and spinning mills, oil mills, rice mills, sugar factories, etc. These have increased the employment possibilities for the people in the district.

### 6.3.2. Irrigation

The inadequate and uncertain rainfall makes it inevitable to practice artificial irrigation facility for farming. There is neither any major river system nor any irrigation project in the district. However, the Malaprabha project in Soundatti taluk of Belgaum district extends the canal irrigation to parts of Hubballi and Navalgund taluks. Some of the villages in Dharwad and Kalghatgi taluks are irrigated by tanks. However, tube wells have become the major source of irrigation in the district as a whole. Table 6.3 provides information on sources and taluk wise extent of irrigation in the district.

The reported net irrigated area is 55.1 thousand hectares, which is about 18 per cent of the NSA, and gross irrigated area is 60.2 thousand hectares. Source wise, canals are the major sources accounting for 64 per cent of NIA, followed by bore wells which account for 35 per cent of NIA. Tanks, lift irrigation and other sources share a very little proportion of NIA. Nearly 15000 irrigation pump sets are in use by the farmers. The data shows that while Navalgund is the most irrigated taluk, Kundgol is the least irrigated one. Further, except Navalgund and Hubballi taluks, the remaining taluks depend solely upon tube wells for irrigation. The irrigation intensity is higher in the district at 142.51 per cent and the district reports the highest cropping intensity in the state at 164.74 (Figure 6.2).

### 6.3.3. Livestock

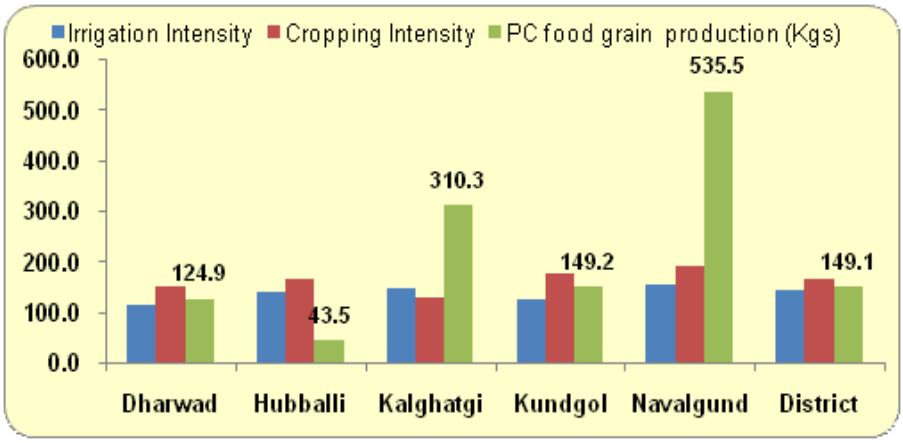
Livestock is an important allied activity undertaken by the people especially in rural areas. Animal

**Table 6.3: Source Wise Net Irrigated Area (NIA) in Dharwad District, 2011-12 (% of NSA)**

| Taluk | Canal | Tube wells | Total | % to taluk NSA |
|---|---|---|---|---|
| Dharwad | 0.00 | 11757 | 11757 | 15.21 |
| Hubballi | 2786 | 2984 | 5770 | 11.41 |
| Kalghatgi | 0.00 | 4234 | 4234 | 10.57 |
| Kundgol | 0.00 | 597 | 597 | 1.00 |
| Navalgund | 32668 | 63 | 32731 | 39.24 |
| District | 35454 | 19635 | 55089 | 17.72 |

*Source: DSO, 2012*

**Figure 6.2: Irrigation and Cropping Intensity and PC Food Grain Production Dharwad District, 2011-12 (Kgs)**




*Source: JDA Dharwad*

Buffaloes at Gouli Galli



husbandry supplements their income, employment and consumption quantities, thereby contributing significantly to their livelihood systems. Dharwad district is not an exception. As per livestock census of 2007, there were nearly 4.5 lakh livestock apart from ruminants (Table 6.4).

The data show that Dharwad and Navalgund taluks shared more than half of livestock in the district. In fact, Dharwad is known for its conventional 'Goulies' (milkmen) who rear animals and sustain livelihood by selling milk and milk products. Dharwad is also known for the famous 'Pedha' a sweetmeat, prepared out of milk that has unique taste because of the quality of the milk produced here. Navalgund is a canal irrigated taluk which has motivated people to rear cattle in larger numbers.

Although Kalghatgi and Kundgol have lesser absolute number of livestock, when the number of livestock per 1000 people is worked out, it may be seen that, Navalgund, Kalghatgi and Kundgol have more livestock than Dharwad and Hubballi put together. These taluks being rural and agricultural in nature have a greater dependence on livestock than Hubballi or Dharwad. The density of livestock per geographical areas shows that, excepting Hubballi, in all other taluks, livestock rearing is an important activity.

Whatever the number of livestock, it may be observed that the reliance is still heavier on local breeds as cross-bred cows account for less than 20 per cent of total livestock in the district. Further, the composition of livestock shows that, for the district as a whole, cattle account for nearly half of the livestock followed by about 29 per cent being sheep and goat. The remaining are buffaloes. In Kalghatgi, more than two-thirds of livestock are cattle and in Navalgund, sheep and goat outnumber cattle and buffaloes. Thus, basically Dharwad district is a cattle economy supported by buffaloes and sheep, with minor regional variations. Whereas milk

**Table 6.4: Livestock (2007-08) and Livestock Products in Dharwad District, 2011-12**

| Taluks | Dharwad | Hubballi | Kalghatgi | Kundgol | Navalgund | District |
|---|---|---|---|---|---|---|
| Total Livestock (No.) | 124372 | 72463 | 71480 | 67758 | 112977 | 449050 |
| Livestock per 1000 people (No.) | 198 | 102 | 462 | 409 | 594 | 243 |
| Livestock Per Sq.km (No) | 121 | 88 | 105 | 105 | 105 | 105 |
| % Cross Bred Cows | 22.3 | 22.6 | 11.3 | 18.7 | 19.4 | 18.8 |
| % Cattle | 48.6 | 48.9 | 68.3 | 46.4 | 38.5 | 48.9 |
| % Buffaloes | 28.3 | 24.9 | 19.8 | 16.6 | 18.8 | 22.2 |
| % Sheep and Goat | 23.1 | 26.2 | 11.9 | 36.9 | 42.7 | 28.8 |
| PC Milk production(litres) | 43 | 22 | 141 | 85 | 102 | 53 |
| PC Fish catch (Kgs) | 1.9 | 0.5 | 6.2 | 0.1 | 0.0 | 1.4 |
| PC Egg production (No.) | 19 | 13 | 15 | 5 | 3 | 13 |

*Source: DSO, Dharwad*

production is higher in Kalghatgi, Kundgol and Navalgund taluks; egg production is higher in Dharwad and Hubballi taluks. Thus, the households have practised to support their livelihoods by engaging into allied activities and alternative employment sources. However, the production and availability of these products is lower than that at all India or state level and efforts have to be intensified to increase the output of these activities. This will not only make livelihoods more resilient but will ensure greater food security. Improving the breeds, storage and market support are the major interventions that could be thought of. The co-operative model of dairy development may be replicated for other allied activities as well.

### 6.4. BPL Households, MGNREGA

The aim of any development strategy is to enable people to live a life free of poverty with adequate living standards. In order for human development to take place in tandem with economic growth, a pro-poor inclusive growth is a prerequisite pattern. Such a growth pattern would ensure that the benefits of economic growth reach all levels of society. Poverty has multiple dimensions, with implications for opportunities, security and empowerment. It has received special policy focus among the international development goals and is, in fact, the first and foremost goal specified in the Millennium Development Goals (MDGs). The first MDG is to 'eradicate extreme poverty and hunger', and has two targets, viz., halving the proportion of people with income less than US$ 1 a day; and halving the proportion of people who suffer from hunger.

In India, the poverty is estimated based on the survey data of the National Sample Survey Organization (NSSO) on household consumer expenditure. However, the data for the district and sub-district level is hard to get. Even then, the Karnataka Development Report estimates that Dharwad district has a higher proportion of poor to total poor in the state when compared to its proportion to total population. This indicates that, Dharwad district has a higher poverty ratio compared to other districts and the state average. According to *Economic Survey of Karnataka, 2012-13*, the percentage people poverty line in Dharwad was about 33 per cent in rural area and 34 per cent in urban area, compared to 26 per cent and 20 per cent, respectively, at the state level (GoK, 2013).

At the taluk level, it is still difficult to estimate poverty ratios. Therefore, in the absence of any reliable poverty estimates, the number of below poverty line (BPL) cards is the only alternative. The same is presented in Figures 6.3 and 6.4.

*Poverty is the worst form of violence."*

*- Mahatma Gandhi*

*Poverty is multidimensional. It extends beyond money incomes to education, health care, political participation and advancement of one's own culture and social organization.*

*– Atal Bihari Vajpayee, Former PM, India*

Working under MGNREGS



**Figure 6.3: BPL Families Provided with Ration Cards**

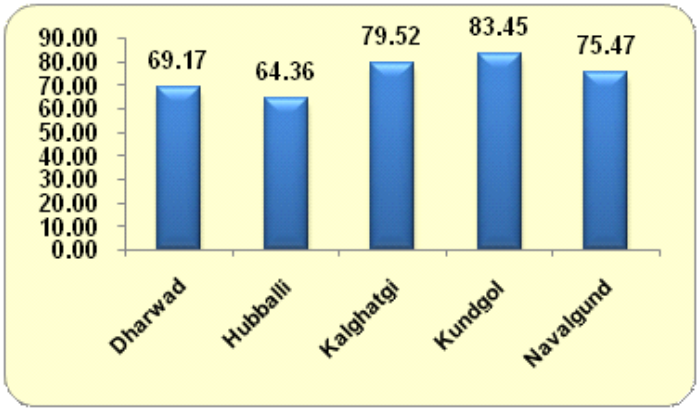
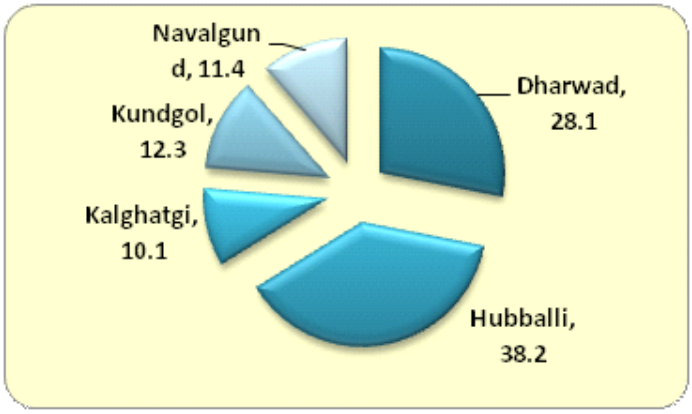



**Figure 6.4: Taluk wise Distribution of BPL Cards**




*Source: DD, Food and Civil Supplies, Dharwad and Census Documents*

The figures show that three-fourths of the households have been issued with BPL cards. Since the ration card is an instrument for obtaining subsidized food supplies and many more benefits, every household would possess it. Further, as the BPL tag gets access to many more benefits from government schemes, every one attempts to get a BPL ration card. There is also a tendency to overstate the number of households in a family for getting multiple cards resulting in variation in the number of card holding households and the census households.

In Kundgol and Kalghatgi, the proportion of BPL card holders to total card holders is 80 and 83 per cent, respectively. In Navalgund it is 75 per cent, in Hubballi it is 64 per cent and in Dharwad it is about 69 per cent (Figure 6.3). Similarly, when we look into the taluk wise distribution of BPL households, Dharwad and Hubballi taluks share nearly two-thirds of all BPL cards (Figure 6.4). This phenomenon reflects the failure in identification of the poor and it also implies that the genuine poor are deprived of benefits due to them. There is a need to correct the same.

### 6.4.1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)

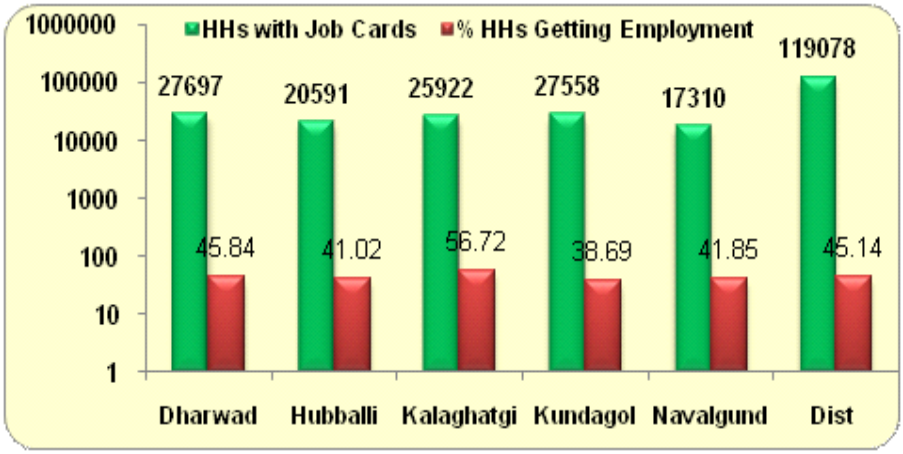
The central government has initiated the MGNREGS, which aims at providing 100 days of guaranteed employment to rural unskilled labourers within the vicinity of their habitations. The Scheme proposes to pay the minimum wages, equally for both men and women and provide other basic amenities at the worksite like toilets, drinking water and crèches. The wages are to be paid through the Bank or Post Office savings account to avoid pilferages. The component of expenditure on machinery is also predetermined. If the Gram Panchayat fails to provide employment after an individual registers and demands employment, there is a provision

for paying unemployment allowance. The present section seeks to present briefly the progress made by the district in implementation of the MGNREGS. The scheme has been in implementation in Dharwad district since 2007-08.

The information reveals that 1,19,120 households (31.1 per cent of census households) applied for job cards by 31-3-2012, of whom almost all of them were issued job cards. However, the percentage of SC and ST households issued with job cards was lower at 7.69 per cent and 4.78 per cent, respectively. But less than half of these households (45 per cent), demanded work and almost all of them (99.9 per cent) were allotted with work, again in which all households participated (99.5 per cent).

In all 1,52,815 persons from 53,753 households worked for a total of 21,29,394 person days during 2011-12, but the average number of person days worked amounts to a mere 14 days. Further, hardly 3.17 per cent of households reached 100 days limit. Similarly, the share of SC households worked was only 8 per cent with even lesser share in person days of employment. Participation by the ST households was even still lower wherein, less than 2 per cent households worked accounting for less than 5 per cent of person days of employment generated. However, women's participation was quite satisfactory which accounted for 43 per cent of person days of employment generated. It is necessary to replicate the experience of Yadawad GP, which bagged the PM's award for implementing NREGS in 2008-09. The taluk wise performance of MGNREGA is given in Figure 6.5.

**Figure 6.5: Job Cards issued and employment provided under MGNREGS, 2011-12**




*Source: www.nrega.in accessed on 2-4-2014*

The table shows that 1,19,078 job cards are issued to households in Dharwad district in 2011 and out of them 53,753 households i.e., 45.14 per cent households received employment benefit under the scheme. Across taluks, the number of job cards issued in 2011 ranges from 17,310 in Navalgund to 27,697 in Dharwad taluk. While Kundgol and Kalghatgi are the other taluks where relatively more number of cards is issued, in Hubballi taluk, number of cards issued is lesser. But what matters much is how many of these were provided with employment. As seen before, less than half (45 per cent) of card holders were provided employment at the district level. In only two taluks, viz., Kalghatgi (56 per cent) and Dharwad (46 per

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cent), the percentage card holders receiving employment is higher than that at the district level. Kundgol reports the least proportion of households getting employment benefit (39 per cent), along with Hubballi (41 per cent) and Navalgund taluks (42 per cent). Thus, not all job card holders are provide with employment and there is also a considerable variation of it across taluks. Importantly enough, the backward areas with concentration of poverty have failed to utilize the scheme to its fullest potential.

### 6.5: Landless households

In a predominantly land based livelihood system, ownership of land is a crucial determinant of economic, social and political status of a household. It affords cultivation, pursuing allied activities like dairying, sericulture, horticulture, etc., and in emergency it provides a means to obtain additional financial resources. Hence, in the rural areas ownership of land is highly important. Data is available on number of landholdings by size classes and gender, but data on households not owning land is difficult to obtain. Landlessness represents deprivation to a basic productive asset which significantly affects HD. For the purpose of this report, an indirect method of estimating the landless households is adopted. Though imperfect, it provides a rough estimate deprivation in a region. The data on total number of households is available in the population census and the number of landholdings in the agricultural census. Subtracting the number of landholdings from the total number of households, we get the landless households, as presented in Table 6.5.

Owing to the massive urbanization, the percentage households not owning land, works out to be about 63 per cent, with Hubballi and Dharwad taluks reporting, respectively, 83 and 73 per cent landlessness. While Navalgund taluk has the least landlessness, Kalghatgi and Kundgol have respectively, 33 and 22 per cent of landlessness. This phenomenon reflects the growing population as well as increasing significance of non-farm avenues.

**Table 6.5: Landless Households in Dharwad District, 2011**

| Name | No. of Households | No. of Landholdings | Landless Households | % Landless households |
|---|---|---|---|---|
| Dharwad | 130225 | 34876 | 95349 | 73.2 |
| Hubballi | 149450 | 25782 | 123668 | 82.7 |
| Kalghatgi | 31526 | 21182 | 10344 | 32.8 |
| Kundgol | 33710 | 26240 | 7470 | 22.2 |
| Navalgund | 37789 | 34942 | 2847 | 7.5 |
| District | 382700 | 143022 | 239678 | 62.6 |

*Source: Census 2011 and DSO, Dharwad*

### 6.6 Employment and Unemployment

Every person has to be gainfully employed to earn a living as well as to find an opportunity to contribute to nation building. The

skills and capacities acquired through education should be utilized in a manner that benefits both the individual as well as the society. In this sense, unemployment is a bane in so far as it results in wastage of human capabilities to produce, innovate and grow. It is also recognized that unemployed population is more burdensome economically, politically as well as socially. Hence, every government strives to maintain full employment. These arguments hold good at the district level as well.

The major source of information on employment and unemployment at the district level is the census which provides information on workers - main as well as marginal. Although it does not give a complete picture it does help in getting an idea of the problem. In this section, we explain the work related features of people of Dharwad district. There were 1,94,603 workers in the district in 2001, increasing to 2,23,228 by 2011 at a rate of 14.7 per cent over the decade. This roughly is the increase in employment.

The population of the district has grown at 15 per cent, with female population growing at a higher rate than the male population and urban population growing faster than the rural population. On the other hand, the number of workers too has grown at almost same rate as population. But the male workers have grown by more than two times that of female workers and urban workers by more than 7 times that of rural workers. In fact, female work force in rural areas has decelerated. Slow overall workers growth rate in rural areas and decelerating female workers growth rate is indicative of stagnation of the rural economy of Dharwad district. On the other hand, in the urban areas the workers' growth is 29 per cent and that of female workers' 42 per cent suggesting that the urban areas are becoming drivers of development.

How have the various components of workforce grown? While main workers have grown at 18 per cent, marginal workers have declined by 4 per cent. Female workers have recorded higher growth in the main category, but decelerated in marginal category. So over the years, part time and temporary work is declining in importance and whole time and regular work has picked up. This is a positive sign. However, even in these categories, it is the urban areas that are showing dynamism than the rural areas. In the urban areas, both female marginal and main workers have grown at higher rates. Table 6.6 provides information on per cent change of workers in Dharwad District.

The growth of workers has occurred at a slower pace in Dharwad vis-a-vis the state. The growth of female workers is still lower. The urban workforce has grown at a faster rate than the rural workforce. While the urban workforce has grown by 29

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per cent between 2001 and 2011, the rural workforce has grown by hardly 4 per cent. Hence, growth in employment has been very low in rural areas.

**Table 6.6: Change of Total Workers in Dharwad District (%), 2001-2011**

| Taluk | Total | | | Rural | | | Urban | | |
|---|---|---|---|---|---|---|---|---|---|
| | P | M | F | P | M | F | P | M | F |
| Dharwad | 14.71 | 17.72 | 8.12 | 5.99 | 14.19 | -6.11 | 24.97 | 20.85 | 40.69 |
| Hubballi | 28.16 | 26.79 | 32.55 | 7.59 | 12.01 | 1.06 | 36.40 | 31.06 | 62.18 |
| Kalghatgi | 4.80 | 10.31 | -2.90 | 4.53 | 9.96 | -2.74 | 7.91 | 13.68 | -5.51 |
| Kundgol | 2.14 | 7.19 | -5.50 | 1.05 | 6.55 | -6.93 | 13.56 | 12.93 | 15.04 |
| Navalgund | 0.31 | 5.45 | -6.44 | -0.44 | 4.02 | -5.90 | 2.87 | 9.70 | -8.67 |
| District | 14.66 | 17.93 | 7.92 | 3.83 | 9.74 | -4.41 | 29.20 | 25.96 | 41.85 |
| State | 18.43 | 19.92 | 15.70 | 8.02 | 10.31 | 4.62 | 46.25 | 39.70 | 69.14 |

*Source: Census documents*

What is more intriguing is the decline of female workers in absolute terms in rural areas of Dharwad district. Except Hubballi, all taluks have reported negative growth of rural female workers. In Kalghatgi, Kundgol and Navalgund taluks, the number of female workers has absolutely declined. But in the urban areas, the growth of female workers has surpassed that of males. Among the taluks, Hubballi and Dharwad have registered very high growth of workers, especially in urban areas. Thus, employment growth is confined to urban areas and among males. Females are facing declining work opportunities or greater degree of unemployment. But in urban areas, employment opportunities to women are increasing.

Non-worker population has generally declined except among rural women but it is quite high at 48 per cent. The non-worker population ratio in urban areas is very high at 64 per cent, and among women it is a whopping 84 per cent in urban areas and 60 per cent in rural areas. The non-workers ratio has declined for the district as a whole and more steeply for females. But in rural areas, the non-worker population ratios have increased in all taluks and more so for females. This only shows that either work opportunities for women are not being created in required magnitude or they do not have the required skills to participate in economic activities. Therefore, it can be said to be a covert form of unemployment rather than unwillingness to work.

Having looked at the employment scenario, let us study the unemployment scenario in Dharwad district. Once again, no reliable data is available on unemployment at taluk level and we need to rely upon surrogate indicators. One of the main sources, with many limitations, is the employment exchange data. Since, it is the educated people who register in the exchanges, others are obviously left off.

There were 10,182 people registered in the employment exchange, which approximates to 4.6 per cent of the total workers in the district. Of course, it does not capture the full picture, yet it is indicative of the extent of

unemployment, at least among the uneducated youths.

Data as available with the DSO reveals that more than half of the registrants were those studying upto SSLC. Nearly 80 per cent of them were non-technical youths with either SSLC, PUC, BA or ITI. Thus, the skill levels are very poor because of which they may not be employed elsewhere. The figure shows the percentage of female registrants in respective educational category and while the overall female share was 30 per cent, it was considerable in many of the educational categories like stenography, typists, CPEd/ Nursing, B.Ed/B.P.Ed, PUC, B.A., B.Com and others. Suitable avenues need to be created to these sections for better utilization of their capabilities.

## 6.7: Main and Marginal Workers

The present section deals with the extent of workers in Dharwad district and their composition across category of work, gender and rural-urban residence. We begin with analyzing the share of main and marginal workers. Table 6.7 provides data on the share of main workers in total workers of the district.

The share of main workers in the total workers is higher in the district and is increasing. It is also true for the state, implying that the share of marginal workers is lower and declining. Across taluks, Navalgund, Kalghatgi and Kundgol have relatively lesser proportion of marginal workers. In all the taluks, the share of main workers has increased, except Hubballi. Dharwad and Hubballi taluks being more urbanized have a higher share of main workers compared to the other three taluks which are more rural and agricultural in nature.

**Table 6.7: Share of Main Workers to Total Workers in Dharwad District, 2001 and 2011(%)**

| Taluk | Total | | Rural | | Urban | |
|---|---|---|---|---|---|---|
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| Dharwad | 87.25 | 88.79 | 85.09 | 89.44 | 89.80 | 88.14 |
| Hubballi | 89.94 | 88.75 | 80.25 | 85.45 | 93.81 | 89.80 |
| Kalghatgi | 77.05 | 86.71 | 75.96 | 86.02 | 89.81 | 94.61 |
| Kundgol | 85.20 | 87.88 | 84.60 | 87.44 | 91.50 | 91.92 |
| Navalgund | 80.09 | 85.38 | 77.21 | 83.32 | 89.91 | 92.16 |
| District | 85.76 | 88.04 | 81.00 | 86.61 | 92.15 | 89.58 |
| State | 82.28 | 83.94 | 78.60 | 81.40 | 92.12 | 88.96 |

*Source: Census Documents*

Between urban and rural areas the share of main workers to total workers has increased in rural areas but declined in urban areas throughout the district. In urban areas, the share of main workers has increased in Hubballi and Dharwad taluks but declined in others. In Kalghatgi, Kundgol and Navalgund, the share of main workers in urban areas is more than 90 per cent and these taluks have also registered increase in the share of main workers, unlike in Dharwad and Hubballi, where it has declined.

Another dimension of work status is the share of female workers in total workers (Table 6.8). That the males dominate the workforce is reiterated by the data. Not only their share is more than two-thirds, it has also been increasing over period of time.

**Table 6.8: Share of Female Workers to Total Workers, 2001 and 2011**

| Taluk | Total | | Rural | | Urban | |
|---|---|---|---|---|---|---|
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| Dharwad | 31.38 | 29.58 | 40.41 | 35.80 | 20.76 | 23.37 |
| Hubballi | 23.79 | 24.60 | 40.32 | 37.87 | 17.17 | 20.41 |
| Kalghatgi | 41.77 | 38.70 | 42.77 | 39.79 | 30.10 | 26.36 |
| Kundgol | 39.83 | 36.85 | 40.78 | 37.55 | 29.89 | 30.28 |
| Navalgund | 43.19 | 40.28 | 44.96 | 42.49 | 37.17 | 33.00 |
| District | 32.63 | 30.71 | 41.77 | 38.46 | 20.37 | 22.37 |
| State | 35.26 | 34.45 | 40.13 | 38.86 | 22.26 | 25.74 |

*Source: Census Documents*

The share of male workers is higher in Hubballi and Dharwad taluks where fewer women go out for work compared to other taluks. In Hubballi, hardly one-fourth of the workers are females; in Dharwad only 30 per cent; and in the other taluks, it is around 40 percent.

A significant trend both at district and state levels is the decline in the share of female workers. Only in Hubballi taluk it has registered a marginal increase. In rural areas, the female workers' share has declined everywhere - all taluks, district and the state. In urban areas, the female workers' share has declined in Kalghatgi and Navalgund taluks, and marginally increased in Kundgol taluk. However, for the district as a whole and for the state, the share of urban female workers has increased.

Thus, gender inequality is noticed in the fact that, females account for less than one-third of workers in the district, which is further declining. While in rural areas female share of workers has declined, in the urban areas it has increased. This corresponds to the growth rate analysis, where it was found that the growth rate of the female workers is lesser than that of males, growth rate in rural areas is negative and that in urban areas it is significantly higher; and the growth is concentrated in urbanized taluks of Dharwad and Hubballi. Hence, increasing work opportunities for women in urban areas is an important policy proposition.

## 6.8. Work Participation Rate (WPR)

WPR defined as the proportion of workers to total population is lower in Dharwad district compared to that at the state level (Table 6.9). The male WPR has increased in Dharwad, Hubballi and Kundgol taluks but declined in Kalghatgi and Navalgund taluks. Similarly, female WPR declined at the district level and more sharply in Kalghatgi and Navalgund taluks; and has increased in Hubballi taluk only.

The rural WPR is higher in the district compared to the state but the urban WPR is lower. The rural WPR has declined while the urban WPR increased in the district as against a general increase for the state as a whole. But, the gaps between rural and urban WPRs are gradually coming down in the district. For the state as a whole, while rural WPR has increased marginally, the urban WPR has increased by greater extent.

Is this indicative of the less employment generating growth in

**Table 6.9: Work Participation Rate in Dharwad District, 2001 & 2011**

| Taluk | Total | | Male | | Female | | Rural | | Urban | |
|---|---|---|---|---|---|---|---|---|---|---|
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| Dharwad | 40.24 | 40.72 | 53.71 | 56.56 | 25.99 | 24.43 | 51.89 | 47.89 | 31.84 | 35.43 |
| Hubballi | 36.07 | 38.12 | 53.71 | 56.96 | 17.58 | 18.93 | 52.23 | 50.52 | 32.10 | 35.37 |
| Kalghatgi | 55.77 | 51.78 | 62.87 | 61.57 | 48.18 | 41.36 | 57.53 | 53.41 | 41.10 | 38.48 |
| Kundgol | 51.11 | 49.52 | 59.82 | 61.05 | 41.90 | 37.41 | 52.28 | 50.45 | 41.34 | 42.22 |
| Navalgund | 55.90 | 52.08 | 62.09 | 61.02 | 49.42 | 42.78 | 59.27 | 55.32 | 46.84 | 43.66 |
| Dharwad | 42.67 | 42.49 | 56.02 | 58.02 | 28.60 | 26.50 | 54.30 | 51.06 | 33.14 | 35.98 |
| State | 44.53 | 45.62 | 56.64 | 59.00 | 31.98 | 31.87 | 49.09 | 49.38 | 35.67 | 39.66 |

*Source: Census Documents*

rural areas compared to urban areas? This is more evident in the district wherein the rural WPR has declined in all taluks, contrarily; urban WPR has increased in all taluks except in Kalghatgi and Navalgund taluks. Table 6.10 provides further information on the WPRs in the district.

As already noted the rural WPR higher than the urban WPR and male WPR is higher than the female WPR, but the differences are declining. At the state level, WPR for males has increased in both rural and urban areas, but it has declined for females. In Dharwad district, both of them have declined. Rural WPR in the district has decreased for both gender categories, but in urban areas, male WPR has increased but female WPR has decreased. A widespread decline in female WPR is noticed in rural areas of all taluks and in urban areas of Dharwad, Hubballi and Kundgol taluks. Contrarily, rural male WPR has increased in all taluks except Kalghatgi and Navalgund. Urban male WPR has increased in all taluks except Kalghatgi. However, increase in male WPRs is stronger in these taluks despite decline in female WPRs. Thus, the scenario is one of higher urban and male orientation of livelihood opportunities. It is also possible that the women's work is not effectively captured in the census data.

**Table 6.10: WPR by Gender and Rural and Urban Areas in Dharwad District, 2001 and 2011**

| District | Rural | | | | | | Urban | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Male | | Female | | Total | | Male | | Female | | Total | |
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| Dharwad | 60.29 | 59.86 | 43.05 | 35.24 | 51.89 | 47.89 | 48.98 | 54.07 | 16.63 | 13.63 | 31.84 | 35.43 |
| Hubballi | 60.63 | 61.41 | 43.34 | 39.13 | 52.23 | 50.52 | 51.99 | 55.95 | 14.53 | 11.28 | 32.10 | 35.37 |
| Kalghatgi | 63.64 | 62.21 | 50.98 | 44.00 | 57.53 | 53.41 | 56.33 | 56.21 | 20.46 | 25.24 | 41.10 | 38.48 |
| Kundgol | 60.22 | 61.37 | 43.88 | 38.93 | 52.28 | 50.45 | 56.43 | 58.50 | 25.73 | 25.41 | 41.34 | 42.22 |
| Navalgund | 63.68 | 62.14 | 54.64 | 48.16 | 59.27 | 55.32 | 57.77 | 58.07 | 29.03 | 35.49 | 46.84 | 43.66 |
| District | 61.51 | 61.21 | 46.67 | 40.35 | 54.30 | 51.06 | 51.50 | 55.54 | 16.19 | 13.85 | 33.14 | 35.98 |
| State | 58.10 | 59.76 | 39.87 | 38.79 | 49.09 | 49.38 | 53.85 | 57.81 | 20.81 | 16.37 | 35.67 | 39.66 |

*Source: Census Documents*

## 6.9. Occupation Pattern

The census classification gives classification of workers according to four major categories, viz., cultivators, agricultural labourers, household industry workers and other workers. Accordingly, Table 6.11 furnishes percentage distribution of workers for these categories in 2001 and 2011.

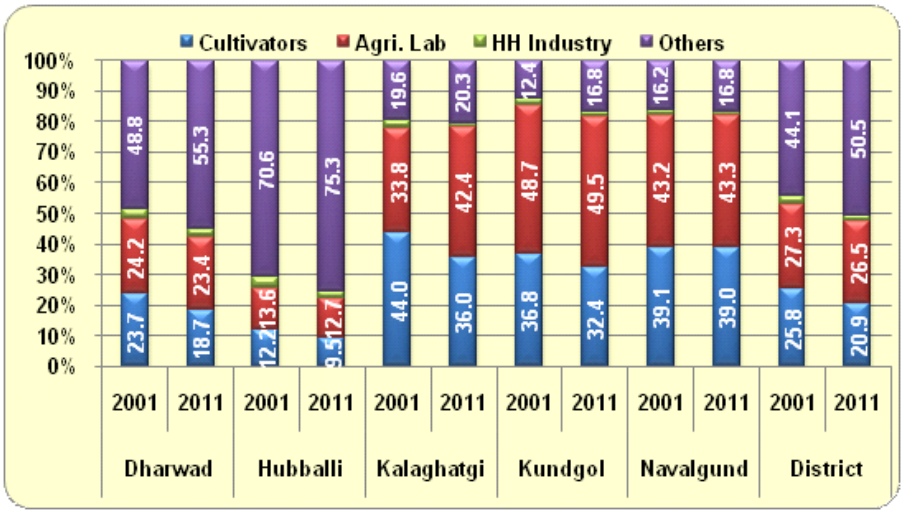
As economic development progresses the occupational structure, like income, also shifts from a larger proportion of workers engaged in agricultural activities to non-agricultural activities and, this is clearly evident in Dharwad district. The percentage of workers engaged in agricultural activities as cultivators and agricultural labourers has declined from about 53 per cent in 2001 to 47 per cent in 2011, whereas for the state the decline is from 56 per cent to 49 per cent. A similar trend is visible with respect to percentage workers in household industries, probably owing to the decline of traditional home-based enterprises.

**Table 6.11: Occupational Pattern in 2001 and 2011 in Dharwad District (as % of total workers)**

| Taluk | Cultivators | | Agricultural Labourers | | Household Industry | | Other workers | |
|---|---|---|---|---|---|---|---|---|
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| Dharwad | 23.73 | 18.73 | 24.22 | 23.36 | 3.23 | 2.60 | 48.82 | 55.31 |
| Hubballi | 12.23 | 9.47 | 13.59 | 12.70 | 3.54 | 2.52 | 70.64 | 75.31 |
| Kalghatgi | 43.95 | 36.03 | 33.81 | 42.38 | 2.63 | 1.26 | 19.61 | 20.33 |
| Kundgol | 36.84 | 32.38 | 48.71 | 49.49 | 2.01 | 1.33 | 12.44 | 16.80 |
| Navalgund | 39.07 | 38.97 | 43.15 | 43.25 | 1.55 | 0.99 | 16.22 | 16.79 |
| District | 25.80 | 20.93 | 27.25 | 26.46 | 2.88 | 2.10 | 44.07 | 50.51 |
| State | 29.25 | 23.61 | 26.46 | 25.67 | 4.08 | 3.28 | 40.21 | 47.44 |

*Source: Census Documents*

**Figure 6.6: Occupational Pattern in Dharwad District, 2001 and 2011**




*Source: Census Documents*

Across taluks, Hubballi taluk had very low percentage of workers in agriculture sector in 2011 (22 per cent), followed by Dharwad (42 per cent). In the remaining taluks, it is nearer to or greater than 80 per cent. While the proportion of cultivators has declined in all taluks, Navalgund continues to have the largest percentage of workers as cultivators, with

Kalghatgi and Kundgol having more than 30 per cent. With respect to agricultural laborers, its percentage has marginally come down for the district as a whole.

While Dharwad and Hubballi taluks have recorded reduced agricultural labour, in the remaining taluks it has increased. In fact, Kundgol has the largest percentage of its workers as agricultural labour at almost 50 per cent. Looking at the combined share of cultivators and AL, it was the highest in Kundgol in 2001 but in 2011, Navalgund taluk had the highest share. In fact, in Navalgund taluk, the combined share of cultivators and AL has remained unchanged between 2001 and 2011, while it has increased in Kalghatgi taluk and declined in all others, implying that the non-agricultural sector generates very less employment in the backward taluks.

Navalgund has the least percentage of workers in household industries and other (service) sectors. The same pattern is noticed in Kalghatgi and Kundgol taluks. Although the employment in other sectors has increased in these taluks, it is by a smaller magnitude compared to Hubballi and Dharwad taluks. Hence, urbanization has affected the occupational structure and the less urbanized taluks have not diversified in the same pace as the high urbanized taluks. But, still the occupational pattern of Dharwad district is dominated by agricultural activities. There is a need to promote non-agricultural activities for increasing employment and income earning opportunities for the people, especially in the rural areas.

### 6.9.1. Rural-Urban Occupational Pattern

Table 6.12 provides the information on the percentage distribution of workers across the major occupational categories for the year 2011. As could be expected, in the rural areas, the agricultural activities employ majority of workers. Cultivators and agricultural labourers account for 70 per cent of workers in rural areas. In urban areas, on the other hand, the other activities (industry and services) account for almost 93 per cent of employment.

Agricultural labour is the single largest employment option in the rural areas of Dharwad district, while other activities are so in the urban areas. Across taluks, Hubballi has 91 per cent and Dharwad 86 per cent of workers engaged in other activities. The rural areas of these two taluks also

**Table 6.12: Occupational Pattern (Rural and Urban) in Dharwad District in 2011 (per cent)**

| Taluk | Rural | | | | Urban | | | |
|---|---|---|---|---|---|---|---|---|
| | CUL | AL | HHI | OTH | CUL | AL | HHI | OTH |
| Dharwad | 33.30 | 40.30 | 2.25 | 24.15 | 4.20 | 6.46 | 2.95 | 86.39 |
| Hubballi | 32.64 | 41.52 | 1.44 | 24.40 | 2.15 | 3.59 | 2.86 | 91.39 |
| Kalghatgi | 38.21 | 43.78 | 1.12 | 16.90 | 11.44 | 26.53 | 2.83 | 59.20 |
| Kundgol | 33.27 | 51.56 | 1.25 | 13.92 | 24.05 | 30.07 | 2.09 | 43.80 |
| Navalgund | 44.57 | 44.26 | 0.86 | 10.31 | 20.58 | 39.91 | 1.39 | 38.12 |
| District | 36.17 | 43.93 | 1.46 | 18.44 | 4.50 | 7.61 | 2.78 | 85.10 |
| State | 34.27 | 36.41 | 2.82 | 26.49 | 2.56 | 4.47 | 4.17 | 88.80 |

*Note: CUL: Cultivators; AL: Agricultural Labourers; HHI: Household Industry; OTH: Other Activities*
*Source: Census, 2011*

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employ about one-fourth of their total workers in other activities which is higher than the other taluks. Thus, the urban diversification has spilled over into rural areas as well. Thus, the occupational pattern of Dharwad and Hubballi taluks has been more diversified than the others mainly because of a large of non-agricultural sector. Hence, promotion of non-agricultural work opportunities should be the priority of policy makers.

Salient features of occupational shifts of Dharwad district are:

- The share of cultivators has declined in all taluks of the district;
- That of agricultural labourers has decreased at the district level, but increased in Kalghatgi, Kundgol and Kalghatgi taluks, so decline in other taluks is steeper than the increase in these taluks.
- The share of household workers too has declined in all taluks and in Kalghatgi, Kundgol and Navalgund taluks it is hardly 1 per cent of the workers.
- Obviously, the share of other workers has increased tremendously, more so in Hubballi and Dharwad taluks. By 2011, the other activities employed more than half of the workers of the district.

Since economic and human development is associated with diversification of work away from agriculture, policy should be to promote non-farm activities in all the taluks and making agriculture more employment generating.

### 6.10. Child Labour

Child labour refers to those labourers who are working in hazardous or non-hazardous occupations in the age group of 5-14 years. It is common to find children working in all sorts of occupations, especially hotels, automobile sheds, agriculture and other informal activities. It is a manifestation of household poverty, which is exploited by employers who do not pay adult wages. It is 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 and economic 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 society of an educated, skilled and productive workforce which could form the basis of rapid economic growth. That is why child labour is banned in all societies. As a result although children are hired as laborers, it is usually not revealed and hence reliable estimates of it are not available. Of course, Census 2001 provided the worker details by age categories, through which we could gauge the extent of child

labour. Similar results for Census 2011 are not yet published. Hence, other sources have to be relied upon for studying the incidence of the problem. In this background, in the survey conducted to identify the out of school children by the Education Department during January 2012, it has been identified that there are 336 child laborers in the district (see Table 6.13).

**Table 6.13: Incidence of Child Labour in Dharwad District, 2011-12**

| Taluk | Number | % to total |
|---|---|---|
| Dharwad | 82* | 24.4 |
| Dharwad City | 62 | 18.5 |
| Hubballi | 231* | 68.8 |
| Hubballi City | 190 | 56.5 |
| Kalghatgi | 0 | 0.0 |
| Kundgol | 14 | 4.2 |
| Navalgund | 9 | 2.7 |
| District | 336 | 100.0 |

*Note: * Includes urban figures*
Source: *District OOSC/NGO Report (SSA AW&P Report)*

It was reported in Chapter 4 that the total number of out of school children was 390 in 2011-12. Hence, the data on child labour could be relied upon. Though, this seems to be an underestimate, the Karnataka Child Rights Observatory gives the number of child labor as 94 (*www.childrightsobservatory.org* for the year 2001).

Of the total child labourers identified in the district, 57 per cent were from Hubballi city itself. Hubballi and Dharwad cities accounted for three-fourths of the total child labourers of the district. While there were no child labourers in Kalghatgi taluk, very few were reported from Kundgol and Navalgund taluks. Hence, the problem is confined to Hubballi and Dharwad cities. Dharwad district is one of the districts in which the National Child Labour Project (NCLP) is being implemented.

Since schooling is the preferred activity for children, and not work, a number of schemes directed at ensuring universal enrolment and re-tention are implemented in the district. Under the Vidya Vikasa programme, school children in classes I to VII get free text books and uniforms. Akshara Dasoha, the mid day meals scheme introduced in primary level children and later extended this to secondary level in both government and private aided schools, helps to tackle child labour problem along with improving in literacy as well as nutritional standards.

Further many schemes to overcome the major constraints faced by out-of-school children and their families are also implemented. They are Chinnara Angala (bridge course for out-of-school children), Coolyinda 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), tent schools (for children of migrant labourers)and Samudayadatta Shale (community rallies) (Planning Commission, 2007).

Informal work



Informal work



These schemes have helped in mainstreaming a number of out-of school children into schooling who often work as child labourers. Under the NCLP, schools are run by Labour Department to eradicate child labour and provide them elementary education. SSA is funding residential NCLP schools at the rate of Rs. 3000 per child. Special enrolment and attendance drives (dakhalati and hajarati andolana) are initiated for making the OOSC/child labour to join the school. With extensive awareness programmes being undertaken by the district administration and rehabilitative schemes implemented by the education department, the incidence of child labour could be expected to decline in the days to come.

### 6.11 Radar analysis for Living Standard

The radars (Figures 6.7 to 6.10) show that PCI is higher in Dharwad taluk and low in other taluks, especially Kundgol; the WPR is higher in Hubballi, Dharwad and Kundgol taluks, but the higher percentage of workers working as agricultural labourers in Navalgund, Kundgol and Kalghatgi might have been responsible for lower PCI. Contrarily, the proportion of non-agricultural workers is high in Hubballi and Dharwad taluks. In all taluks, the percentage of main workers is higher.

There is considerable gender disparity in agricultural wages, Dharwad and Hubballi taluks report higher gap while in other taluks, it is lower. Probably, males migrate to cities and due to relative shortage of male workers, the wage rates are high. Female wage rates are higher in Dharwad and Kalghatgi.

The proportion of BPL cardholders, a proxy for poverty, is high in Kundgol, Kalghatgi and Navalgund taluks, but lower in Hubballi and Dharwad taluks. This is the immediate fallout of relative

**Figure 6.7: Radar for SOL - 1**

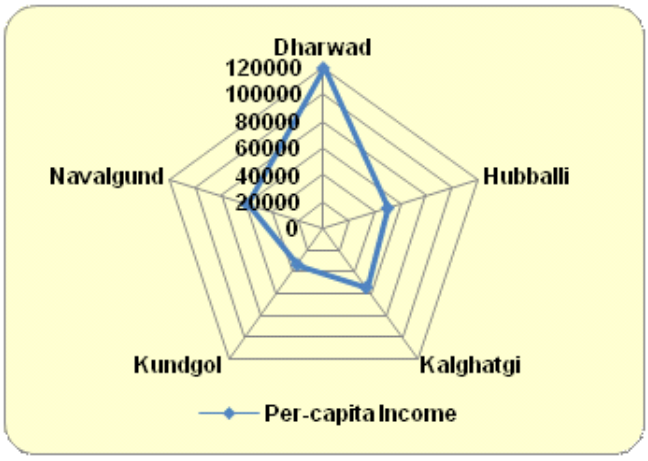



**Figure 6.8: Radar for SOL -2**

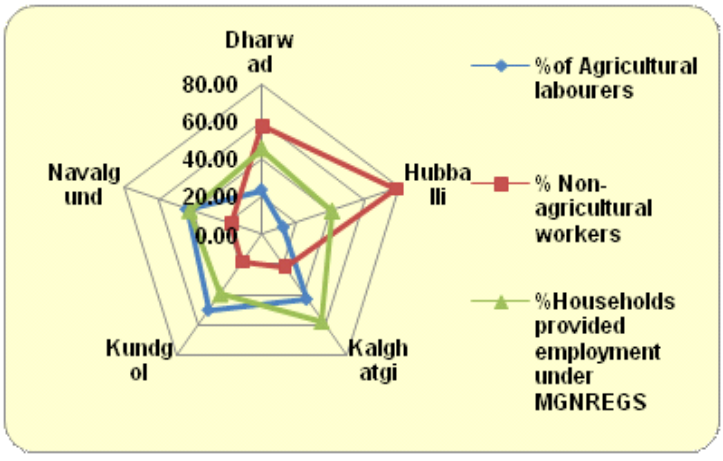


**Figure 6.9: Radar for SOL - 3**

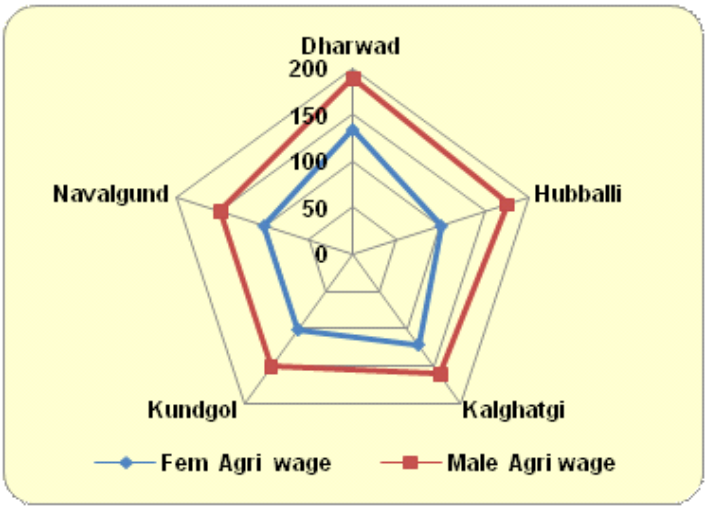
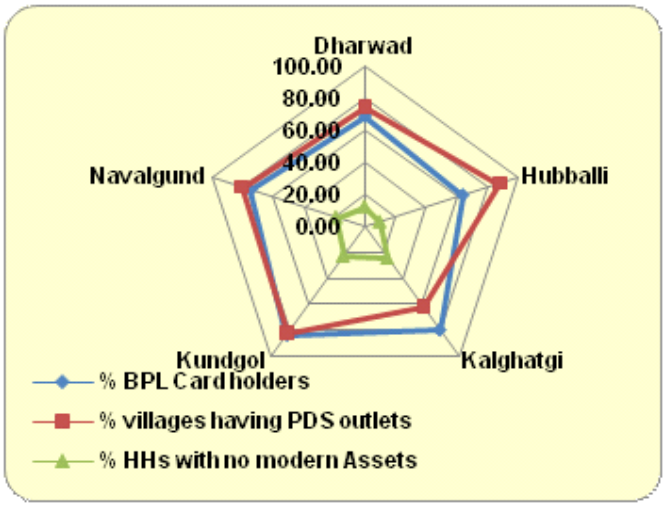



**Figure 6.10: Radar for SOL -4**




proportions of non-agricultural employment in respective taluks. This is also reflected in the percentage household with none of the modern assets like TV, telephone/mobile, scooters and cars; the proportion is very high for Kalghatgi, Kundgol and Navalgund and lower in Hubballi and Dharwad taluks.

## 6.12. Social Security and Human Development: A Small Area Study

### 6.12.1. Introduction

A typical poor household is vulnerable to a number of shocks. The sources of vulnerability vary across individuals, households, communities, regions, nations and the globe. Vulnerability depends upon ownership of or access to individual and collective assets, and on highly context-specific degrees of exposure to market, social, political and environmental risks. Such vulnerability induces a vicious circle condemning them to perpetual poverty and deprivation. Human development attainments would be jeopardised in the presence of unattended vulnerabilities that cause severe deprivations.

With decline of traditional forms of social protection and security systems, the governments have taken the responsibility of assisting the vulnerable sections of the society. Social protection is therefore critical, both in preventing descent into poverty and reducing the depth of poverty. It also facilitates savings and investment in human capital. Social protection systems are also needed for strengthening mechanisms that prevent and combat poverty and social exclusion. Social security interventions become necessary for two main sets of reasons: (a) life-cycle challenges, e.g., old age, disability, reproductive functions, and (b) changes in the living

Elderly Rural Women



environment, including macro-economic conditions, e.g. natural disaster, job loss, etc.

During the last decade, the GoI has initiated a rights based approach to development and has sought to effectively bring into mainstream of development, the hitherto excluded/marginalized segments of population. Varied schemes of social assistance and protection are being implemented. However, evidence shows that despite India's range of social protection schemes, their overall impact has fallen short due to the method of beneficiary selection, poor delivery system, and poor accountability. While many schemes have been ineffective in identifying all the needy, or even in reaching all the identified beneficiaries, leakages and corruption have been widely existent too. Apart from these weaknesses, the programmes are fragmented and at times piecemeal.

In India, the social security schemes for the poor are part of the National Social Assistance Programme (NSAP) introduced in 1995. It covers those vulnerable mainly to life-cycle challenges. The programme has presently five major schemes, for which only BPL families qualify: Indira Gandhi National Old Age Pension Scheme (NOAPS) - providing old age pensions to BPL population; Annapurna Scheme - providing free food to destitute elderly; National Family Benefit Scheme (NFBS) - providing a lump sum insurance on the death of primary breadwinner; Indira Gandhi National Widow Pension Scheme (IGNWPS) - providing pensions to widows; and Indira Gandhi National Disability Pension Scheme (IGNDPS) - providing pensions to physically and mentally handicapped individuals.

NSAP provides monthly cash benefits to specific vulnerable groups—elderly above 60, widows and handicapped who fall below the poverty line. The central government provides funds and lays out guidelines for identifying the BPL beneficiaries, and the panchayats identify them. Many state governments top up the schemes with their financial contributions or have state specific schemes. For instance, Karnataka has its own old age pension scheme known as 'Sandhya Suraksha Yojane'. Hence, there is a high degree of variation across states in coverage and benefit. Overall, these social pension schemes are quite effective in targeting the poorest and socially disadvantaged groups. Not only does the benefit go to a higher percentage of those in the poorest income groups, but it is also the primary source of support for many of them.

**6.12.2. The Present Study** Within the framework outlined above, the present analysis aims to discuss the implications of the NSAP for enhancing HD status of beneficiary households in Dharwad district. The study focuses on three major

schemes, viz., NOAPS, IGNWPS and IGNDPS, providing assistance, respectively, to old aged, widows and physically disabled persons. The major issues addressed by the study are:

- Are only eligible beneficiaries chosen?
- How do beneficiaries get information about the scheme?
- What is the nature and amount of expenditure incurred for application and receipt of the pensions?
- Whether the assistance is received in time and through proper means?
- How do the beneficiaries utilize the assistance? and
- What is the overall perception of the beneficiaries regarding the schemes and their implementation?

### 6.12.3. Selection of Sample Respondents

Ingalahalli grama panchayat of Hubballi taluk having the highest number of beneficiaries under the scheme was chosen as the study area. The records with the Village Accountant (VA) were checked and the scheme wise beneficiary list was obtained. From this list of beneficiaries 42 beneficiaries were selected based on the duration of their getting the assistance. Of these, 62 per cent of the households are Hindus (10 per cent belonged to SC category and 52 per cent to OBC), remaining 38 per cent are Muslims.

18 beneficiaries (43%) were receiving assistance under WPS, 13 (31%) benefitting under DPS and the remaining 11 (26%) under the OAPS including SSY. Apart from WPS, even in DPS and OAPS too, the share of female pensioners is higher than that of males suggesting the higher vulnerability of females. However, social group-wise, the proportion of SC beneficiaries is less and in respect of OAP, no SC beneficiary was in the sample. This might suggest that the SC people may be denied of information and opportunity to apply for the schemes. Under all the schemes, the proportion of OBC beneficiaries is higher.

### 6.12.4. Source of Information about the Scheme

17 per cent of the sample beneficiaries reported that 'agents' helped them to get information to apply as well as to receive the pension. In another 17 per cent, gram panchayat members gave the information, while the village accountant helped 24 per cent of the beneficiaries to know about the scheme. 43 per cent of the respondents reported that they came to know about the scheme through their friends and accordingly they applied for it. Thus, more than half of the sample respondents reported that they were helped by informal means rather than formal means. An

Interview of a beneficiary



Interview of a beneficiary



important fall out of this identification process is that not all the beneficiaries were from BPL households. 5 beneficiaries (10%) of the households reported of possessing APL ration cards. However, while 30 (71%) of them applied directly, 12 (29%) used the services of an agent.

### 6.12.5. Cost of Applying to the Scheme

Operation of middlemen and illiteracy of the beneficiaries obviously imposes cost of obtaining the benefits from any scheme. Out of the sample beneficiaries, 7 (16 per cent) beneficiaries reported to have not spent any extra amount to get the benefit, while others have spent an average of Rs. 1,300, varying from Rs. 100 to Rs. 5000. 40 per cent (17) beneficiaries reported to have spent more than Rs. 1000 to get the assistance. Apart from the above, 15 sample beneficiaries (36 per cent) reported that, they were compelled to pay extra payment to the officials to get the work done. The common opinion is that, "It is better to pay *something* rather than wait for long time or move on and often to the offices". The amount of extra payment paid ranged from Rs. 500 to Rs. 1500.

### 6.12.6. Time Taken to Receive the First Assistance and the Mode of its Receipt

Majority of them (38 per cent) had to wait for nearly a year; another 36 per cent had to wait for about 6 months and a quarter of the sample beneficiaries (26 per cent) received the benefit within 3 months of application. Hence, the time taken to sanction and release the first assistance is quite long.

83 per cent of sample beneficiaries receive pension through post and the remaining through their bank accounts. In few instances, there is a practice of paying a small sum to the post man for administering the money order, which is an extra cost to the beneficiary. Owing to lack of banking habits and bank networks this problem is seen in most of the rural areas. Thus, it is better from beneficiary point of view to deliver pension through bank account, which may also help him/her to save. Happily enough 88 per cent of beneficiaries reported that they received pension regularly and but timeliness was not an issue as they felt it will come whenever the government releases the funds. Thus, even when they were needy, they are unable to exercise their rights for timely and regular receipt of payments.

### 6.12.7. HD Impact of Social Security Assistance

The assistance intends to reduce the vulnerability of the beneficiary and support him to ward off any exigency that he/she may face by providing monetary assistance on a regular basis. Obviously, one expects that the assistance could be used to meet basic necessities of life such as food, medicine, clothing, etc; save for emergency; and spend some portion on

**Figure 6.11: Spending Pattern of the Pension Amount**

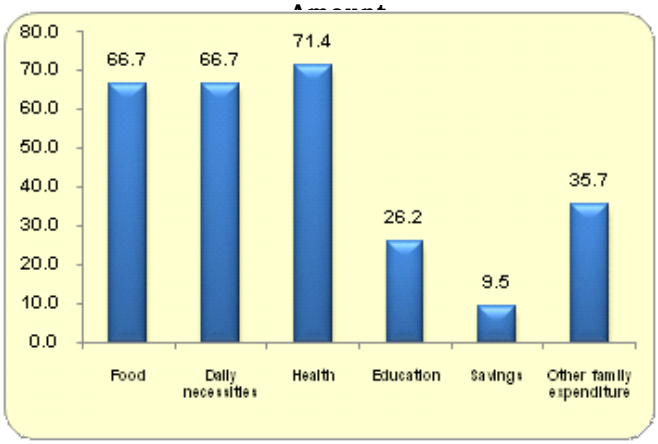
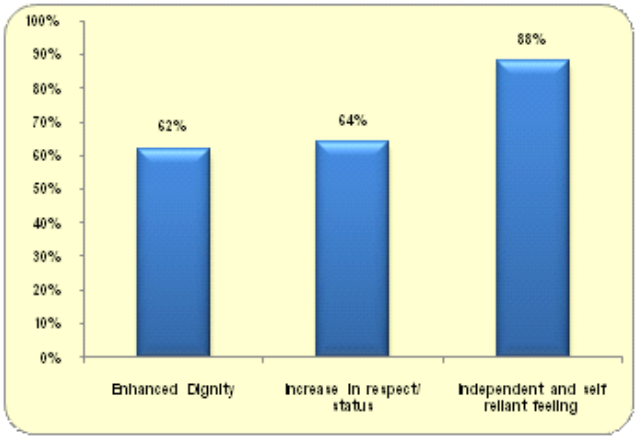



**Figure 6.12: Perceived Psychological Benefits**




*Source: Field Data*

education and health expenditure of family members. Higher dignity associated with pension (*pagaara* in colloquial Kannada) and the feeling that they are not dependent on others is itself a bigger gain of the programme.

The sample respondents have revealed the pattern of expenditure out of the pension they have received, as shown in Figure 6.11. Beneficiaries obviously spend their pension for multiple purposes. As could be seen from the figure, two-thirds of the beneficiaries report of spending their pension on food and meeting other daily necessities, 71.4 per cent report they use it for their medical expenses, a little more than one-fourth do spend on education of their family members and about 36 per cent spend it to meet other expenditure of the family.

Quite interestingly, about 10 per cent of them report saving out of the pension amount. Thus, the nature of spending is towards enhancing the HD status of beneficiaries by improving health, education and livelihood opportunities for these vulnerable sections of the population.

A question was also asked about the personal and psychological benefits perceived by the beneficiaries and the results are furnished in Figure 6.12. A large majority of the beneficiaries perceive improvement in their status, dignity and have now a higher degree of non-dependence and self-reliance. As a result 88 per cent of the beneficiaries expressed their satisfaction about the scheme and its administration. This is the qualitative difference due to the social assistance programmes.

Another important change observed is that 39 sample beneficiaries (92 per cent) feel that all the eligible people are getting pension benefits, and 37 sample beneficiaries (88 per cent) feel all the beneficiaries are eligible to get pensions.

*The nature of spending is towards enhancing the HD status of beneficiaries by improving health, education and livelihood opportunities for these vulnerable sections of the population.*

Non-farm activity



### 6.12.8. Suggestions for Further Improvement

While the beneficiaries were generally satisfied about the programme, still a question was asked whether they have any suggestion for further improvement of its performance. 10 respondents wished that the amount of assistance be enhanced but they could not articulate by how much; 2 respondents insisted that the payment be made on a regular date of the month so that they could plan their spending; 2 respondents also suggested to provide greater awareness so that many more persons could avail the benefits in a proper manner; and 2 of them suggested genuine beneficiaries should only be chosen for the schemes.

However, these suggestions were not compelling in the sense that they were made after expressing satisfactoriness about the programme. Hence, the social assistance programmes are well conceived and implemented in a better way compared to similar other programmes.

### 6.12.9. Conclusion

The poverty and vulnerability of people forces them to seek social security. Due to the gradual fading away of traditional mechanisms, the government is compelled to initiate programmes of social security. The present study reveals that the pension schemes have been successful in providing a secure and independent feeling among the selected beneficiaries. The feeling of dignity and higher status are the other major feelings experienced by the beneficiaries. More than that, the assistance is extensively utilized for human development like, health, day to day expenses and educational expenditure. Few of them also save. Since they are exposed to remittance facility, there is a small degree of financial inclusion as well.

Further, amount of corruption and leakage in the programme is a very small . These advantages and benefits make these schemes an inevitable part of any government programmes. If the information technology is used to identify and administer the programme, even the existing leakages can be plugged. Thus, it may be concluded that the social protection policy followed in India aims at strengthening the 'ropes' and 'ladders' along with widening the 'nets'.

## 6.13. Concluding Remarks

Livelihood and human development are closely associated. Favourable natural resources, better and productive avenues of employment and suitable policies would ensure a decent and sustainable livelihood to the people. Hence, livelihood promotion is an important component of HD. The district income has grown at a faster rate

than the state income and its share in state's income has also increased. But, the PCI in the district is lower than the state level PCI. Service sector predominates in the district like that for the state and agriculture contributes a very low share to the total incomes of the district. Hubballi taluk has more than the TDP of all other taluks put together and along with Dharwad taluk it shares more than 80 per cent of income of the district. This disparity is not only seriously wide, but is increasing over the years. There is a stark income disparity in the district with Hubballi taluk alone producing more than 50 per cent of the district's income, and along with Dharwad taluk it shares 80 per cent of income. The share of these two taluks has increased overtime indicating worsening of income disparity. The PCTDP is much more uneven with Dharwad taluk recording income equivalent to the combined PCTDP of Kalghatgi, Kundgol and Navalgund. Industrial structure reveals limited diversification. Presence of a vibrant industrial sector improves the growth of PCDDP.

Although Dharwad district has relatively better natural resources in terms of agricultural land and rainfall, over the years agriculture has slowed down culminating in stagnation of rural economies. Food grains dominate the district with an area share of more than 50 per cent of NSA, but the cropping pattern is relatively diversified thereby helping to maintain local food security and supporting agro-based industries. The cropping and irrigation intensity despite being high, the productivity of land is lower. Livelihoods are supported by allied activities extensively.

Poverty is a major problem in the district, but as elsewhere difficulty is encountered in identification of the poor and thereby depriving of benefits due to them. MGNREGS is not enthusiastically implemented with the average number of person days worked being a mere 14 days. Hardly 3.17 per cent of households reached 100 days limit; the share of SC and ST households worked was paltry at 8 and 2 per cent, respectively. Women's participation was quite satisfactory and it accounted for 43 per cent of person days of employment generated.

In the employment front, one may notice that a spectre of 'job-less growth' is evident. Employment growth, by and large, is confined to urban areas and among males. Females are facing declining work opportunities or greater degree of unemployment. But in urban areas, employment opportunities to women are increasing. The urban workforce has grown at a faster rate than the rural workforce. Educated unemployment as reflected through live employment registration is about 5 per cent which has to be tackled on apriority basis.

The share of main workers in the total workers is higher and

***'Wiping every tear from every eye': the JAM Number Trinity Solution***

*Arguing that the current subsidy regime is regressive and breeds leakages, the Economic Survey 2014-15 proposes to use the JAM number trinity - Jan Dhan Yojane account, Adhaar and Mobile numbers - for overcoming the same. This can reform the subsidy delivery in a tragetted manner and improve its effectiveness. Linking the Aadhaar Number to an active bank account is key to implementing income transfers. With the introduction of Jan Dhan Yojana, the number of bank accounts is expected to increase further and offering greater opportunities to target and transfer financial resources to the poor. The Survey also proposes to involve post offices can also be dovetailed into the Aadhaar linked benefits-transfer architecture. The Survey, therefore, hopes that "If the JAM Number Trinity can be seamlessly linked, and all subsidies rolled into one or a few monthly transfers, real progress in terms of direct income support to the poor may finally be possible."*

Informal work



increasing. A notable trend both at district and state levels is the decline in the share of female workers. While rural WPR has increased marginally, the urban WPR has increased by a greater extent. The rural WPR has declined in all taluks, contrarily; urban WPR has increased in all taluks except in Kalghatgi and Navalgund taluks. Urbanization has affected the occupational structure and the less urbanized taluks have not been able to diversify in the same pace as the urbanized taluks. Overall, the occupational pattern of Dharwad district is still dominated by agricultural activities. There is a need to promote non-agricultural activities for increasing employment and income earning opportunities for the people, especially in the rural areas. Agricultural labour is the single largest employment option in the rural areas of Dharwad district, while other activities are so in the urban areas.

There is a need to promote non-agricultural work opportunities in rural as well as urban areas and implement properly the employment guarantee programme for involving more women folk.

■■

Informal work



Chapter 7

# STANDARD OF LIVING



# STANDARD OF LIVING

## 7.1. Introduction

Income alone cannot measure human progress completely. Since inception of development studies, experts and policy makers are struggling to identify variables that measure adequately the human progress. In this context, the non-income indicators are found to be more robust than income alone.

As the human development paradigm believes, income is only a means to achieve other broader ends of human life. If living with dignity and decency is one such end, then all human beings must be assured of basic amenities like decent shelter, food, potable water, sanitation, energy, among others. Moreover, the notion of basic amenities keeps on changing. What was a comfort or luxury previously may be a necessity today.

Regionally and individually also the concept of necessities and luxuries undergo change. But, whatever the changes in concepts and notions, the government should initiate measures to provide these basic amenities to people. This improves the health of the people thereby increasing their productivity, ultimately enhancing their income earning capacity. This will have a positive impact on the HD parameters. HDI analysis in Chapter 3 indicated a significant association between standard of living indicators and HD attainments.

The present chapter seeks to analyze the availability of select basic amenities in Dharwad district and how they affect the differential HD attainments. The amenities considered are stock and quality of housing, drinking water, electricity, type of cooking fuel and sanitation. These not only have general HD implications but also have significant gender implications. Availability of potable drinking water, clean fuel and sanitation improves women's health and work characteristics, which has greater positive impact on the household economic and therefore, socio-political situation.

## 7.2. Housing Status

In 2011, there were 3,82,700 listed households in Dharwad district as per the census. Out of it, 1,60,674 (42 per cent) lived in rural areas and rest 2,22,026 (58 per cent) in urban areas. This was respectively, 3 per cent, 2 per cent and 4 per cent of state population.

Not all these households had houses to live in. Census reveals that Dharwad district had 509 houseless households, 165 living in rural areas and 344 in urban areas. However, the incidence of houselessness is lower in the district vis-a-vis the state. The

*If living with dignity and decency is one such end, then all human beings must be assured of basic amenities like decent shelter, food, potable water, sanitation, energy, among others.*

figures show that 0.13 percent of households were houseless in Dharwad district compared to 0.16 per cent in the state. Similarly, houselessness in rural areas of the district was 0.10 per cent as against 0.13 per cent for the state, and in the urban areas, the proportion was, respectively, 0.15 per cent and 0.20 per cent.

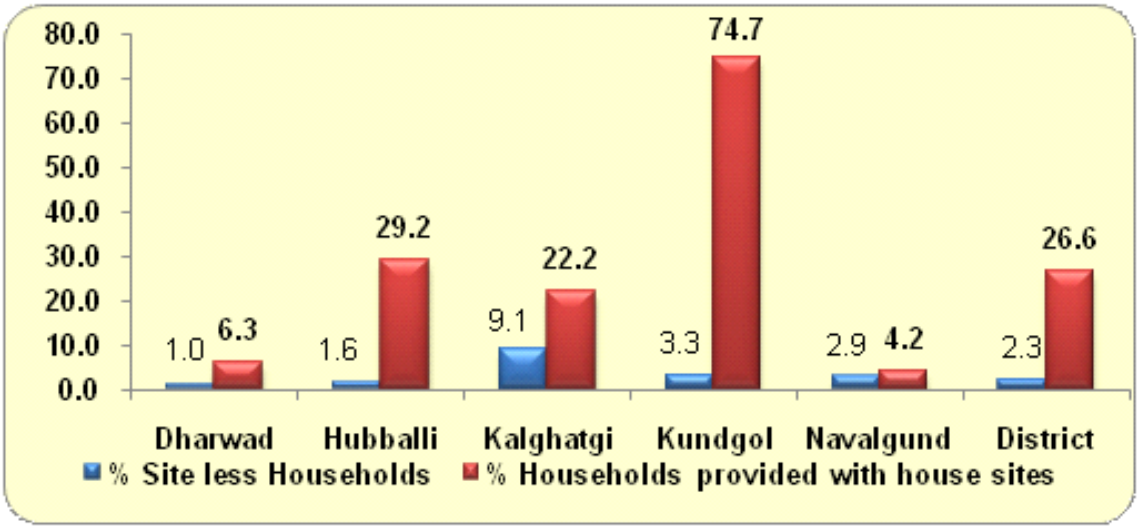
Governments at the centre and the state have taken measures to provide houses or support house construction so that people live in good houses. Based on systematic identification of these households, there is a need to provide houses or facilities for construction of houses to these households. The present chapter provides an analysis of such efforts of the governments and their HD implications.

### 7.3. Site-less Households

The first requirement for construction of houses is a residential site. Owing to shortage of suitable land and sometimes the cost of residential sites, many households do not have a site for house construction. Apart from this, even today there are a large number of migrant communities who do not reside at a fixed place. It is one of the factors for such people being deprived of government schemes and assistance. Therefore, house sites should be provided to site-less households and provide assistance to construct houses to houseless households. As far as information on site-less households and number of sites allotted, the data is not reliable and adequate. Due to lack of any reliable data and considerable pilferages in housing schemes, not all the genuine beneficiaries get a house site.

Rajiv Gandhi Rural Housing Corporation and the district administration together implement the schemes relating to house and site allotment. Hence, the data is

**Figure 7.1: Site-less Households in Dharwad District, 2011-12**




*Source: ZP, Dharwad*

collected from these agencies and given in Figure 7.1.

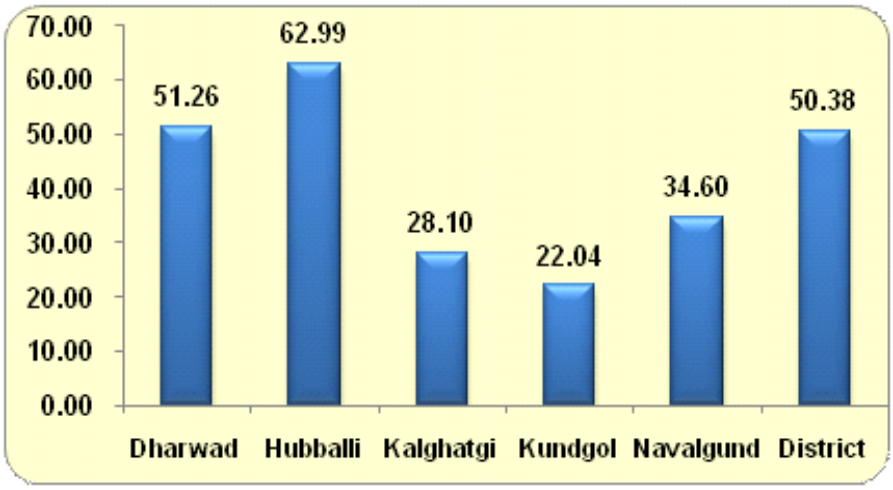
For the district as a whole, 2.3 per cent percent of households are reported to be site-less. Although, this is not a huge proportion, if it is applied to the 2011 census data, the number works out to 8802 households, which is sizable. Across the taluks, Kalghatgi reports the highest proportion of households (9 per cent) without sites, followed by Kundgol and Navalgund (about 3 per cent each). The less urbanized taluks have greater incidence of site-less households.

The figure also depicts the percentage households provided with house sites by the Government. At the district level, a little more than one-fourth of the households have been provided with house sites as at the end of March 2012. The performance across taluks is not uniform with Kundgol reporting distribution of sites to three-fourths of site-less households, Hubballi to about 29 per cent and Kalghatgi to about 22 per cent of site-less households. Dharwad and Navalgund did so for about 6 per cent and 4 per cent of site-less households, respectively. Thus, not all the site-less have been provided with house sites. There are problems relating to identification of beneficiaries, land acquisition and their distribution to beneficiary households.

## 7.4. Households with Pucca Houses

The relevant data has been presented for Dharwad district in Figure 7.2. As could be seen, half of the households reside in pucca houses in Dharwad district, with greater proportion of them being in Hubballi (63 per cent) and Dharwad (51 per cent). These two taluks possessing very high urbanization ratio, the proportion of pucca houses is obviously high. If we consider HDMC are alone, the proportion of households residing in pucca houses is about 70 per cent (Table 7.1). The other taluks being predominantly rural have less than one-third of households residing in pucca houses. Since pucca houses come along with better ventilation, sanitation, electricity connection and other basic amenities, providing facilities for construction of pucca houses contributes to a higher human development via improvement in health and efficiency.

**Figure 7.2: Households having Pucca Houses in Dharwad District, 2011 (%)**




*Source: Census documents, 2011*

The district is unfavorably placed with respect to residence in pucca houses compared to the state. The urban areas have greater percentage of pucca houses. About two-thirds of the households live in pucca houses in urban areas of Dharwad district compared to more than three-fourths in the state. Similarly, while about 27 per cent of households live in pucca houses in rural areas of Dharwad, the corresponding percentage for the state is 45 per cent.

The rural-urban disparity is visible across all taluks of the district. HDMC has the largest proportion of households living in pucca houses. But the fact that nearly 30 per cent of households live in non-pucca houses is a real challenge. Among the other urban areas, Kalghatgi has the highest percentage of households living in urban areas, followed by Alnavar (Dharwad), Navalgund and Kundgol. Among the rural areas, Navalgund taluk has the highest percentage of households residing in pucca houses and Kundgol taluk the least. That nearly 1,80,000 households live in non-pucca houses is a huge challenge that needs to be addressed in the days to come.

There has been definitional change with respect to pucca houses in 2001 and 2011 censuses. But with suitable adjustments the data on availability of permanent houses (2001 census) and pucca houses (2011 census) has been presented. There has been a slight increase in the number of pucca houses at district and state levels. Reasonable increase has been observed in Navalgund taluk. In Kalghatgi taluk, the per cent of pucca houses in rural areas has been lower than that it was in 2001; so has it been in urban Kundgol.

**Table 7.1: Pucca Houses in Dharwad District by Rural and Urban Areas, 2011**

| Taluk | % Permanent Houses | | | % Pucca Houses | | |
|---|---|---|---|---|---|---|
| | 2001 | | | 2011 | | |
| | Rural | Urban | Total | Rural | Urban | Total |
| Dharwad | 20.57 | 55.35 | 23.11 | 25.73 | 40.22 | 26.73 |
| Hubballi | 27.06 | -- | 27.06 | 31.04 | --[1] | 31.04 |
| Kalghatgi | 25.23 | 38.80 | 26.71 | 24.30 | 57.76 | 28.10 |
| Kundgol | 20.86 | 28.52 | 21.64 | 21.36 | 27.47 | 22.04 |
| Navalgund | 24.79 | 27.71 | 25.59 | 33.09 | 38.34 | 34.60 |
| HDMC | -- | 69.76 | 69.76 | -- | 69.82 | 69.82 |
| District | 23.33 | 65.99 | 46.93 | 26.92 | 66.95 | 50.38 |
| State | 42.59 | 77.88 | 54.86 | 44.83 | 76.64 | 57.69 |

*Note: [1] Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TOP only*
*Source: Census documents, 2011*

## 7.5. Households without Proper Houses

Having looked into the number of pucca houses, it is equally important to see how many houses are not livable. The census provides a classification of good, livable and dilapidated houses at the district level only. The number of dilapidated houses indicates the effort on the part of the government for making them habitable. Table 7.2 furnishes the data.

That there has been an improvement in the housing status is clearly evident from the data given in Table 7.3. The percentage of dilapidated houses to total

houses has come down, both at the state and district levels. Another point to be noted is Dharwad district has lower percentage of dilapidated houses than the state in both the years, except in urban areas for 2011. The site-less households and the number of dilapidated households are the ones to be prioritized for housing improvement and consequent HD outcomes.

**Table 7.2: Dilapidated Houses in Dharwad District (%), 2001 & 2011**

| | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| | Rural | Urban | Total | Rural | Urban | Total |
| Dharwad | 4.74 | 2.83 | 3.64 | 3.92 | 1.99 | 2.79 |
| Karnataka | 5.85 | 3.34 | 4.96 | 5.32 | 1.92 | 3.93 |

*Source: Census Documents, 2001 and 2011*

## 7.6. Households and Asset Status

Standard of living is defined as the quantity and types of goods and services consumed by an individual at any given point in time. In the context of HD, although it is difficult to count all the goods and services consumed, the assets - durable and non-durable - possessed by the households is indicative of the standard of living enjoyed by the households.

The census provides information on assets possessed by households and the results are given at the taluk and urban and rural levels. The types of assets considered in the census are: radio/ transistor, TV, computer/laptop, telephone/ mobile phone, bicycle and scooter/ car. While radio/ transistor and TV are for entertainment and educative purposes, the others could be used for furthering one's business and productive activities. In this sense, possession of these assets can be said to contribute towards the promotion of HD.

Annexure 7.1 provides detailed information about per cent households possessing select assets and Table 7.3 provides the summary about the possession of a few common assets.

About one-third of the households have reported possession of these assets. HDMC and other urban areas report a higher percentage of households possessing these assets. The asset possession follows the general development pattern with Dharwad taluk followed by Navalgund and Hubballi taluks reporting possession of more of these assets. However, what matters also is the percentage households not having the above specified assets.

Table 7.3 shows that about 14 per cent of the households in all; about 21 per cent in the rural areas and 8 per cent in the urban areas reported non-possession of assets. Once again the relative development status guides these values with less developed taluks reporting higher values for this parameter. Thus, Kalaghatagi, Kundgol and Hubballi (Rural) areas had greater proportion of households which did not possess any of the specified assets. The proportion was higher in rural than

the urban areas. Thus, if it is indicative of a lower purchasing power and poverty, it is concentrated in taluks of Kalghatgi, Kundgol and Hubballi (rural) taluks.

In order to get a clear picture, information about asset possession of modern assets, suggestive of the relative progressiveness of households is also given in Table 7.3. Television, computers, laptop, telephone, mobile phone, scooter and car are the modern assets which have become necessities and which also help in improvement of the living standards of the people.

If we consider the proportion of households possessing all these assets, the magnitude is quite small. Hardly 7 per cent of households report ownership of these modern assets. It also implies the degree of modernization being displayed by the households. HDMC and other urban areas have a substantial possession of these assets. Dharwad taluk has the highest ratio of households owning these assets followed by Navalgund, Hubballi, Kundgol and Kalghatgi. The rural-urban disparity is quite severe with respect to these assets.

Another important asset of the modern day is having a bank account and availing banking services. Banking habits have satisfactorily penetrated in Dharwad district as seen through information in Table 7.4. Financial inclusion is a concept that indicates the magnitude of people utilizing the formal banking services. Access to and availing of banking services ensures that investible funds are available and have a secure source for investing their savings. Moreover, extension of banking services also means financial exploitation is reduced. Hence, it is a means of promoting HD.

**Table 7.3: Households Possessing and Not Possessing Assets in Dharwad District, 2011**

| Taluk | % HHs possessing assets | | | % HHs possessing none of the assets[1] | | | % HHs Possessing Modern Assets[2] | | |
|---|---|---|---|---|---|---|---|---|---|
| | T | R | U | T | R | U | T | R | U |
| Dharwad | 26.33 | 25.89 | 32.01[3] | 18.76 | 19.31 | 11.61 | 0.99 | 1.90[3] | 1.06 |
| Hubballi | 24.75 | 24.75 | -[3] | 21.03 | 21.03 | - | 0.60 | --[3] | 0.60 |
| Kalghatgi | 22.41 | 21.72 | 27.95 | 24.28 | 25.15 | 17.23 | 0.22 | 1.52 | 0.36 |
| Kundgol | 23.36 | 23.15 | 25.09 | 22.62 | 22.63 | 22.49 | 0.54 | 0.82 | 0.57 |
| Navalgund | 26.25 | 25.16 | 29.04 | 18.68 | 19.49 | 16.61 | 0.44 | 1.63 | 0.77 |
| HDMC | 39.90 | - | 39.90 | 7.51 | - | 7.51 | -- | 13.41[3] | 13.41 |
| District | 32.65 | 24.32 | 38.80 | 13.90 | 21.30 | 8.44 | 0.61 | 12.24 | 7.30 |

*Note:* [1] *The assets are: Radio/ Transistor, TV, Computer/Laptop, Telephone/mobile phone, Bicycle, Scooter and Car*
[2] *Television, computers, laptop, telephone, mobile, scooter and car are modern assets*
[3] *Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TP only*

*Source: Census Documents, 2011*

**Table 7.4: Households Availing Banking Services, 2011**

| Taluk/ Region | Total | Rural | Urban[1] |
|---|---|---|---|
| Dharwad | 72.37 | 72.23 | 74.17 |
| Hubballi | 78.72 | 78.72 | --[1] |
| Kalghatgi | 75.54 | 77.68 | 58.24 |
| Kundgol | 82.14 | 84.36 | 64.29 |
| Navalgund | 85.10 | 89.49 | 73.91 |
| HDMC[1] | 65.95 | -- | 65.95 |
| District | 71.93 | 79.54 | 66.32 |

*Note: [1] Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TP only*

*Source: Census Documents, 2011*

Nearly 72 per cent of households have reported to be availing banking services in Dharwad district. Obviously, that percentage is higher in urban areas at 80 per cent, compared to 66 per cent in the rural areas. Interestingly, the less urbanized taluks report higher bank usage than the more urbanized taluks or the HDMC itself. In fact, in Kalghatgi, Kundgol and Navalgund, percentage rural households availing banking services is higher than their urban counterparts. Hence, the financial inclusion has to deepen in HDMC area in the district.

## 7.7. Schemes for Housing Facilities

Many schemes for house construction for poor and other specific sections of population are being implemented in the district. Schemes in operation during the last four years are: Basava Vasati, Housing scheme for Devadasis, Indira Awas Yojana, Dr. B.R.Ambedkar Scheme for Rural Housing and House construction under Special Development Plan (SDP). Nearly 19,000 houses have been constructed across the district, with more than half of them completed and allotted to the beneficiaries. But because of the cost involved in obtaining a site and constructing a decent house, there is a considerable demand for houses constructed and allotted under Government schemes.

## 7.8. Drinking Water

Target 7C of the Millennium Development Goals calls for halving the proportion of the population (baseline 1990) without sustainable access to safe drinking water and basic sanitation by 2015. A large developing country like India is critical to meeting this target. Clean and potable drinking water is a vital amenity required for healthy living.

In the rural areas, even today, women and children spend considerable amount of time fetching water. Vedhachalam (2012) reports that the Indian economy loses 73 million working days a year due to waterborne diseases, caused by a combination of lack of clean water and inadequate sanitation. Access to water and sanitation also involves issues of gender and caste. Of the households that don't get water on premises, adult females are responsible for fetching water in 81 per cent of the families. Even among children below 15 years of age, girls

***Pradhan Mantri Jan-Dhan Yojana (PMJDY)***

*PMJDY is a nationwide scheme launched by Government of India in August 2014 for financial inclusion. The goal is to provide universal access to bank accounts that provide overdraft protection as well as accident and life insurance. In a period of less than three months, 82.62 million bank accounts were already opened with more than US$1.076 billion in deposits. The scheme is considered to be a prelude for direct cash transfers for food and fuel to the targeted beneficiaries in selected market-developed areas—transfers that will reduce the subsidy burden and minimize leakages.*

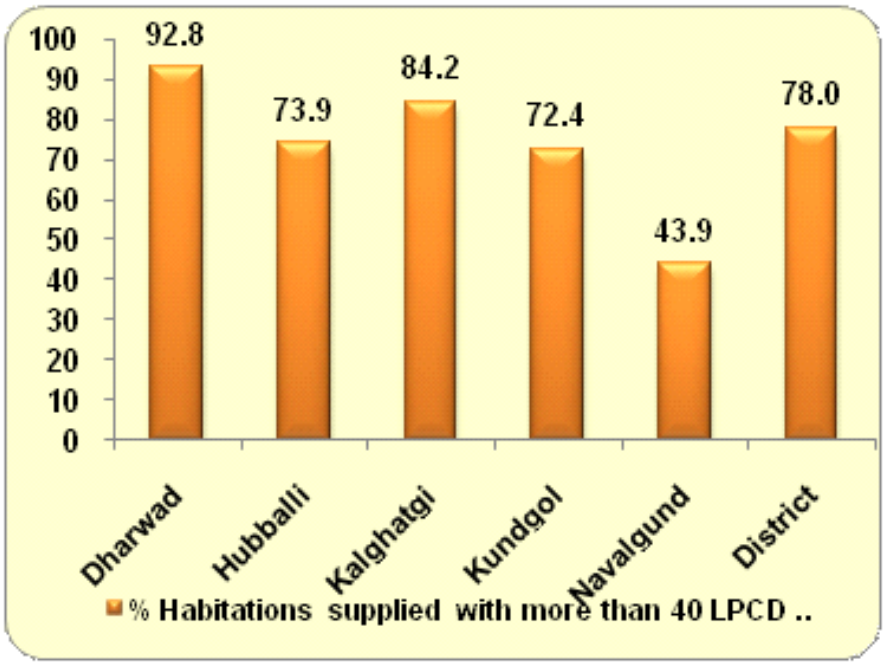
*As on February 28 2015, 13.68 crore bank accounts have been opened under the scheme, of which 8.59 crore were zero balance accounts; 12.19 lakh RuPay debit cards were issued; and the accounts had a balance of Rs. 12693.87 crores.*



are 4 times more likely than boys to be responsible for collecting water (IIPs and Macro International, 2007). The same report substantiates that access to drinking water and toilets is higher in more egalitarian states like Kerala and North Eastern states. If water is provided in the vicinity of their houses, the saved time could be utilised for other productive purposes, especially, education and health care. Thus, provision of water near the residence of households definitely promotes HD.

The Panchayat Raj Engineering (PRE) Department is responsible for provision of drinking water to households in the rural areas and Karnataka Urban Water Supply and Sewerage Board (KUWSSB) in the urban areas. Further, minimum supply norms have been prescribed separately for urban and rural areas. Figure 7.3 gives the status of water supply in Dharwad district.

**Figure 7.3: Habitations Supplied with more than 40 LPCD of Water in Dharwad, 2011-12 (%)**




*Note: LPCD: Litres per capita per day*

*Source: DSO, Dharwad*

302 out of 388, i.e., 78 per cent of habitations were supplied with more than 40 LPCD of water, implying that the remaining 22 per cent of the habitations do not even get the required minimum normative quantity of 40 LPCD.

Among the talukas, Navalagund is worst placed with less than half of the habitations not being supplied with normative quantity of water. In fact, out of the 57 habitations in Navalgund, 5 are supplied with less than 20 LPCD, 13 with 20-30 LPCD and 14 with 30-40 LPCD water. The problem is quite grave in this taluk. Though the situation is better in Kundgol and Hubballi vis-a-vis Navalgund, compared to the district, the scenario is not satisfactory.

The census data on percentage households with access to safe drinking water facility supplements the above information. Access refers to availability of water source within premises or in a radius of 100 meters from the residence, so that little time is spent for fetching of water. It refers to safe and potable water that is provided through taps/ bore wells/hand pumps and from covered sources and sometimes treated for removing contaminants also. Table 7.5 gives relevant information.

Dharwad district reports better access to drinking water compared to Karnataka state. 93 per cent of urban households, 70 per cent of rural households and 83 per cent of all households had access to drinking water compared to 87 per cent, 66 per cent and 74 per cent, respectively, for urban, rural and total households at the state level. So the problem is severe in rural areas of the district. It is so mainly because, the major urban area, HDMC is provided water from reservoirs at Soundatti and Neerasagar.

The census results show a general increase in the percentage households having access to safe drinking water between 2001 and 2011. All taluks, except rural Hubballi have reported so. While Kundgol has witnessed a marginal increase, that of Navalgund is substantial. Thus, there has been an appreciable progress in provision of drinking water.

Across the taluks and regions, 93 per cent of households in HDMC reported a comfortable access to drinking water. Other than this, the relatively rain abundant taluks of Kalghatgi and Dharwad taluks have better access to drinking water compared to other taluks. Thus, 91 per cent of households in Kalghatgi and 82 per cent households in Dharwad taluks report access to safe drinking water. It was as low as 58 per cent in Navalgund, 59 per cent in Hubballi and 63 per cent in Kundgol taluks. The urban areas of Kundgol and Navalgund had better ratios compared to rural ones, while in Dharwad and Kundgol taluks, rural ratios were better. However, the fact that nearly, 54 per cent of rural households of Navalagund are deprived of access to water explains the gravity of the problem. Being a rain shadow area, the quality of ground water too is not good. The same is true with Kundgol.

This has a direct relationship to the incidence of some of the communicable diseases like cholera, gastroenteritis, etc. The coefficient of correlation between the incidence of communicable diseases and access to drinking water is negative (-0.28) implying better access to water results in lesser incidence of communicable diseases. Thus, provision of safe water in the vicinity of places of residence has a positive impact on health and consequently HD outcomes.

**Table 7.5: Percentage of Households with Access to Drinking Water Facility**

| Taluk | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| | Rural | Urban | Total | Rural | Urban | Total |
| Dharwad | 77.30 | 77.22 | 77.29 | 82.30 | 80.32[1] | 82.16 |
| Hubballi | 65.65 | -- | 65.65 | 59.16 | --[1] | 59.16 |
| Kalghatgi | 79.18 | 84.48 | 79.76 | 91.28 | 87.63 | 90.88 |
| Kundgol | 59.24 | 78.85 | 61.24 | 60.68 | 78.27 | 62.63 |
| Navalgund | 21.28 | 4.29 | 16.68 | 46.11 | 87.49 | 57.77 |
| HDMC | -- | 88.30 | 88.30 | -- | 93.21[1] | 93.21 |
| District | 62.05 | 83.37 | 73.84 | 69.54 | 92.38 | 82.68 |
| State | 72.24 | 85.70 | 76.92 | 65.71 | 86.65 | 74.15 |

*Note: [1] Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TP only*
*Source: Census, 2011*

Drinking water supplied through tanker



### 7.8.1. Quality of Drinking Water

The water supplied not only needs to be adequate but also safe, i.e., free from chemical and bacterial contamination. As per the report generated from the *India Water Portal* (Annexure 7.2), in the year 2013, 536 sources of drinking water were tested for contamination. Out of these about 28 per cent of sources reported single chemical contamination with iron contamination as the major one. None of the sources was tested positive for salinity and arsenic, singly. Only one source was contaminated with nitrate and 4 with fluoride. 119 or 22 per cent of the sources had contamination from chemical other than the above mentioned. There was also no bacterial contamination, but nearly 26 per cent of sources had multiple contaminations. Obviously, this is a lower scale of contamination compared to other districts of North Karnataka.

Across the taluks, the rain deficient ones, viz., Navalgund (44 per cent), Hubballi and Kundgol (41 per cent each), reported considerably high contamination compared to Kalghatgi and Dharwad. Hence, the problem of safe drinking water is compounded by the impure quality of it, basically in the deficient regions. Treatment increases the cost of supply of water and if not treated, increases the cost to the people and also reduces the HD outcomes.



Irrigation through pumpset

## 7.9. Electricity

An important amenity is the electricity connection. Electricity has become a necessary source of energy for lighting, cooking as well as for household businesses. It is clean and relatively cheaper. Dharwad district has attained 100 per cent electrification with all villages and hamlets being connected with electricity. As at the end of 2011-12, there were 2.10 lakh consumers, with nearly 90 per cent of them being domestic consumers.

The total electricity consumed in the district was 367.90 lakh units. Apart from other purposes, use of electricity for irrigation pump sets was the major usage, followed by domestic, industrial and commercial purpose. Naturally, taluks with higher electricity usage for commercial or industrial purposes have higher economic development. Thus, Dharwad and Hubballi taluks report higher electricity consumption for industrial, commercial and other purposes. It is these taluks where the values of HDI are also higher. However, these figures do not tell us how many households have electricity connection.

The census collects and provides information on the households connected with electricity and the same is presented in Table 7.6. The data shows that Dharwad district has greater proportion of households connected to electricity,

compared to the state. Across the taluks, the proportion of households having access to electricity is about 96 per cent in the HDMC. Thus, deprivation in terms of electricity connection is not much. Between 2001 and 2011, all taluks have reported increase in per cent households having access to electricity. The increase is observed more in backward taluks than in the advanced ones.

One of the reasons is the proactive role of the government in ensuring electricity connection to households through schemes like Bhagyajyothi, through which BPL households are given electricity connection free of cost and are either not charged or are subsidized. Households benefitting under Bhagyajyothi Scheme, as a percentage to census households is shown in Figure 7.4.

For the district as a whole, 19 per cent of households were extended electricity connection under the Bhagyajyothi scheme till 2011-12. That ratio was higher for Kundgol, Navalgund and Kalghatgi taluks. The urbanized taluks of Hubballi and Dharwad had lower connections under the scheme. This more or less corresponds to HD ranking, with lower the percent households availing Bhagyajyothi connection, higher is the HD attainment.

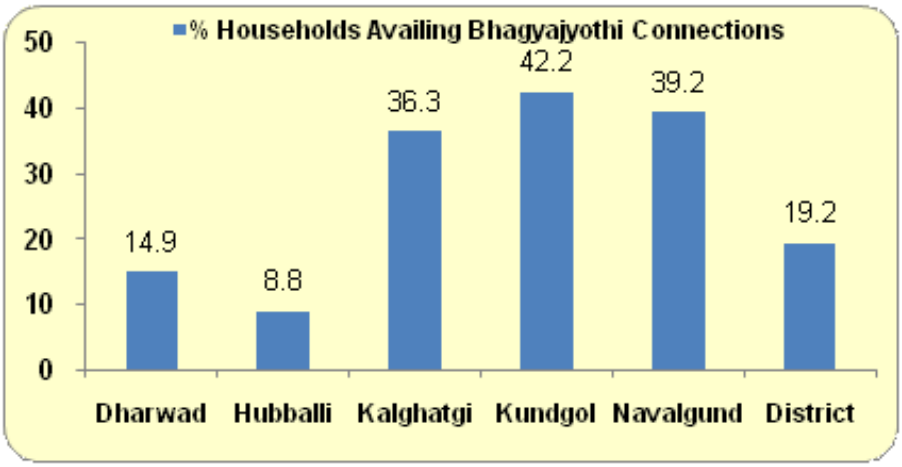
Extension of connection is not a problem, what is essential is regularity and continuity in electricity supply. With alternative sources of electricity being tapped, the scenario may change for better in days to come.

**Table 7.6: Percentage of Households with access to Electricity in Dharwad District**

| Taluk | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| | Rural | Urban | Total | Rural | Urban | Total |
| Dharwad | 79.31 | 86.80 | 79.86 | 89.82 | 90.82[1] | 89.89 |
| Hubballi | 81.32 | -- | 81.32 | 91.63 | --[1] | 91.63 |
| Kalghatgi | 73.80 | 73.43 | 73.76 | 90.71 | 90.36 | 90.68 |
| Kundgol | 80.05 | 76.75 | 79.71 | 91.09 | 84.93 | 90.41 |
| Navalgund | 83.36 | 73.44 | 80.67 | 91.44 | 88.43 | 90.59 |
| HDMC | -- | 85.96 | 85.96 | --[1] | 96.29 | 96.29 |
| District | 79.58 | 84.93 | 82.54 | 90.82 | 95.52 | 93.52 |
| State | 72.16 | 90.53 | 78.55 | 86.72 | 96.42 | 90.63 |

*Note: [1] Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TP only*
*Source: Census, 2011*

**Figure 7.4: % Households Availing Bhagyajyothi Connections 2011-12**




*Source: DSO, Dharwad*

## 7.10. Traditional and Modern Fuel

The type of cooking fuel used also determines the standard of living of a household. Traditionally fuelwood, dungcakes, kerosene and charcoal are the major sources used by households of Dharwad district. These sources are not healthy in the sense, they emit lot of smoke and soot and other



poisonous gases like CO and $CO_2$. With poor ventilation facilities, the women who spend most of the time within the kitchen are subject to a number of respiratory and neurological disorders. Thus, providing cleaner fuels like bio-gas, electricity and LPG will definitely overcome these problems. Better health of women ensures better health of the family and higher HD. The census provides the number of households using modern cooking fuel types and based on that the relevant information is given in Table 7.7.

**Table 7.7: Percentage of Households with Access to Modern Cooking Fuel, 2011**

| Taluk | Rural | Urban | Total |
|---|---|---|---|
| Dharwad | 8.23 | 34.64[1] | 10.13 |
| Hubballi | 7.96 | --[1] | 7.96 |
| Kalghatgi | 3.21 | 24.94 | 5.59 |
| Kundgol | 4.11 | 15.80 | 5.40 |
| Navalgund | 4.08 | 21.31 | 8.93 |
| HDMC | -- | 66.73[1] | 66.73 |
| District | 5.83 | 62.44 | 38.41 |
| State | 12.02 | 65.34 | 33.52 |

*Note: [1] Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TP only*
*Source: Census, 2011*

It is evident that about one-third of the households in the state use modern cooking fuel and hardly 12 per cent of rural households do so. In Dharwad district, 38 per cent of households use modern cooking fuel, but in rural areas the percentage is hardly 6 per cent. Extensive availability of crop residue and relative inaccessibility of modern fuel are the reasons for excessive dependence on traditional fuel types. In urban areas, on the other hand, 62 per cent of households report the use of modern cooking fuel. Among taluks/regions, naturally HDMC has the highest usage of modern fuel (67 per cent). The other taluks report less than 10 per cent of households using modern fuel and is about 5 per cent in Kalghatgi and Kundgol taluks. The rural areas report even lesser percentages.

## 7.11. Sanitation

Access to sanitation, even more so water, is a robust indicator of human development due to the complex nature of social, institutional and cultural factors that play a role. Lack of sanitation affects the food absorption capacity, especially of children and lactating mothers and thereby aggravates the malnutrition problems. Non-availability of sanitation or open defecation leads to stunting of children and other health complications through faecally-transmitted infections (FTIs). Chambers and Medeazza (2013) quotes the *Water and Sanitation Program* of the World Bank which estimated that the total annual economic impact of inadequate sanitation in India in 2006 was $48 per person or about 6.4 per cent of gross domestic product, while most African countries were in the range of only 1 per cent to 2 per cent. Considering that 53 per cent of India's population defecates in the open in consequence, children are widely exposed to faecally-

transmitted infections (FTIs). The problem is more severe in the backward areas, among poorer sections as well as socially disadvantaged sections. With only half of the houses in the district as a whole and with only one-fourth of the houses in the rural areas being pucca, we cannot expect sanitation situation to be better. This has significant consequences for HD of the regions. Table 7.8 furnishes information on the percentage of households having access to toilets.

**Table 7.8: Percentage of households with access to toilet facility**

| Taluk | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| | Rural | Urban | Total | Rural | Urban | Total |
| Dharwad | 17.11 | 75.88 | 21.41 | 26.41 | 77.00[1] | 30.05 |
| Hubballi | 15.08 | -- | 15.08 | 24.34 | --[1] | 24.34 |
| Kalghatgi | 13.66 | 43.23 | 16.89 | 24.32 | 51.49 | 27.30 |
| Kundgol | 21.83 | 53.14 | 25.01 | 26.03 | 53.17 | 29.03 |
| Navalgund | 8.56 | 26.02 | 13.29 | 11.44 | 29.93 | 16.65 |
| HDMC | -- | 72.98 | 72.98 | -- | 86.04[1] | 86.04 |
| District | 15.55 | 69.66 | 45.48 | 23.07 | 82.04 | 57.01 |
| State | 17.40 | 75.23 | 37.50 | 28.41 | 84.93 | 51.21 |

*Note: [1] Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TP only*
*Source: Census, 2011*

Between 2001 and 2011, all taluks have reported increase in per cent households having access to toilets in urban as well as rural areas. But backward taluks are yet to construct more toilets for their people compared to the advanced ones. Similarly, construction of toilets in rural areas needs to be taken up vigorously than in the urban areas.

There is a very high and significant correlation between percentage of pucca houses and percentage households having access to toilets in Dharwad district. For the district as a whole, 57 per cent of households have access to toilets, with the access rate being 85 per cent in urban areas and 23 per cent in rural areas. HDMC reports the rate to be 86 per cent. Except urban areas of Navalgund taluk where toilet access rate is 30 per cent, in other urban areas it is more than 50 per cent and 77 per cent in Dharwad urban area. However, rural areas are severely deprived with only a quarter of households reporting access to toilet facility. In fact, in Navalgund, the rate is barely 11 per cent. That provision of toilets is very vital is also substantiated in the negative correlation between access to toilets and percentage children malnourished which is highly significant (-0.84). Chambers and Medeazza (2013) also report that open defecation due to lack of sanitation and stunting of children go together. Hence provision of toilet would go a long way in improving child survival and health and ultimate HD outcomes.

Under the Total Sanitation Campaign and Nirmal Bharat Abhiyan, toilets have been constructed for individual houses, schools, anganwadis as well communities. Subsidy is given to households for construction of toilets. During the year 2011-12, 1556 individual toilets, 7 community toilets, 70 school toilets and 2 anganwadi toilets were

Toilet under construction



***Swachha Bharat Abhiyan*** *(Clean India Campaign)*

*The earlier Comprehensive Rural Sanitation Programme was restructured as the Total Sanitation Campaign (TSC) by the on Government of India 1 April 1999. From 1 April 2012, the TSC was renamed to Nirmal Bharat Abhiyan (NBA), which is further restructured and launched as Swachh Bharat Abhiyan (SBA) on 2 October 2014. The primary objective of the campaign is to achieve 'Clean India' by 2 October 2019, the 150th birthday of Mahatma Gandhi. The objectives of the Campaign are: a) Construction of individual sanitary latrines for households below the poverty line with subsidy; b) Conversion of dry latrines into low-cost sanitary latrines; c) Construction of exclusive village sanitary complexes for women providing facilities for hand pumping, bathing, sanitation and washing on a selective basis; d) Setting up of sanitary marts; e) Total sanitation of villages through the construction of drains, soakage pits, solid and liquid waste disposal; f) Intensive campaign for awareness generation and health education to create a felt need for personal, household and environmental sanitation facilities.*

constructed. This number is very small compared to the toilet household numbers. Apart from subsidy, motivational changes are required and the linkages between safe defecation, child health and survival need to be told to the people. Thus, the campaign has to continue but in a more rigorous and integrated manner.

### 7.11.1. Drainage Facility

Disposal of waste/used water is equally important for maintaining health standards of the people. The waste water should be collected through drains and disposed safely, if at all it does not become the cause of vector borne diseases. Thus, along with toilets, proper drainage facility is equally important. The census documents give data on access of households to drainage of open and closed types. The results of 2011 census are given in Table 7.9.

**Table 7.9: Households Having Drainage Facility (%), 2011**

| Taluk | Rural | Urban | Total |
|---|---|---|---|
| Dharwad | 36.93 | 85.30[1] | 40.41 |
| Hubballi | 36.46 | --[1] | 36.46 |
| Kalghatgi | 49.60 | 82.09 | 53.17 |
| Kundgol | 43.78 | 71.17 | 46.80 |
| Navalgund | 42.12 | 76.44 | 51.79 |
| HDMC | -- | 88.60[1] | 88.60 |
| District | 41.22 | 87.55 | 67.88 |
| State | 42.54 | 87.60 | 60.71 |

*Note: [1] Hubballi and Dharwad city data is included under HDMC. No urban data available for Hubballi and Dharwad urban data includes that of Alnavar TP only*
*Source: Census, 2011*

The district has comparatively better access to drainage facility than the state. However, the percentage households with access to drainage facilities is 68 per cent, implying the remaining one-third of the households do not have drainage facility. Again while HDMC has the largest percentage of households having access to drainage facility at 89 per cent, it was as low as 36 per cent in rural areas of Hubballi taluk.

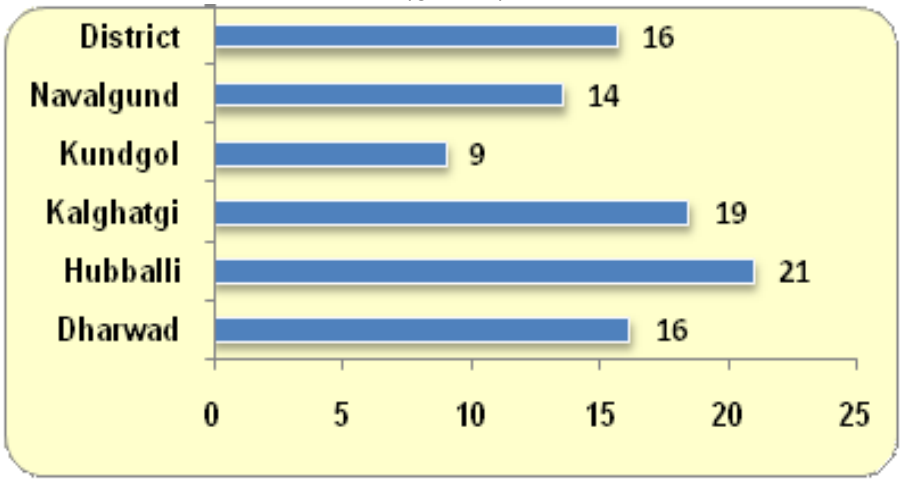
Navalgund and Kalghatgi had better access rates compared to Dharwad and Kundgol taluks. Like toilets, drainage is of inadequate quantity in rural areas with 41 per cent of households reporting access to drainage. Surprisingly, in advanced taluks of Hubballi and Dharwad, the access rate was lower in the rural areas. So, it seems that drainage construction is concentrated more in urban than in rural areas, which needs to be corrected with greater attention shifted to rural drainage construction as well. This action will have a positive impact on health of the people and therefore, on their HD status.

Thus, a cursory observation shows that the human development attainment is directly linked to the availability of these basic amenities in the district. Hence, provision of pucca houses, providing drinking water facility, construction of toilets and drainage should be taken up on priority. Diversification of fuel

use at the household level is another strategy that could be adopted to bring about a positive impact on HD in the district. As a result of the overall poor performance in the sanitation front, the proportion of panchayats awarded with 'Nirmal Gram Puraskar' (NGP) award is very low in the district (Figure 7.5).

Hardly 16 per cent of GPs in the district have been conferred with the award. The situation is worse in Kundgol and Navalgund taluks. This only indicates that at the GP level, sanitation is not taken very seriously in the district.

**Figure 7.5: Percentage GPs Awarded with NGP in Dharwad District, 2011-12**




*Source: ZP, Dharwad*

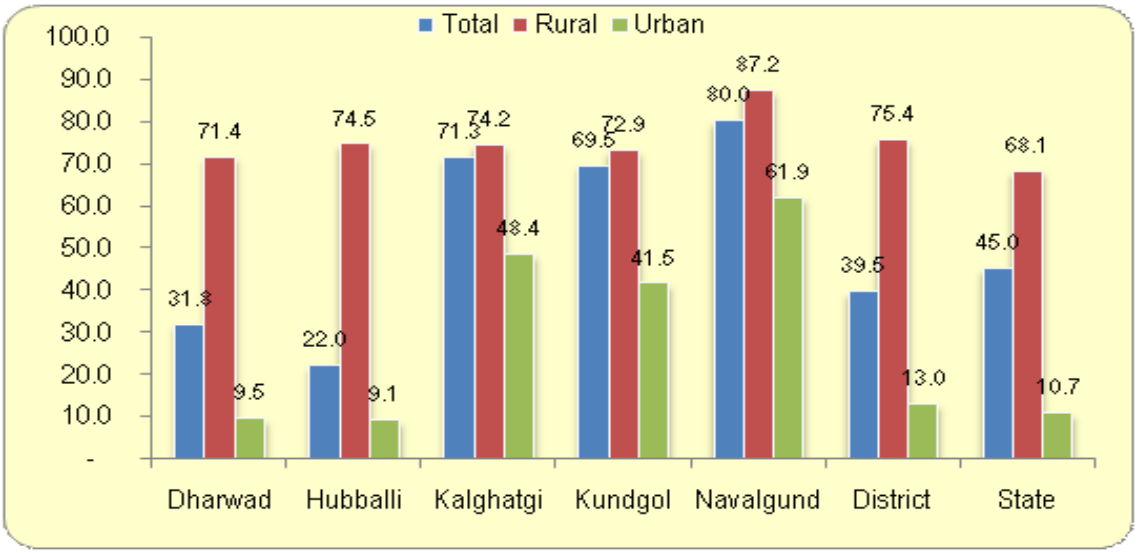
## 7.12. Sanitation Crisis in India and Dharwad District

India today is still in a pathetic condition as far as sanitation is concerned. It has the world's largest population that defecates in the open. According to data released by the National Sample Survey Office (NSSO) in December 2013, 59.4 per cent of rural India defecates in the open. Jharkhand and Odisha are the worst performers with 90.5 per cent and 81.3 per cent of their population without toilets respectively. The 2011 Census puts the national toilet coverage at only 31 per cent, which is in contrast to the reports of the Ministry of Drinking Water Supply (MDWS) which had all along put the figure at 68 per cent. Unfortunately, the data on per cent households covered by toilets as reported by different agencies does not match. With improper idea about the need or status, it is difficult to plan.

The MDWS reports that up to 2013, 93.5 million toilets have been built in India at a cost of Rs.15,000 crores. Yet the number of rural households is 113 million. The official deadline for attaining total sanitation is 2022 and to meet this target of 15.3 million toilets need to be constructed every year. But the current rate is 4 million, which renders total sanitation possible only 2044. So the task is stupendous while the progress is tardy.

The costs of this tardy progress are colossal as revealed by World Bank's *Economic Impact of Inadequate Sanitation in India published by Water and Sanitation*

**Figure 7.6: % Households Resorting to OD in Dharwad District, 2011**




*Source: Census, 2011*

*The economic impact of inadequate sanitation in India in Rs.2.4 trillion, out of which health costs account for Rs. 1.75 trillion, making the annual loss per capita at Rs.2180. Of the total health related loss, diarrhoea among children below five years of age accounts for Rs. 824 bn. While the poorest rural households are estimated to suffer a loss of Rs. 204 billion, the urban counterparts suffer Rs. 16 billion loss.*

*Programme, 2011*. It is estimated that the economic impact of inadequate sanitation in India in Rs.2.4 trillion, out of which health costs account for Rs. 1.75 trillion, making the annual loss per capita at Rs.2180. Of the total health related loss, diarrhoea among children below five years of age accounts for Rs. 824 bn. While the poorest rural households are estimated to suffer a loss of Rs. 204 billion, the urban counterparts suffer Rs. 16 billion loss. Thus, lack of sanitation affects health and survival, especially of children and the poor and is economically burdensome as well.

The proportion of households resorting to open defecation is about 40 per cent in the district (Figure 7.6), which is lesser than that at the state level. While three-fourths of households in the rural areas resort to open defecation, it is 13 per cent in urban areas. The proportion of rural households resorting to OD is higher in the district than at the state level. Further, the problem is quite severe in Navalgund taluk which reports the highest proportion of households (80 per cent) resorting to open defecation followed by Kalghatgi (71 per cent); and Kundgol (70 per cent). It is relatively lower in Dharwad taluk (32 per cent) and Hubballi (22 per cent) talukas.

The rural sanitation is quite precarious with more than 70 per cent of households in all taluks resorting to open defecation. The proportion is as high as 87 per cent in Navalgund taluk and ranging between 71 to 75 per cent in all the remaining taluks. As far as urban households are concerned, Navalgund taluk reports the largest open defecation followed by Kalghatgi and Kundgol. Thus, the focus needs to be in Navalgund, Kalghatgi and Kundgol, in both rural and urban areas; and rural

areas of Hubballi and Dharwad taluks.

The restructured '*Swaccha Bharat Abhiyana*' aims to achieve the target of zero open defecation by 2019. The number of households reporting open defecation in 2011 census is roughly taken as the need for toilets and accordingly the calculations on additional number of toilets to be constructed during the next five years are made and presented in Figure 7.7.

If the number of toilets to be constructed each year for the next five years is looked into more than 45,000 toilets need to be constructed per year to achieve zero open defecation. In the rural areas, the efforts need to be spread across taluks with a greater focus on Dharwad and Kundgol talukas. The number of toilets to be constructed each year for the next five years in each gram panchayat area works out to be 188 (panel 2 of Figure 7.7) for the district as a whole. Hubballi, Kundgol and Navalgund taluks need to construct more than the district average each year for the next five years, while Kalghatgi and Dharwad lesser number of them.

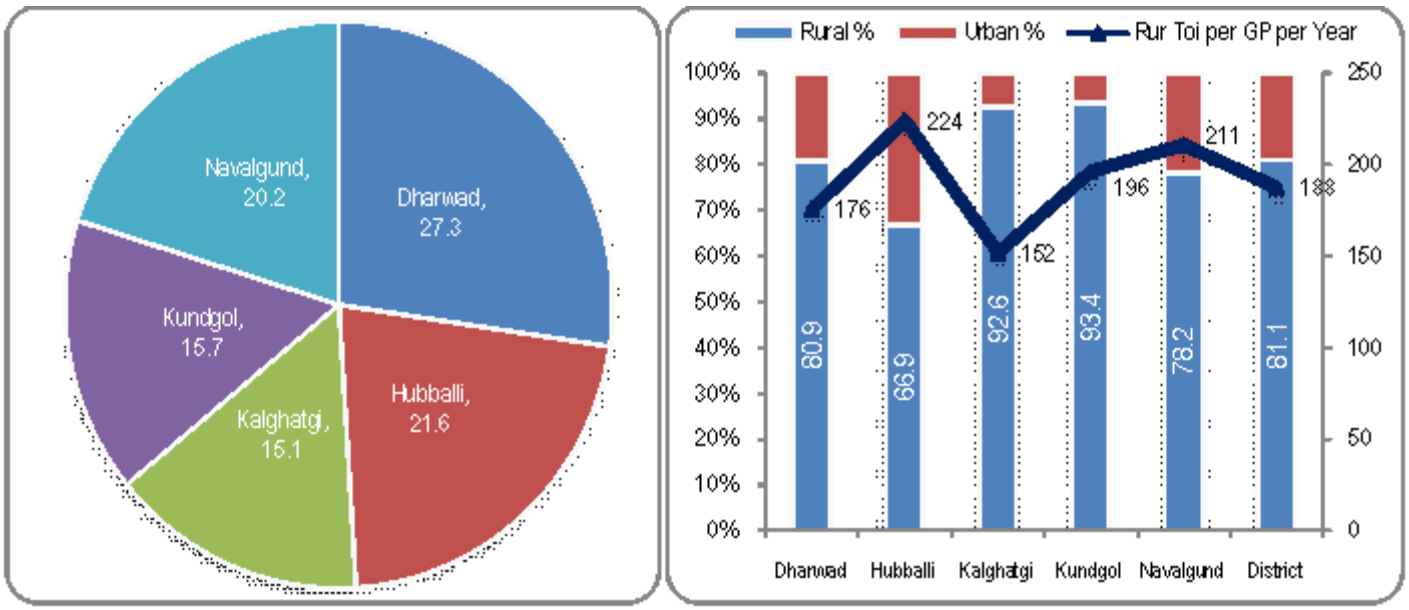
However, along with the financial assistance attached with the programme of construction of toilets, behavioural and attitudinal change is to be inculcated among the people. Few suggestions are:

i. For all new houses allotted by the Government, especially, in the rural areas, toilet must be made compulsory;

ii. Owing toilets must be made compulsory after one gets elected to GP and any other such democratic body;

*When worked out as target per GP, the number of toilets to be constructed is 188 per year for the next eight years, which is not unfeasible.*

**Figure 7.7: Quantum of Toilets to be Constructed in Dharwad District to Achieve Zero Open Defecation by 2019**




*Source: Computed based on Census, 2011*

***Addressing Open Defecation***

*1) Panchayats should construct common toilets and must also be responsible for maintenance*
*2) Microfinance institutions should give easy loans for building toilets*
*3) Motivating Public Private Partnerships to build and maintain toilets in urban areas*
*4) Corporate houses could adopt villages for building toilets (CSR)*
*5) More NGO's like Sulabh should be roped in to build and maintain public toilets*
*6) A program that brings together Central Government (funding/ overall program management), Local Civic Agency (executing), NGOs (executing) and Citizen Community (monitoring and raising red flags) needs to be put together for toilet building and sustainment*
*7) The public toilet cleaning be outsourced to specialised cleaning companies*
*8) Water tanks or hand pumps should be installed within the toilet premises*
*9) Health and Sanitary Inspectors as well as volunteer members from local community should be appointed to certify that the maintenance is in good condition*
*10) Each elected representative should be given a target to be covered under under his/her jurisdiction*
*11) No new residential dwellings without toilets*
*12) On construction sites, it should be made mandatory for contractors to provide temporary toilets*
*13) There could be a designated place with mobile toilets and cleaning agency being the solution till permanent toilets are built*
*14) Waterless community toilets can be installed in areas where water is a constraint*
*15) NGOs should teach the villagers about using toilets*
*16) People in villages/urban slums should be taught hygiene practices so that they keep the toilet clean*
*17) Social campaigns/rural advertising through mass media telling people not to defecate in open along with health hazards of open defecation*
*18) A financial penalty could be imposed on the person caught defecating in open despite having toilets in the area*

*- Discussion in social media*

The information reveals that nearly 1.5 lakh toilets need to be built in

iii. Institute additional financial incentives for villages an GPs that achieve zero OD

iv. Promote innovations in construction of low-cost toilets and also reducing maintenance and

v. Ensure that the toilets are functional.

## 7.13. Concluding Remarks

Income is just one indicator of human progress, it needs to be supplemented with other indicators reflecting the basic amenities required for comfortable living. Housing, access to basic amenities, assets and sanitation related indicators are few of them considered in the report. There were 509 houseless households in 2011, majority (2/3) of which were in urban areas. There is also a considerable number of site-less households and not adequate number of sites were allotted to them.

Half of the households reside in pucca houses and the proportion is higher in urban areas and urbanized taluks. The 30 per cent non-pucca houses is a huge challenge for future improvements in HD. Around 15,000 houseless households and 1,80,000 non-pucca hosues explains the dimension of the challenge. Number of houses constructed under various government programmes is lower, but it is relatively more in the backward taluks.

Asset possession is an indicator of standard of living, and it is also higher in urban areas and urbanized taluks. Important assets like phones, TV, computers and vehicles are possessed more by advanced taluks and urban population. Hubballi, Dharwad and Navalgund taluks have better asset possession rates compared to other taluks. Bank accounts are held by 72 per cent households – 80 per cent in rural and 60 per cent in urban areas. Dharwad and Navalgund taluks report a higher financial inclusion than others.

Drinking water is an important amenity and 78 per cent of habitations are supplied with more than 40 LPCD. Navalgund's situation is precarious with only 44 per cent habitations being supplied with 40 LPCD water. In Kundagol and Hubballi too situation is not satisfactory. HDMC receives water from Malaprabha reservoir and Kalghatgi is a rain abundant taluk, hence problem is not severe in these regions. Compared to the state the access rate is better; urban areas have better access than the rural areas. Water quality is reasonable but, seasonal scarcity results in incidence of few communicable diseases.

As far electricity consumption is concerned, Dharwad taluk alone accounts for 47 per cent owing to high industrial activity. Dharwad,

Hubballi and Kalghatagi together consume 86 per cent of total electricity in the district. At household level, almost 96 per cent in urban areas and 87 per cent in rural areas have access to electricity. Bhagya jyoti is accessed more in less developed taluks. Similarly, 38 per cent households use clean cooking fuel; higher than the state figure, but it is confined to urban areas; hardly 6 per cent in rural areas use clean fuel.

Sanitation is a major challenge with hardly 57 per cent of households having access to toilets. 77 per cent in rural areas and 18 per cent in urban areas do not have access to toilets. Open defecation ranges from 70 to 88 per cent which is very high. Problem is severe in all taluks especially in rural areas. Decadal change in access to toilets is visible but not significant. Since there is a high and negative correlation between access to toilets and child malnourishment, improvement in this amenity will bring about a better child health and human development outcomes. In order to achieve zero open defecation by 2022, 18,367 additional toilets need to be constructed at a rate of 117 per GP per year. Access to drainage is also not complete with only 60 per cent households having access to it and only 43 per cent in rural areas.

■■





Women at work



Chapter 8

# GENDER AND DEVELOPMENT



# GENDER AND DEVELOPMENT

## 8.1. Introduction

In common parlance, gender and sex are often used interchangeably but they are distinct concepts. Whereas '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 (GOK, 2006). In India like many other patriarchal societies, discrimination against women is manifold and females are deprived of even basic necessities. Unfortunately, the feeling that a female child is a 'burden' continues even today. The Eleventh Five Year Plan of the Government of India lamented that "Gender inequality... remains a pervasive problem." Discrimination and inequality is rampant both within and outside the house. However, Gender equity is one of the cornerstones for sustaining human development attainments. Being half of the population, enhancing the capabilities of womenfolk and empowering them will not only accelerate human development but many other related problems could be overcome. Poverty could also come down with development of women. As *The Global Gender Gap Report 2013* recommends that in order to maximize competitiveness and development potential, each country should strive for gender equality—that is, it should give women the same rights, responsibilities and opportunities as men. The present chapter attempts to analyse the status of females, extent of inequality in gender development processes and suggest suitable actions to mainstream women for development and engender development.

*In order to maximize competitiveness and development potential, each country should strive for gender equality —that is, it should give women the same rights, responsibilities and opportunities as men*

## 8.2. Gender Differences in the District

Gender differentials could be studied using different parameters. For the purpose of this report, their demography, literacy, work characteristics, political participation and few specific aspects like crimes against them are discussed with respect to Dharwad district. The demographic features of women population is presented in Table 8.1.

The district had a population of 18.5 lakhs, out of which 9.1 lakhs or 49 per cent were females. The district shared about 3 per cent of

the total as well as female population of the state. The growth of female population was higher than that of male population in the district and state, which is a favorable trend. The growth of female population was higher in the urban areas suggesting that urbanization has a better impact on gender equity.

**Table 8.1: Demographic Features of Women in Dharwad District**

| Taluk | % Females | | Sex Ratio | | Child sex Ratio | |
|---|---|---|---|---|---|---|
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| Dharwad | 48.6 | 49.3 | 945 | 972 | 951 | 956 |
| Hubballi | 48.8 | 49.5 | 954 | 982 | 939 | 942 |
| Kalghatgi | 48.3 | 48.4 | 936 | 940 | 920 | 938 |
| Kundgol | 48.6 | 48.8 | 945 | 952 | 948 | 930 |
| Navalgund | 48.8 | 49.0 | 955 | 962 | 951 | 939 |
| District | 48.7 | 49.3 | 949 | 971 | 943 | 944 |
| State | 49.1 | 49.3 | 965 | 973 | 946 | 948 |

*Source: Census Documents, 2001 and 2011*

Table 8.1 reveals a positive tendency of rising percentage of females in all regions. It is also reflected in the sex ratios which too have increased in all taluks. In fact, the rate of increase in sex ratio in the district is higher than that of the state. But yet, the sex ratio is unfavorable to females reflecting gender discrimination. However, more intriguing is the lower sex ratios in the age-group of 0-6 years and its unfavorableness in the district vis-a-vis the state. In all taluks, at the district as well as state levels, the child sex ratio is lesser than the general sex ratio. In Kundgol and Navalgund taluks, it has drastically declined leading to a mere one point rise in it at the district level. This trend needs to be reversed. That the percentage shares, sex ratios and variations over period are similar indicates that the discrimination is more or less equally pervasive throughout the district.

The levels and changes in sex ratios in the district have already been presented in Table 5.4 and discussed in section 5.2.1.

The general sex ratio has increased both in the district as we as the state between 2001 and 2011. However, rural sex ratio is lower than the urban sex ratio. In both the years, no taluk reported lower sex ratio than the state. This tempo needs to be sustained and rural Dharwad taluk needs to be focused as the sex ratio is lowest there.

The child sex ratios show divergent trends. As already mentioned they are lower than the general sex ratios. The values have turned adverse in rural areas of the district, more so in Dharwad, Hubballi and Kundgol taluks. Rural Hubballi reports lowest child sex ratio of 913. In the urban areas, Navalgund has the lowest value and has experienced decline during the last ten years. On the other hand, it is not only highly favorable in Kundgol taluk (1020), but has also significantly improved. The increase is observed in other taluks as well. Hence, urban areas of Navalgund taluk need to be focused for effecting required change in sex ratios. Thus, lower and declining sex ratios are a severe cause of concern. Another

dimension is the phenomenon of missing women as worked out and presented in Annexure 8.1. (Also see box 8.1).

What have been the trends in sex ratio among SC and ST sections of population? Table 8.2 gives the relevant information.

The sex ratio for SC and ST sections is also adverse, but the values improved over time, just like that for the general population. But, while number of females per 1000 males among SCs is higher than that of the general population that for STs is lower. Sex ratio among SCs in Hubballi and Navalgund; that among STs in Kundgol have turned severely adverse which need to addressed. Therefore, the areas that need attention are Navalgund and Kundgol taluks with respect to SC sex ratio and Kalghatgi and Kundgol taluks with respect to ST sex ratio. Therefore, rural areas and ST populations in Kundgol, Kalghatgi and Navalgund taluks need special attention for improving the sex ratios in the district. That would be the first step to bring about gender equity in development.

**Box 8.1: Missing Women**

A critical outcome of adverse sex ratio is the phenomenon of missing women. According to Amartya Sen, if equal opportunities are available for women for survival, then there would be parity in the population across gender, i.e., 1000 females for 1000 males. When the female ratio is lesser than that, Amartya Sen argues that so many numbers of women are missing. That is due to discrimination meted out to women at various stages. Accordingly, the number of missing women is worked out for Dharwad district. It is observed that the number of missing women in Dharwad district in 2001 was 42155, which accounted for nearly 5 per cent of the corresponding state figure. In that year, Dharwad's share in total population being around 3 per cent, a higher percentage of missing women surely indicates presence of higher gender discrimination in the district. By 2011, due to increase in sex ratio, the number of missing women declined in the district to 27389, which still accounts for 3 per cent of state level missing women. Although declined at a faster rate than at the state level, persistence of gender discrimination cannot be ruled out. What is more revealing is the rural-urban distribution of missing women. For the district as a whole, there has been a drastic decline in the number of missing women from 21941(52 per cent) to 6041 (22 per cent), but has increased in rural areas. But Hubballi urban area alone accounts for more than two-thirds of total urban missing women. In fact, only in Hubballi taluk, the number of missing women in urban areas is higher than that in the rural areas. Naturally, Hubballi taluk has the highest incidence of gender inequality. In rural areas of Dharwad, Kalghatgi and Navalgund taluks, the number of missing women has increased. In Kundgol taluk, though it has declined, it is marginal. Hence, IEC activities in rural areas of all taluks need to be taken up. There seems to be a direct association between level of literacy and urbanization with the extent of missing women. This makes it a delicate issue to be addressed.

**Table 8.2: Sex Ratio among SC and ST Population, 2001 and 2011**

| Taluka/ Region | SC | | ST | | Change (2001 to 2011) | |
|---|---|---|---|---|---|---|
| | 2001 | 2011 | 2001 | 2011 | SC | ST |
| Dharwad | 985 | 995 | 956 | 982 | 10 | 26 |
| Hubballi | 987 | 967 | 921 | 978 | -20 | 57 |
| Kalghatgi | 973 | 986 | 887 | 957 | 13 | 70 |
| Kundgol | 951 | 962 | 952 | 925 | 11 | -27 |
| Navalgund | 975 | 957 | 950 | 967 | -18 | 17 |
| District | 969 | 972 | 944 | 967 | 3 | 23 |

*Source: Census Documents, 2001 and 2011*

## 8.3. Patterns of Literacy and Enrolment

Literacy and education enable the individuals to acquire skills for a more productive life. Not only the prospects of employment and earnings increase, health, participation and empowerment parameters also improve. Female literacy is found to have a favorable impact on socio-demographic indicators like usage of contraceptives, limiting the size of the family, better care of children, etc. It is also associated with lower morbidity and mortality rates among mothers and children. Hence, universalizing female education is a sure means of gender as well as human development. That is why a Kannada saying is "*Hennondu Kalitare Shaleyondu Teredante*" meaning, if a woman is made literate, it is akin to opening a school.

Patterns in literacy have already been studied in Chapter 4. Here a

*Trainings and sensitization workshops can make them to be more responsive and responsible to the needs of the electorate they represent*

few aspects with respect to gender inequities will be taken up. Relevant data is given in Table 8.3.

**Table 8.3: Literacy Rates in Dharwad District by Gender, 2001 and 2011**

| Taluka | 2001 | | | 2011 | | | Change (2001-2011) | |
|---|---|---|---|---|---|---|---|---|
| | Male | Female | Gender Gap | Male | Female | Gender Gap | Male | Female |
| Dharwad | 80.7 | 63.1 | 17.6 | 86.6 | 74.4 | 12.3 | 5.9 | 11.3 |
| Hubballi | 84.9 | 69.7 | 15.2 | 89.3 | 79.0 | 10.2 | 4.3 | 9.3 |
| Kalghatgi | 69.3 | 46.6 | 22.7 | 76.7 | 60.4 | 16.4 | 7.5 | 13.8 |
| Kundgol | 78.1 | 52.0 | 26.1 | 83.5 | 65.1 | 18.4 | 5.4 | 13.1 |
| Navalgund | 77.2 | 50.0 | 27.2 | 84.0 | 65.0 | 19.0 | 6.8 | 15.0 |
| District | 80.8 | 61.9 | 18.9 | 86.4 | 73.5 | 12.9 | 5.6 | 11.5 |
| State | 76.1 | 56.9 | 19.2 | 82.5 | 68.1 | 14.4 | 6.4 | 11.2 |

*Source: Census documents for respective years*

In 2011, 73.5 percent females were literate in Dharwad district compared to 86.4 per cent of males, and these ratios are higher than those in 2001. The district literacy rates were higher than the state figures, indicating lesser proportion of illiterate population in the district. But illiterates among females are higher than among males. Across taluks, the more urbanized taluks of Hubballi and Dharwad have better literacy ratios than others. It is true for the gender gaps in literacy as well. An encouraging trend, however, is the higher increase in female literacy rates vis-a-vis the male literacy rates. Female literacy has increased faster, more so, in backward taluks. Hence, ensuring greater female literacy rates would not only increase total literacy but would also bring about equity in literacy attainments. The declining disparity could also be gauged from reduced difference between highest male (Hubballi) and lowest female literacy rates (Kalghatgi) from 38.3 per cent in 2001 to 28.9 per cent by 2011. But it is still quite high.

The decadal changes in literacy also reveal that increase in literacy rate is relatively higher for low literate segments and regions like females and taluks like Navalgund, Kalghatgi and Kundgol. The highest increase in literacy was observed for rural females and lowest for urban males. This tendency has lowered the gaps in literacy attainments. Kalghatgi, Kundgol and Navalgund taluks have higher than the state and district level gender gap ratios.

This could be due to various factors. Parents may not be yet willing to send girl children to schools expecting them to help in conducting household chores and family occupations; the schooling and transportation facilities might not have been adequate; or they may be feeling that it is not necessary for the girl child to attend schools. But the fact that the gaps are declining is a welcome indication of the changing attitudes and improvement of facilities. However, greater efforts are needed in backward taluks like Kalghatgi, Kundgol and Navalgund where the gaps are relatively higher. It is to be noticed that urbanization has a favourable impact on reducing gender gaps as well. Hence, if universal access to education is to be materialized, focus on rural areas and female education is essential.

Thus, female illiteracy is high but declining at a faster rate rsulting in reduction of gender gaps. Due to the all-round efforts of the government, the gaps are being bridged, especially in rural areas. But the level of gaps is still high. Focus should be on low literate taluks of Kalghatgi, Kundgol and Navalgund. Thus, increasing female literacy in rural areas is the most desired means for universalizing education in the district.

### 8.3.1. Enrolment Ratios and Female Literacy

The literacy attainments need to be correlated with trends in enrolment as one of the reasons for the rising female literacy could be increased enrolment at different levels. The enrolment of girls in primary section increased from 1,16,384 to 1,33,543 during 2005-06 and 2011-12 by about 15 per cent (Table 8.4). Girls' enrolment increased by greater proportion than that of boys'. But there was a very marginal change in the gender composition of enrolment, the share of girls enrolled in total enrolment increased from 48.2 per cent to 48.8 per cent. Though small, this is a positive trend.

Across taluks, Hubballi and Dharwad account for a major share of enrolment and higher increases in it. Hubballi taluk has the largest enrolment followed by Dharwad and Navalgund at second and third places, respectively. However, Kundgol which had the fourth largest enrolment on 2005-06 slipped to the fifth position as enrolment in Kalghatgi taluk improved.

**Table 8.4: Enrolment Characteristics in Dharwad District, 2005-06 and 2011-12**

| Taluk | 2005-06 | | 2011-12 | | % Change | | |
|---|---|---|---|---|---|---|---|
| | Girls | % Girls | Girls | % Girls | Boys | Girls | Total |
| Dharwad | 34395 | 47.9 | 40315 | 47.9 | 17.28 | 17.21 | 17.24 |
| Hubballi | 46269 | 48.3 | 59167 | 49.6 | 21.41 | 27.88 | 24.53 |
| Kalghatgi | 10986 | 47.7 | 11346 | 48.5 | -0.03 | 3.28 | 1.55 |
| Kundgol | 11804 | 49.0 | 10421 | 48.5 | -9.82 | -11.72 | -10.75 |
| Navalgund | 12930 | 47.9 | 12294 | 48.7 | -8.10 | -4.92 | -6.58 |
| Total | 116384 | 48.2 | 133543 | 48.8 | 11.74 | 14.74 | 13.18 |

*Source: DISE, 2012-13*

While Hubballi taluka recorded an increase of about 25 per cent in enrolment and Dharwad of 15 per cent, Kundgol has witnessed decrease in enrolment by about 11 per cent and Navalgund by about 7 per cent. Increase in Kalghatgi is by 1.5 per cent. Most of this change is due to enrolment of girls. Hubballi reports the largest increase while Kundgol records the largest decrease. The pupils from Kundgol and Navalgund taluks might have shifted to Dharwad and Hubballi taluks for education.

This is also reflected in the enrolment ratios in the district as reported in DISE statistics. As shown in Table 4.12, GER and NER for both boys and girls increased in Dharwad district indicating that more children are joining schools. While the NER has almost reached 100 per cent throughout the district, the GER varies across taluks.

Hubballi taluk has the highest GER compared to the other taluks which

indicates that the students from other taluks have come to Hubballi taluk for studying. However, overtime, the GER has declined in Hubballi and Navalgund taluks and increased in the others. This reflects expansion of educational facilities in hitherto under-developed regions. That Kundgol and Kalghatgi taluks have recorded increased GERs may also be because many children who had left schools earlier might have joined back.

*Because of Higher dropout rates, the retention rate among girls is lower. This reduces capability creation among girls making them less qualified for higher positions that fetch higher emoluments with them*

Thus, one of the main reasons for increasing female literacy levels is the increasing enrolment rates at primary level. But enrolment is not the only factor that results in higher literacy. The enrolled students should attend the schools regularly, or the dropout should be minimized.

Although the dropout rate (DOR) in the district is lower at less than 5 per cent, and is higher among girls than for boys. Across the taluks, Navalgund taluk has the highest DOR and Kalghatgi, the lowest. Further, girls' DOR is higher in all taluks, except in urban area of Hubballi. Probably owing to higher dropout rates, the retention rate among girls is lower. This reduces capability creation among girls making them less qualified for higher positions that fetch higher emoluments with them. However, in the urban areas, DOR among girls is also lower which is obviously so because physical facilities are better in urban schools and parents are more motivated to send children to schools. Further, there is little compulsion to withdraw children from schools to send them to work. Thus, higher enrolment and relatively lower dropping out in urban areas have increased urban female literacy rates.

Working women



### 8.4. Trends in Work Participation

As presented in Chapter 6, the number of workers in Dharwad district increased from 1,94,603 in 2001 to 2,23,228 in 2011 at a growth rate of 14.7% per annum. The census data on workers and non-workers reveals that growth of workers has occurred at a slower pace in Dharwad vis-a-vis the state and that of female workers at a still lower pace. In Kalghatgi, Kundgol and Navalagund taluks, the number of female workers has absolutely declined. This decline in the absolute number of women workers need to be viewed seriously as it goes against the recent proclamations of inclusive growth or attaining sustainable human development.

But in the urban areas, the growth of female workers has surpassed that of males. Does it indicate moving away of women workers from rural to urban areas? Among the taluks, Hubballi and Dharwad have registered very high growth of workers, especially in urban areas. Thus, workers seem to be moving to urban areas including females.

### 8.4.1. Share of Female Workers in Total Workers

Women work out of compulsion to help their family earn a decent livelihood or to utilize her capabilities acquired through the educational system. However, not all of them may be working. Proportion of female workers to total workers is not only low but is also declining (Table 8.5).

Female workers account for hardly 30 per cent of the total workers in the district as a whole and still lower at 22 per cent in the urban areas. The district's share of female workers to total workers is lower than that at the state level. The share is much lesser in the highly urbanized taluks. For instance, in urban areas of Hubballi taluk, women account for merely 20 per cent of taluk's total workforce, whereas in rural areas it is 38 per cent. Likewise, in the agriculture dominant taluks like Navalgund and Kundgol, women account for a greater proportion of total workers. Therefore, in rural areas women partake in work at a higher rate than in urban areas. May be suitable work opportunities are unavailable in the urban areas; or the women are compelled to work in any activity available in the rural areas. For instance, in urban areas there are few alternative vocations, in rural areas women participate in agriculture, livestock and family occupations in a larger magnitude. Therefore, lending a helping hand in agricultural operations and relative poverty, force a greater number of women to work in rural areas. Probably, the nature of definition of women's work may also be responsible for this.

**Table 8.5 Share of Female Workers to Total Workers, 2001 and 2011**

| Taluk | % share of female workers, 2011 | | | Change in Female Workers' Share, 2001-2011 | | |
|---|---|---|---|---|---|---|
| | Total | Rural | Urban | Total | Rural | Urban |
| Dharwad | 29.58 | 35.80 | 23.37 | -1.8 | 10.8 | -4.6 |
| Hubballi | 24.60 | 37.87 | 20.41 | 0.8 | 15.7 | -2.5 |
| Kalghatgi | 38.70 | 39.79 | 26.36 | -3.1 | 4.1 | -3.0 |
| Kundgol | 36.85 | 37.55 | 30.28 | -3.0 | 3.9 | -3.2 |
| Navalgund | 40.28 | 42.49 | 33.00 | -2.9 | 4.7 | -2.5 |
| District | 30.71 | 38.46 | 22.37 | -1.9 | 11.1 | -3.3 |
| State | 34.45 | 38.86 | 25.74 | -0.8 | 5.7 | -1.3 |

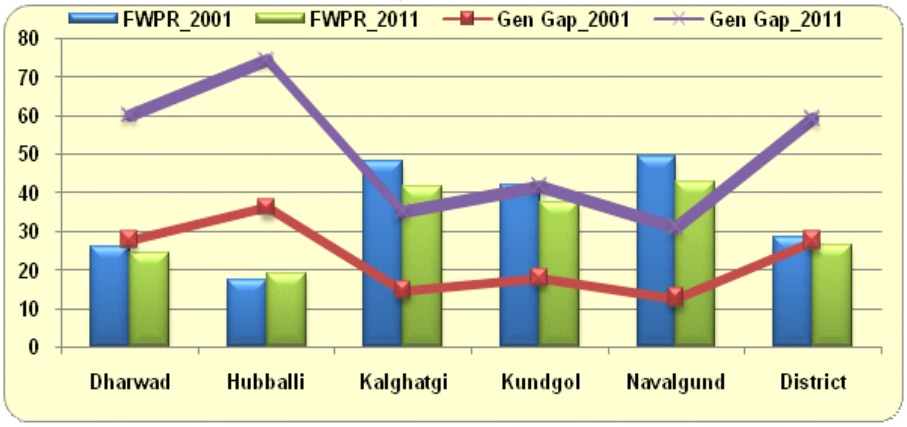
*Source: Census Documents*

Between 2001 and 2011, the share of women workers to total workers declined throughout the district except Hubballi taluk. In urban areas, the women workers' shares have declined in all taluks, in rural areas their share has increased. The urbanized taluks report a higher increase in the share of female workers in rural areas.

### 8.4.2. Work Participation Rates (WPR)

What is the status with reference to work participation rates (WPR)? Figure 8.1 shows that female WPRs have been lower than the male WPRs, and that the MWPRs have increased in Dharwad, Hubballi and Kundgol taluks as well as the district. On the other hand, the female WPRs have increased only in Hubballi taluk and declined everywhere else.

**Figure 8.1: WPRs and Gender Gaps in Work Participation in Dharwad District, 2001 and 2011**




*Source: Census Documents*

WPRs are higher in less urbanized taluks compared to Hubballi and Dharwad. The gender gap, defined as the difference between MWPR and FWPR, has increased between the two censuses. The gap is higher in urbanized taluks and lower in agriculture dependent taluks like Kalghatgi and Navalgund.

*Women are discriminated in economic spheres by not providing them right kind of work in adequate magnitude and not counting her work in the right manner*

The direct association between the level of WPR and gender gap suggests that employment is male dominated or female employment is not properly counted. Therefore, either a correct definition of women's work is called for or promotion of women employment solicited. Hence, women are discriminated in economic spheres by not providing them right kind of work in adequate magnitude and not counting her work in the right manner.

### 8.4.3. Occupational pattern

If the number of women workers has declined, their WPR lower and gender gap in employment worsening, the next question is in which activities are the women working? The census classification of workers as cultivators, agricultural laborers, household industry workers and other workers is the only categorization available at the taluk level and the same is analyzed below.

Chapter 6 noticed the shift of workers from agricultural to non-agricultural activities in Dharwad district. The percentage of workers engaged in agricultural activities as cultivators and agricultural laborers declined from about 53 per cent in 2001 to 47 per cent in 2011. At the state level, it declined from 56 per cent to 49 per cent. A similar trend is visible with respect to percentage workers in household industries, probably owing to the decline of traditional home-based enterprises. However, the state reports higher proportion of workers in household industries than the district. The workforce from agriculture and household industry has shifted to the other occupations including organized industries, business and service sector. The district has more than half of its workers in these sectors, higher than the proportion at the state level. Moreover, it is increasing over time.

Thus, while agriculture has gradually reduced its share in employment, the other sectors have increased it. Across taluks, the urbanized taluks have lesser workforce engaged in agriculture vis-a-vis the other taluks. What has been the gender dimension of this occupational shift? Table 8.6 gives information on share of women workers in different worker categories in 2011. The data reveals that more than half of the agricultural laborers in Dharwad district are females; one-third of workers in household industry are females, and a little more than one-fourth are cultivators. Hardly one-fifth are working in other activities. So women's work revolves around less productive and seasonal kind of work. As a result of lower earnings in these activities, the economic status of women is also lower.

Agricultural labour is still the predominant source of livelihood to a large majority of workers in Dharwad district (Table 8.7). More than 50 per cent of workers were engaged in agricultural sector in 2001, which came down to 46 per cent in 2011. In fact in rural areas, workers engaged as agricultural labour has increased from 41 per cent to 44 percent in the corresponding period.

For females, agricultural labor accounted for 46 per cent of total work in 2011, which was 49 per cent in 2001. The next important activity in which females are engaged is the other work, which employs around one-third of their work force. Labour shares of cultivator and household industry categories are lower and have declined overtime. 65 per cent of female workers are engaged in agriculture sector itself, which is just 40 per cent for males.

**Table 8.6: % Share of Female Workers in Census Occupation Categories, 2011**

| Taluk | Cultivators | Agricultural Laborers | Household Workers | Other Workers |
|---|---|---|---|---|
| Dharwad | 25.90 | 51.66 | 34.11 | 21.28 |
| Hubballi | 28.38 | 52.05 | 36.05 | 19.12 |
| Kalghatgi | 29.34 | 56.20 | 28.33 | 19.47 |
| Kundgol | 21.32 | 52.55 | 32.63 | 20.89 |
| Navalgund | 30.32 | 58.04 | 21.90 | 18.75 |
| District | 27.23 | 53.96 | 33.83 | 19.85 |
| State | 27.76 | 54.12 | 51.93 | 25.93 |

*Source: Census Documents*

**Table 8.7: Occupational Classification of Workers in Dharwad District (%), 2001 & 2011**

| Year | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| Category | Total | Rural | Urban | Total | Rural | Urban |
| **Persons** | | | | | | |
| Cultivators | 25.8 | 41.2 | 5.2 | 20.9 | 36.2 | 4.5 |
| Agricultural Laborers | 27.3 | 41.2 | 8.6 | 26.5 | 43.9 | 7.6 |
| Household Industry | 2.9 | 2.2 | 3.8 | 2.1 | 1.5 | 2.8 |
| Other Workers | 44.1 | 15.4 | 82.5 | 50.5 | 18.4 | 85.1 |
| **Males** | | | | | | |
| Cultivators | 26.2 | 47.8 | 5.0 | 22.0 | 42.3 | 4.6 |
| Agricultural Laborers | 16.5 | 28.2 | 5.0 | 17.6 | 32.0 | 5.2 |
| Household Industry | 2.6 | 2.5 | 2.7 | 2.0 | 1.7 | 2.3 |
| Other Workers | 54.7 | 21.5 | 87.3 | 58.4 | 24.0 | 87.9 |
| **Females** | | | | | | |
| Cultivators | 24.9 | 31.9 | 5.7 | 18.6 | 26.4 | 4.1 |
| Agricultural Laborers | 49.5 | 59.2 | 22.8 | 46.5 | 63.0 | 15.9 |
| Household Industry | 3.5 | 1.9 | 8.0 | 2.3 | 1.2 | 4.5 |
| Other Workers | 22.1 | 7.0 | 63.5 | 32.7 | 9.5 | 75.5 |

*Source: Census Documents, 2001 and 2011*

Therefore, women are confined to low paid work in the rural areas, the proportion of which is almost 90 per cent. In urban areas, women have sought more employment in other categories of work which mainly includes the service activities. In this way, female work in agriculture is high and increasing, especially in the rural areas; and in the urban areas, the dependence on other activities is almost total, at least for males. Agriculture and agricultural labour in rural areas and other activities in the urban areas are the major sources of livelihood of females in Dharwad district. Since agricultural wages are low and the gender gaps in wages are quite high, it is essential to promote non-agricultural employment in rural areas and enhance skill formation of females. This will help in making them gainfully employed and improve their earning capacity.

Increase in enrolment ratios for girls explains a part of the decline in women workforce and another plausible explanation might be that the literate females might have migrated to other cities in search of employment in the service sector. This is so because while the population growth for urban females was 21 per cent between 2001 and 2011, that of workers' growth was double at 42 per cent, and even higher than that of males in urban areas (Table 8.8).

Looking across the work categories, for the main worker category, female worker growth rate has been significant only with respect to service activities. The growth rate in respect of other workers has been the highest for females, even higher than the males. In the remaining categories, the growth has been positive only with respect to agricultural laborers and for the remaining it is negative. In respect of agricultural laborers, the overall growth rate is about 30 per cent and that for females 25 per cent. As far as household industry is concerned, the number of workers declined at the fastest rate for females.

Thus, acceleration of service sector and deceleration of household industry sector seems to be the direct outcome of the modernization process and more and more number of women being part of it. The increasing work

**Table 8.8: Growth Rate of Workers (%), 2001-2011**

| | | Main Workers | | | Marginal Workers | | |
|---|---|---|---|---|---|---|---|
| | | Total | Rural | Urban | Total | Rural | Urban |
| Total | Persons | 17.7 | 11.0 | 25.6 | -3.7 | -26.8 | 71.4 |
| | Males | 16.4 | 11.2 | 21.4 | 38.6 | -6.1 | 108.4 |
| | Females | 21.2 | 10.7 | 44.4 | -23.3 | -33.9 | 30.4 |
| Cultivators | Persons | -3.3 | -5.2 | 16.6 | -38.6 | -38.7 | -36.5 |
| | Males | -0.1 | -1.8 | 15.7 | -27.3 | -31.4 | 36.9 |
| | Females | -12.1 | -14.3 | 20.2 | -42.2 | -41.0 | -62.3 |
| Agricultural Laborers | Persons | 29.5 | 30.4 | 24.3 | -31.5 | -32.7 | -20.4 |
| | Males | 34.0 | 34.3 | 32.5 | -14.7 | -21.6 | 34.9 |
| | Females | 25.3 | 26.8 | 15.9 | -36.5 | -35.9 | -42.4 |
| Household Workers | Persons | -20.4 | -34.7 | -9.1 | 2.4 | -16.1 | 16.8 |
| | Males | -15.8 | -31.7 | -1.4 | 79.6 | 48.2 | 102.3 |
| | Females | -29.7 | -42.5 | -22.2 | -26.7 | -39.0 | -16.8 |
| Other Workers | Persons | 26.2 | 20.4 | 27.7 | 103.9 | 58.7 | 121.6 |
| | Males | 21.3 | 19.0 | 21.9 | 112.6 | 80.1 | 122.8 |
| | Females | 54.3 | 27.9 | 61.5 | 89.0 | 33.9 | 119.2 |

*Source: Computed from Census Documents, 2001 and 2011*

Therefore, women are confined to low paid work in the rural areas, the proportion of which is almost 90 per cent. In urban areas, women have sought more employment in other categories of work which mainly includes the service activities. In this way, female work in agriculture is high and increasing, especially in the rural areas; and in the urban areas, the dependence on other activities is almost total, at least for males. Agriculture and agricultural labour in rural areas and other activities in the urban areas are the major sources of livelihood of females in Dharwad district. Since agricultural wages are low and the gender gaps in wages are quite high, it is essential to promote non-agricultural employment in rural areas and enhance skill formation of females. This will help in making them gainfully employed and improve their earning capacity.

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Thus, acceleration of service sector and deceleration of household industry sector seems to be the direct outcome of the modernization process and more and more number of women being part of it. The increasing work

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|---|---|---|---|---|---|---|---|
| | | Total | Rural | Urban | Total | Rural | Urban |
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| | Males | 16.4 | 11.2 | 21.4 | 38.6 | -6.1 | 108.4 |
| | Females | 21.2 | 10.7 | 44.4 | -23.3 | -33.9 | 30.4 |
| Cultivators | Persons | -3.3 | -5.2 | 16.6 | -38.6 | -38.7 | -36.5 |
| | Males | -0.1 | -1.8 | 15.7 | -27.3 | -31.4 | 36.9 |
| | Females | -12.1 | -14.3 | 20.2 | -42.2 | -41.0 | -62.3 |
| Agricultural Laborers | Persons | 29.5 | 30.4 | 24.3 | -31.5 | -32.7 | -20.4 |
| | Males | 34.0 | 34.3 | 32.5 | -14.7 | -21.6 | 34.9 |
| | Females | 25.3 | 26.8 | 15.9 | -36.5 | -35.9 | -42.4 |
| Household Workers | Persons | -20.4 | -34.7 | -9.1 | 2.4 | -16.1 | 16.8 |
| | Males | -15.8 | -31.7 | -1.4 | 79.6 | 48.2 | 102.3 |
| | Females | -29.7 | -42.5 | -22.2 | -26.7 | -39.0 | -16.8 |
| Other Workers | Persons | 26.2 | 20.4 | 27.7 | 103.9 | 58.7 | 121.6 |
| | Males | 21.3 | 19.0 | 21.9 | 112.6 | 80.1 | 122.8 |
| | Females | 54.3 | 27.9 | 61.5 | 89.0 | 33.9 | 119.2 |

*Source: Computed from Census Documents, 2001 and 2011*

opportunities in urban areas, also supports this argument. But whatever jobs are available, are available in a greater number for males and in urban areas. For females, especially in rural areas, agricultural labour is the major occupation. Hence, steps should be initiated to create non-farm employment opportunities in rural areas and strengthen the service sector in the urban areas and skills among labor required to get jobs in the service activities.

Hence, it may be said that, urbanization has affected the occupational structure and the less urbanized taluks have not been able to diversify in the same pace as the high urbanized taluks. But, still the occupational pattern of Dharwad district is dominated by agricultural activities. There is a need to promote non-agricultural activities for increasing employment and income earning opportunities for the people, especially in the rural areas. Since economic and human development is associated with diversification of work away from agriculture, policy should be to promote non-farm activities in all the talukas and making agriculture more employment generating.

### 8.5. Marginalization of Women's Work

In the previous section, few of the significant points were made as follows:

i.The female WPRs are lower than the male WPRs and are declining over time. Is it that women's work is not counted properly in the census or women not getting adequate and gainful employment opportunities? The long term decline in female WPR and in their percentage to the total labour force suggests that women's economic participation might have been adversely affected by the nature of the development process. The *Committee on the Status of Women in India* (GoI, 1974) postulated that ruination of domestic industry (deindustrialization) from the colonial period onwards (with relatively greater ruin in the female labour intensive sectors) eroded non-agricultural occupations of women while the externally induced process of limited modernization excluded them from the limited opportunities in the modern sector, resulting in a permanent shift of women to the periphery of the economy (GoI, 1974; Banerjee, 1998).

ii. The growth of female workers was almost half of the growth in general work force. There was a negative growth in the female marginal workers. This only shows that few of the short term employment avenues for women might have reduced drastically and/or they might have become less remunerative. Especially, the household industry, which used to be a family occupation and in which female used to participate,

Women's work







has declined in importance and females are unable to face the competition thrown by the emerging technologies and, of course, by male workers. The females worked more as laborers rather than owners. The growth rate of female cultivators was negative throughout the district and the growth of employment in household industry decelerated. These negative growth rates were higher than that for the males.

iii.That women cultivators and female household industry workers declined tremendously, speaks of the low quality of employment of women. In fact, when we look into gender wise agricultural holdings, the female owned agricultural holdings have increased in number between 2000-01 and 2011-12 (See Box 8.2). They are engaged in agriculture, largely as subsistence farmers, who cultivate small pieces of land, often less than 0.2 hectares.

**Box 8.2: Agricultural Holdings of Women**

The agricultural holdings owned by females account for hardly 13 per cent in 2010-11, up from about 9 per cent in 2000-01. All the taluks have experienced increase in women agricultural holdings, but what is interesting is the higher increase is in female holdings which is at 73 per cent compared to just 13 per cent for males. Navalagund taluk has reported almost doubling of female land holdings and Dharwad and Kundgol, increase by more than 70 per cent. Thus, there is a gradual increase in the female agricultural holdings. But the average size of these holdings is declining, implying very weak prospects for increasing the farm incomes. The decline is higher in those taluks that have recorded higher increases in female holdings. Hence, either employment available or income generated does not support the livelihoods of women, rather makes them more vulnerable.

The increase in female holdings is paradoxical as the proportion of cultivator women has declined. This might be due to giving of increased property share to women; unprofitability of cultivation and uncertain returns may be forcing women not to cultivate their lands; and the transfer of titles may be to avail certain benefits of the government schemes.

iv. Feminization of agriculture, in India, has been caused by increased "casualization" of work, unprofitable crop production and distress migration of men "for higher casual work in agriculture and non-agriculture sectors", leaving women to take up low paid casual work in agriculture. Women have now become custodians of the family land, in the absence of men. While women are confined to unskilled and low paid rural works, males migrate to other high paid jobs and other jobs in urban areas.

v. Landlessness is a major hindrance to improve the quality of work and participation of women. That very few of them are cultivators and their number has declined overtime is a clear indication of their marginalization. The predominance and increase in the number of marginal sized holdings renders the plight of existing cultivators precarious. On the other hand, increase in the number of agricultural labourers reflects the proletarianization of female work force. Though majority of the female workers are in agriculture, they neither have better access, control and ownership of land and other productive resources, nor do they have access to market or a role in decision making. Women's lack of title/ownership of productive inputs have naturally impaired their access to facilities like credit, subsidies and have rendered them more vulnerable to economic vagaries.

vi. Increase in work force in tertiary sector is also wrought with problems. Service sector is predominantly informal in nature with less and uncertain returns. Opportunities in services sector for

women remain very limited in rural areas; they are largely under government dispensation in sectors like health, education etc. Women's access to employment is in the lower echelons of the hierarchy. In education sector, women constitute a higher proportion of primary school teachers but a much lower proportion of the higher education teaching staff (UN 2010).

Approximately 50 lakh women (Talukdar, 2012), are employed in various government schemes without being recognised as government workers with the right to government level wages. Flagship programmes like the ICDS, NRHM and the Mid-Day Meal Scheme are dependent for their day-to-day operations on them. It is only appropriate to provide necessary recognition to them as government employees with an urgent need to increase their remuneration and social security benefits.

vii. In urban areas women are largely concentrated in 'other' services, with 37 percent of the workers employed as domestic workers.

viii. With money incomes becoming more significant and necessary in meeting even subsistence consumption, and the relatively less skilled women being more concentrated in petty production functions in the form of unpaid labour in families/ households (as distinct from a situation where both were working together in a common production process), qualitative changes and shifts in gender relations within families as well as in the broader society are inevitable. Decrease in workforce participation rates coupled with increasing informalization and increasing stake in agriculture is leading to the feminization of poverty and low levels of asset building by women. This is recognized as an extremely "troubling" trend, resulting in "capabilities failure"

ix. As reported by Mazumdar and Neetha (2011), in 2007-08, 85 per cent of the female population was completely economically/ financially dependent and without any employment/ income when GDP growth rates had reached an all time high. Given the further reduction in FWPR in 2009-10, such an extreme situation of financial dependence among the female population is likely to have further aggravated. The scale of such economic dependence is perhaps the most significant factor in the continuing subordinate status of women all its extreme forms. Although this is at the macro level, similar processes are visible at the ground level too.

x.The unavailability of credit facilities is another major issue that slows down or reduces general production in rural areas. General financial exclusion and specifically that of females restricts the economic participation of women. Data is unavailable to show how many women have access to

*Nearly 50 lakh women are employed in various government schemes without being recognised as government workers with the right to government level wages. Flagship programmes like the ICDS, NRHM and the Mid-Day Meal Scheme are dependent for their day-to-day operations on them*



credit, but that women are deprived of credit facilities is a fact. Credit would also be beneficial in other circumstances, for example, an increase in productivity requires more money and other inputs. Lack of it also marginalizes the women workers. However, of late, the micro-credit movement has been helping women to overcome these lacunae. The details are given under Section 8.9. But yet, the percentage of women covered in the movement is very low.

The women also lack adequate social security coverage. Box 8.3 gives some information for the country as a whole, which is applicable to the district as well.

**Box 8.3: Access to social security benefits**

- 61% of the regular women workers in rural India do not receive any sort of social security benefits.
- In urban areas this figure stands at 52%. 10.5% of the female regular workers are eligible for only Provident Fund /pension.
- Condition of casual workers is worse - 97% of the casual women workers in rural India do not receive any sort of social security benefits. Same is the situation in urban areas.
- 65% of the women working as regular workers in urban areas do not have any written job contract. And for casual workers, no written job contract is the thumb rule - as 98% of them work without any such thing in their hand. There is no question of job security for them.

***Source***: *NSSO, Unit Level Data, 61st (2004-05) & 66th (2009-10) Round*

## 8.6. Trends in Political Participation

An important instrument for empowerment of women and making them part of decision making process is to enable them to participate in political bodies. India being a democratic country has multi-tiered government - Central, states and local government. The Constitution of India recommends reservation to a fixed proportion of seats to women and other disadvantaged sections in all political bodies, ie., parliament (Lok Sabha and Rajya Sabha); state assemblies (Vidhana Sabha and Vidhana Parishat); Zilla Panchayat, Taluk Panchayat and Gram Panchayat; and Urban Local Bodies). As far as reservation to women is concerned, the provision was earlier for 33 per cent, which was later enhanced to 50 per cent. This provision is expected to bring more number of women into the mainstream and enable them to participate in deliberations and decision making processes.

They are supposed to be more considerate and humane than men. Ensuring their participation is expected to improve overall governance and achieve better results. However, so far reservation is given only for the local bodies and not for state legislative houses and parliament. Hence, in order to measure the participation of women, we need to look at their membership in various local bodies themselves (Annexure 8.2 and Table 8.9).

No lady has been elected to the parliament from Dharwad district in the recent period. In the last legislature (2008-2013) Smt. Seema Masuti represented Dharwad rural constituency. Currently, no women represents Dharwad district either to the state legislature or the parliament.

There were 2,118 elected representatives in local bodies of Dharwad district in 2011-12. There were 22 members in the ZP, 75 in the five Taluk Panchayats, 861 members of 127 GPs and 59 of 6 ULBs. Among them, the women representatives were 980 which accounted for 46 per cent.

This percentage varies across the type of the institution. ZP had 68 per cent women representation, Taluk Panchayatss had 60 per cent, GPs had 46 per cent and ULBs had 38 per cent. The representation of women in local bodies is higher than that in legislature or parliament because of the statutory reservation given to women. Representation in ZP and Taluk Panchayats is quite high. In HDMC, the share of women representatives is statutory 33 per cent, otherwise in all other bodies, it is higher.

For all local bodies, Kalghatgi reports the highest share of women at almost 50 per cent, followed by Dharwad and Navalgund taluks. Many a times this becomes a symbolic representation. Women contest elections at the behest of their male family members and seldom take independent decisions. Studies point out the subordination of women members in meetings and decision making even when they are adhyaksha or upadhyaksha.

Further, how many of them attend meetings? How many of those attending participate in deliberations? How many of them are aware of their rights and obligations? All such issues are studied and they reveal more often negative results. However, trainings and sensitization workshops can make them to be more responsive and responsible to the needs of the electorate they represent and a gradual change is noticed as many of the representatives have performed commendably well.

**Table 8.9: % Female Elected Representatives in Local Bodies**

| Taluk | ZP | TP | GP | ULBs | All |
|---|---|---|---|---|---|
| Dharwad | 83.3 | 57.1 | 46.3 | 40.0 | 46.9 |
| Hubballi | 50.0 | 61.5 | 44.7 | - | 45.4 |
| Kalghatgi | 75.0 | 61.5 | 49.2 | 46.2 | 49.9 |
| Kundgol | 75.0 | 60.0 | 44.4 | 46.7 | 45.4 |
| Navalgund | 50.0 | 61.5 | 46.4 | 39.1 | 46.1 |
| HDMC | - | - | - | 32.8 | 32.8 |
| District | 68.2 | 60.0 | 46.2 | 37.8 | 46.3 |
| Total number | **15 (22)** | **45 (75)** | **861 (1865)** | **59 (156)** | **980 (2118)** |

*Note: Figures in brackets are the total number of elected representatives*
*Source: DSO, Dharwad*

## 8.7. Community Attitudes and Social Prejudices affecting Women and Girl Children

Dharwad district does not have any practices, customs or attitudes that go against the girl child or women in general.

## 8.8. Crimes against Women

Women are an important component of our population, hence the society. Because of the cultural and social traits of the society, women are not treated on par and many a times are subjected violence both inside and outside the house. What is more

concerning is many of such incidents go unreported and many culprits are not punished. The physical and mental subjugation of women is basically responsible for such a situation. This is true of every society. The police keep track of such crimes reported and take suitable action. Number of crimes against women during 2011, 2012 and 2013 are reported in Table 8.10.

**Table 8.10: Number of Crimes Against Women, 2011- 2013**

| Crime | 2011 | 2012 | 2013* |
|---|---|---|---|
| Dowry death | 4 | 2 | 2 |
| Dowry Harassment | 56 | 65 | 56 |
| Molestation | 22 | 16 | 20 |
| Rape | 7 | 6 | 13 |
| Misc. IPC | 179 | 170 | 175 |
| Total against women | 268 | 259 | 266 |
| Total of all crimes | 2719 | 2458 | 2380 |
| Total number of crimes | | 2519** | |
| Crimes against women | | 264** | |

*Note: * Upto the end of August 2013 only; ** Average of three years reported*
*Source: District Crime Records Bureau, Dharwad*

The number of all crimes was 2,719 in 2011 and came down to 2,458 in 2012. Further up to the end of August 2013, the total number of reported crimes was 2,380. Similarly, the number of crimes reported against women also came down from 268 in 2011 to 259 in 2012 and were 266 till the end of August 2013. Thus, while the number of all kinds of crimes was gradually coming down, that against females increased. Crimes under miscellaneous IPC were the major crimes against women, which accounted for half of the crimes. The other major types of crimes were dowry harassment, molestation and rape. It is unfortunate to find that there were few dowry deaths. The incidence of dowry deaths reveals how unhealthy and cruel the society is even today. When we average out the number of crimes and express it as ratio to population, total number of crimes comes to 2,519; and those against women count to 264 crimes per lakh population. Of course, the laws and legislations and police are always there, but what is required is the education about values and morals about women. Concerted efforts need to be made in this direction if the crimes are to be reduced and averted.

## 8.9. Role of Women's Groups and SHGs

Prof. Mohammad Yunus of Bangladesh successfully experimented with small mutual co-operative institutions and called them as the self help groups (SHGs). These groups being associations of limited women members (up to 20) helped in mobilizing resources, availing credit from formal institutions, organizing production and marketing, promoting saving and enabling the members to participate actively in socio-political processes in their respective areas. It began as a movement and is a potent weapon for reducing the deprivation of women and empowering them. SEWA Bank in India has also performed commendably in achieving financial inclusion and economic empowerment of women. In Karnataka, the SHGs are set up

either with the assistance of government or through NGOs. The government sponsored SHGs are known as Stree Shakti Sanghas and are supported and supervised by the Department of Women and Child Development. NGOs like BAIF, IDS, SKDRDS, and others are operating in the district. Almost every village has a SHG, either Stree Shakti or NGO sponsored. But data on NGO sponsored SHGs is not available. Hence, the participation of women through Sthree Shakti groups is analyzed here and Table 8.11 furnishes the relevant data.

There were about 3400 SHGs in the district with a membership of more than 51,000. Significant aspect of the operation of the SHGs is that about 90 per cent of them are linked to the formal banking sector and about 73 per cent of them have borrowed for various activities. The accumulated savings in 2011-12 was Rs. 1,642.64 lakhs, a huge sum indeed. Savings per member amounts to Rs. 3,211, which is a positive outcome. This performance needs to be strengthened and reinforced. That majority of these SHGs are engaged in income generating activities helps us to argue that the SHG movement has brought about a significant change in economic and political participation of women (see box 8.4).

Apart from these, there are 152 Yuvathi Mandals performing various activities for the benefit of young women. 745 women received training for self employment and small enterprises, about 18,000 widows are getting benefit under the Widow Pension Scheme and there are 168 creches for the benefit of working women. The anganwadi centres too provide considerable amount of support - nutritional, medical and consultative - to women folk helping them to feel confident to participate in the mainstream society and polity.

**Table 8.11: Stree Shakti SHGs in Dharwad District, 2011-12**

| Taluk | No. of SHGs | No. of Members | % SHGs with Bank A/c | % SHGs Availing Bank Loan |
|---|---|---|---|---|
| Dharwad | 933 | 13995 | 90.1 | 75.3 |
| Hubballi | 543 | 8151 | 90.4 | 75.5 |
| Kalghatgi | 584 | 8758 | 89.4 | 69.9 |
| Kundgol | 698 | 10463 | 95.2 | 74.0 |
| Navalgund | 656 | 9835 | 77.9 | 71.5 |
| District | 3413 | 51202 | 88.7 | 73.4 |

*Source: DSO, Dharwad*

**Box 8.4: SHGs Empowering Women**

Krishi Vijnana Kendra, Dharwad trained women of Harobelavadi village regarding the concept and advantages of forming SHG. 10 likeminded farm women joined together to form "Sri Veerabhadreshwara Raita Mahileyara Swa Sahaya Sangha". The group received Rs. 3000/- seed money from WYTEP. The women underwent ' Agarabathi training' and prepared Agarabathi and sold in the village and neighbouring villages. On an average each woman gained Rs. 600.00 per month. The women later shifted to food processing activities and started preparing roti. The women prepared khadak roti from jowar and bajra. The KVK, Dharwad also provided market linkage to the members of the SHG. The market linkage was provided to the PG hostels of UAS Dharwad and a khanavali. Successively the demand for soft roties increased and every week they supplied around 500 soft roties to the staff and khanavali (Eatery). During marriage season, the SHG members regularly sell soft as well as khadak rotis and earn on an average Rs. 2200/- month per individual. The net income received per man hour is Rs. 28.00. To meet the demand of large number of production the members have purchased Roti making machine. Now the members are interested in taking up associated activities like vegetable pickling and chutney powder making. The women in the group are actively involved in cultural activities such as giving programmes in the AIR, FM Radio and also they have taken up sale of 'Urja Stove'.

*Source: KVK, Dharwad*

## 8.10. *SAKHI* - Menstrual Health and Empowerment of Adolescent Girls: A Small Area Study

### 8.10.1. Introduction

Attempts have been made by the government machinery and NGOs to provide information to the

Low cost sanitary pad-Sakhi



adolescent women about the menstrual hygiene and ways to manage it. Apart from hygiene education, they have taken steps to distribute sanitary pads at subsidized or at free of cost. In this regard, the ZP Dharwad pioneered a programme of distributing sanitary pads to high school children at free of cost.

Christened as the 'Sakhi' programme, the Department of Sanitation; Women and Child Development Department; NABARD regional office; and Bhageerath, an NGO, have financed setting up of sanitary pad manufacturing units in three villages of the district. SHGs are motivated to produce and distribute the pads, under the brand name '*Sakhi*', to high schools, educate the target population and sell pads to others at subsidized rates. This intervention is expected to increase the awareness among rural women about menstrual hygiene and its management, improve school attendance and performance of the girls, and improve overall health status of women. As a result of these interventions, menstruation has not remained a taboo and women are openly expressing ideas about the same.

The study was conducted among the school going children of Government High School, Shivalli in Dharwad taluka. Girl students studying in 8$^{th}$, 9$^{th}$ and 10$^{th}$ standards were purposively chosen for inquiry because they are expected to have attained puberty and are experiencing the monthly menstrual cycle, and these girls are the beneficiaries of 'Sakhi'. The purpose was to examine the awareness of the target group about the menstrual cycle, the way it is managed, increase in their confidence, school attendance and performance levels due to the use of pads. The needed information was collected through various means. Discussion was held with the teachers; the children were administered a structured schedule; and the members of Triveni SHG were interviewed.

The members of Triveni SHG provide pads as per the enrolment in the school. A lady teacher is assigned the task of distributing pads to children. A packet containing 5 pads is given to every girl, which is adequate for her to manage her monthly menstrual cycle. The teacher was of the opinion that there is possibility that others at home might also use the pad and not necessarily the girl to whom it is given in the school. Health and hygiene education is provided regularly at school and sanitation is emphasized by the teachers. The school children have conducted sanitation campaigns in the village emphasizing the use of toilets.

The school has separate toilet for girls and adequate water facility is given. However, the toilets are not maintained cleanly, which is a major hindrance for their usage by

the girls. It is acknowledged that the media and members of Triveni SHG have been responsible for creating awareness among the girls about menstrual hygiene.

Out of 55 girl students present on the day of the visit, 35 reported that they had attained puberty and they were the respondents but 33 questionnaires were full in all respects. A structured and pretested schedule was administered through female investigators. Out of these 33 students, 13 were studying in 8th standard, 8 in 9th standard and 12 in 10th standard. They represented 8 different castes.

### 8.10.2. Information and Awareness

The information, extension and communication activity of the NGO has created sufficient awareness about the process. 70 per cent of the girls reported menstruation to be a natural process. However a little more than one third of them (34 per cent) reported they considered it as 'unclean' (ಮೈಲಿಗೆ) and exactly one third (33 per cent) reported that they experienced irritation. But none of them thought that it was a dirty issue to talk about. That 34 per cent of them reported it to be unclean (ಮೈಲಿಗೆ) suggests that the customary seclusion of these girls is still prevalent in some households.

What is their personal experience during the periods? There were multiple replies to the options given: 76 per cent of the respondents were worried about the stains it produced, 48 per cent said they experienced pain in the in the abdomen, 39 per cent reported foul smell, 36 per cent felt totally uneasy; 27 per cent felt worried and 24 per cent felt tensed as well. 9 per cent of the respondents replied they experienced anxiety during the periods. Thus the experiences range from biological pain to psychological uneasiness to stain and foul smell, which compels them to stay away from the mainstream, at least during that period. Providing awareness and means to manage the periods properly will reduce such forms of deprivations.

How are they informed about the process of menstrual discharge and ways to manage it? As elsewhere, in the selected sample too, 82 per cent of girls acknowledged that their mothers informed them about the process and about how to cope up with it. Another 12 per cent said it was their grandmothers who did it and the remaining 4 per cent got the knowledge about it from their friends, teachers and others. Obviously, the information passed on may not be scientific and practices not hygienic.

### 8.10.3. Management of the Menstrual Process

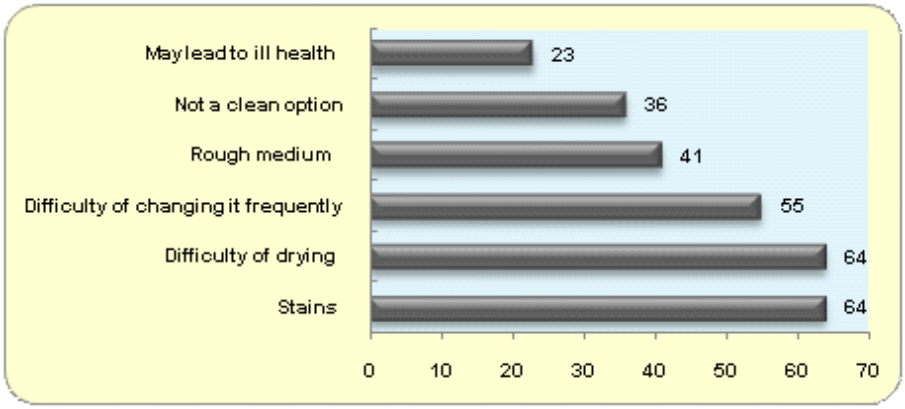
The usual practice in these parts of the state is to use cloth as absorbent and wash it for further use. Because of free supply of sanitary pads and awareness

Adolescents being interviewed



created about it, 67 per cent of girls reported using only pads, 24 per cent continue to use cloth only and 9 per cent reported to be using both. It is really perplexing to note that one third girls still use cloth as absorbent. It only shows that they are not completely aware about the benefits of using pads, or the given pads are not sufficient or are shared by their other members in the family. Their experiences about the inconveniences of using cloth were varied (Figure 8.2).

**Figure 8.2: % Girls Reporting Inconveniences of Using the Cloth Medium as Absorbent**




*Source: Field survey data*

The responses reveal their understanding about the inconveniences of using cloth as absorbent. But the fact that some of them still use cloth reflects their reluctance to use pads or inadequate supply of pads.

### 8.10.4. Empowering Girls

The main purpose of supplying low cost/free napkin is to promote hygienic practices among girls and to enable them to continue to participate in schools and work. In this regard, the scheme has been quite successful as only 12 per cent of the respondents missed school during periods and for about five days, on an average, during the previous year. Though this is not a huge proportion, it definitely indicates the gap that exists to be taken care. Similarly, 73 per cent of girls responded that they were not barred from participating in regular household activities.

This cannot be construed as a cultural change but only a compulsion out of poverty where they have to share the activity burdens of their family members, especially mothers. However, this might also be due to the increased availability and use of pads. Hence, the programme has empowered the girls in terms of expressing their problems, not absenting from schools and participation in usual activities. This is also an indicator of the increased confidence levels of these girl children.

### 8.10.5. Health and Hygiene

Varied health problems are faced by girls during periods and the sample respondents reported that they experienced itching and weakness (39 per cent each) and white discharge (30 per cent). If these are not properly cared for, they might lead to further complications. So when they were asked about whether they consulted doctors, only 15 per cent of these respondents answered in the positive and replied that they did so for 3 times, on an average, during the last year.

As far as hygiene education/ awareness is concerned it is rather surprising to know that majority of them (42 per cent) learnt by their own through reading relevant material; 39 per cent got to know it from other female members of the home; 33 per cent through teachers; 21 per cent through friends and 18 per cent from others like NGOs. It is likely that their understanding tends to be biased based on what they read, how they comprehend it as well as by the opinions of their female peers and friends. Formal training is still a small portion of their total understanding. Hence, education about menstrual hygiene needs to be formalized and strengthened for still better results.

### 8.10.6. Other Facilities and Benefits

Owing to spending under SSA and such other schemes, schools are provided with fairly good facilities for ensuring health and hygiene of girl students. The respondents reported that the Shivalli GHS has separate girls toilets (82 per cent), secure toilet that could be used for changing pads (24 per cent), adequate availability of water (21 per cent) and proper arrangements for disposal of used pads (21 per cent). 85 per cent of respondents reported they received timely advice from their teachers. That 79 per cent of respondents said they were aware about prices of pads in open market and 61 per cent said they could afford pads in the market also reveals the impact of awareness about proper management of the menstrual process. Similarly, a very positive development is that 82 per cent of respondents were ready to advise other members of the family to use pads for menstrual health management.

### 8.10.7. Problems associated with production and distribution of sanitary pads

Pad production unit was established in 2010 and housed in the Shri Choudamma Devi Community Hall in a room of 10*12 feet dimensions. The cost of the unit of about Rs.3,00,000 was shared by the ZP, NABARD and Bhageerath, an NGO. 8 different machines have been installed which are engaged in activities like defibration; case forming; gum and pasting; sterilization; soft touch sealing; and packaging. The members have maintained cleanliness in the production unit and manufacture softer pads so that there is no inconvenience in using them.

The present space is too small which constrains the SHG from increasing the production of pads. The frequent power cut is another serious problem for which the members sought for some alternative arrangement. Transportation is another problem because of which they do not go to every school every month rather stock the materials sufficient for two months at a time. 5 people are regularly engaged in production and

Sakhi Unit





distribution of pads in the Shivalli unit. The margin for each pad works out to Rs.1.60, which means for a packet of 5 pads, the profit is Rs.8.00. Since they produce 4,500 packs every month, the total profit they make is Rs.36,000.00. As they have to spend on transportation and maintenance of machinery, the net margin available to them is small. The members had no grievance about the release of grants from the ZP.

The leader of the group mentioned that there is a huge demand for pads and the pads are sold through local shops as well as in fests and exhibitions, where it is sold at as small a price of Rs.3.00 per pad and Rs.15.00 per packet. Considering the dimension of menstrual health problem, demand for pads, margin available in manufacture of these pads, there is a need to increase the number of such units and increase the production capacity of existing units. Awareness campaigns on the lines of Total Sanitation Campaign for the use of toilets will definitely improve the usage of pads and improve the health status of women.

### 8.10.8. Conclusion

Women's health issues are still neglected in rural India. Adolescent health further suffers from lack of awareness and facilities thereby leading to severe consequences. An important issue is the menstrual hygiene which might deprive young girls from attending schools and participate in other activities. Providing awareness is a sure means of managing it properly. The Dharwad ZP has initiated production, distribution and popularization of the use of low cost sanitary pads under the brand name '*sakhi*'. The local NGOs and SHGs have joined hands with ZP to make the programme a successful one. The programme has received attention and has been quite successful in its purpose. The sample survey clearly revealed increased awareness about menstrual problems, hygienic ways of its management, and further dissemination of information. Absenteeism of girls due to menstrual cycle is reduced, obviously improving their performance levels. Their confidence levels increased and they are now ready to educate others. The higher latent demand for pads, the amount of margin available in pad business and the extent of menstrual health problem, lead us to conclude that:

- the programme need to be scaled up by increasing production capacity of existing units and setting up of more number of units;
- extending additional facilities to these production units - may be facilities available to small and medium enterprises;
- providing uninterrupted power supply to the production units;
- streamlining distribution and, if necessary, by placing pad vending machines in the

premises of schools and other government buildings

- adopting a campaign mode to motivate rural women to switch over to the use of pads from cloth; and
- involvement of girl children in the process of manufacturing and distribution of pads, for which school level user groups may be formed.

### 8.11. Concluding Remarks

Women constitute less than 50 per cent of total population of the district, but the proportion has increased slowly during 2001-2011. This indicates that sex ratio is adverse and has improved rather very slowly. Sex ratio in rural areas is lower than in the urban areas and is lower in less urbanized taluks. It suggests for taking up extensive awareness programmes in taluks with lower sex ratio. Child sex ratio (0-6 years) is more adverse but, has improved at a slower rate. It has declined in Kundagol and Navalgund taluks. Child sex ratio declined in rural areas during 2001-2011, in all taluks except Kalghatgi. Navalgund taluk recorded reduced sex ratio in urban areas as well; Kundagol's child sex ratio is more than 1000 in urban areas. Lower child sex ratio in 2001, but higher ratio in 2011 in Dharwad suggests a possible migration of females in large numbers.

Based on the sex ratio, the number of 'missing women' is calculated and Hubballi taluk report the highest number. It is not surprising that it is the taluk with the highest GII. Sex ratio for SC/ST is better and increasing except in Hubballi and Navalgund (SC) and Kundagol (ST). Hence, the sex ratio reflects the disadvanta-geous position of women in the district.

Illiteracy is also higher among females at 26 per cent compared to 14 per cent for males. But female literacy has increased faster thereby reducing the gender gap, more so in backward taluks. Urban areas and urban taluks have better female literacy rates and lower gender gaps. Problem areas are Kalghtagi, Kundagol and Navalgund.

Girls' enrolment is increasing at a faster rate than the boys' enrolment, but again more in the urbanized taluks. Girl's DOR is higher than boys' and higher in rural areas and in Navalgund and Kundagol taluks. Thus, female enrolment though increasing, girl children drop out of school in more number than the boys and the problem is severe in rural areas and relatively backward taluks.

Growth rate of female workers is lower. Urban areas report higher growth of female workers, especially Hubballi and Dharwad Taluks. Percentage share of female workers declined in urban areas in all taluks and increased in rural areas. In Kalghatgi, Kundagol and Navalgund, the absolute number of female workers has declined. WPR for females has also declined and owing to these trends, the gender gap has widened. WPR is higher in



less urbanized taluks implying poverty compels greater number of women to seek work.

In terms of occupational classification, 54 per cent of agricultural labourers are females; one-third of workers in household industries are females and 27 per cent of cultivators are females suggesting that their work profile is characterized by uncertain and low productive work. Occupational shift has occurred for females also. Number of women cultivators has declined but as agricultural labourers, it has increased; share in household industries also declined and that in other categories increased significantly. But non-agricultural diversification is very slow for women. In 2011, agricultural labour (46 per cent) and other activities (33 per cent) were the major employers of women.

Other works comprising mainly of unorganized, casual and low paid work; and agricultural labour are all casual, uncertain and low paid works. More women working in these activities represent economic degradation of women.



High landlessness and casualisation of agriculture; increased dependence on tertiary sector; increased dependence of females on males as evident in declining FWPR; financial exclusion of women; and only providing the statutory level of reservations in political bodies have all meant no real empowerment of women. That crimes against women are still significant makes the situation worse. However, SHGs are active in the district and are slowly making dent in socio-economic and political life of women. Success of 'Sakhi' in sensitizing women and improving their health and hygiene makes it to be scaled up and replicated elsewhere.

Hence, landlessness, reliance on uncertain and low paid jobs, low levels of skill formation and lack of support infrastructure constrain women from taking up gainful employment. Therefore, a holistic strategy of creating skills and employment opportunities and linking them with the formal market are necessary for making women to be part of the growth process. Organizing the petty producers and business women through micro-credit can bring about significant positive aspects. In the coming years there would necessarily be a need for job opportunities for women in the manufacturing and services sectors especially in rural areas where jobs in agriculture are not growing and, in any case, such jobs may not satisfy the aspirations of younger women who will be entering the workforce with some educational qualifications.

■■

# Chapter 9

# STATUS OF SCHEDULED CASTES AND SCHEDULED TRIBES



# STATUS OF SCHEDULED CASTES AND SCHEDULED TRIBES

## 9.1. Introduction

India's social system is hierarchical in nature that determines the distribution of economic and political power in Indian society. Traditionally, the caste system determined the economic and social hierarchy as well as rights of people. The politico-economic changes that occurred during the colonial rule and in the post independence period have attempted to break down the caste hegemony, the caste based discrimination has not varnished.

The inclusive growth approach since the XI Five Year Plan period (2007 onwards) has focused on reducing the inequalities and social exclusion of the disadvantaged sections. Social exclusion involves the denial of equal access to opportunities imposed by certain groups in society upon others.

As Sen (2000) points out the distinguishing features of social exclusion in India are: it affects culturally defined groups; is embedded in social relations between them; and results in deprivation or law in case for the excluded. According to Thorat and Newman (2007) the form of exclusion in the Indian context is ascriptive rather than based on achieved characteristics. It is a manifestation of the processes through which groups are wholly or partly deprived from full participation in the economic, educational and social institutions that define social membership.

Caste has been used to regulate socio-political and economic life in India. For instance, entitlements and rights become narrower as we move down the ladder of the caste system. This has resulted in the most severe form of deprivation of the dalits - consisting of scheduled castes and scheduled tribes (SCs and STs) who lie at the bottom of the hierarchy.

These two social groups constitute a big proportion of the total population in our society. These people are also traditionally, the untouchables who are involved in the most despised occupations and hence receive the lowest wages. The STs are often away from the modern development process. Obviously, their social and political participation is also the minimum. Thus, it is not surprising that these sections suffer the worst form of poverty. They are economically exploited, socially marginalised and politically disenfranchised.

That the discrimination and deprivation have continued even after massive government intervention and support to these sections, shows how deep routed the practice is! According to KHDR

*They are economically exploited, socially marginalised and politically disenfran-chised.*

*Low human development status among SC/STs is juxta-posed by various correlates of poverty, low educational and health status, low resource posses-sions, labour market inaccessi-bility, etc.*

2005, human development, as a concept, will have little value until the human development levels of disadvantaged people, particularly of the SCs and STs are raised to the levels of those of the dominant classes. Low human development status among SC/STs is juxtaposed by various correlates of poverty, low educational and health status, low resource possessions, labour market inaccessibility, etc.

The Constitution of India mandates a welfare state not only by guaranteeing the right to equality to all citizens but also by specifying the directive principles of state policy which have guided the policy making, in general. It also provided for reservation in all forms of elected bodies, government jobs and educational institutions.

A specified amount of grants are also being earmarked to these sections. Have these affirmative actions ensured in mainstreaming these sections? Have they earned their entitlements and developed their capabilities? In this context, the understanding of dimensions of human development status among SC/STs becomes imperative. The present chapter discusses these issues.

*Together they constitute 14.37 per cent of the total population. Dharwad district shares 1.8 per cent of state's SC and ST population.*

## 9.2. Demographic Profile of SCs and STs

The total population of the SCs and STs in Dharwad district stands at 1,77,855 and 87,548 respectively. Together they constitute 14.37 per cent of the total population. Dharwad district shares 1.8 per cent of state's SC and ST population. During 2001-2011, the combined population of SC and ST increased by 31.1 per cent as against 15.1 per cent increase in the general population. Table 9.1 shows that people belonging to SC/ ST communities are spread across all taluks.

Hubballi and Dharwad taluks share more than two-thirds of the district's SC and ST population. This might be because they are either pushed to cities to escape the exclusion in the villages; or are pulled by the opportunities created in the cities, due to government's affirmative policies. The other three taluks share around 10 per cent of SC and ST population each.

**Table 9.1: SC/ ST Population in Dharwad District, 2011**

| Taluk | Population | | | | % to total population | | | % of Dist Pop | % cent urban share |
|---|---|---|---|---|---|---|---|---|---|
| | Total | SC | ST | SC+ST | SC | ST | SC+ST | | |
| Dharwad | 548258 | 45570 | 31204 | 76774 | 8.31 | 5.69 | 14.00 | 28.9 | 56.55 |
| Hubballi | 788330 | 77357 | 26373 | 103730 | 9.81 | 3.35 | 13.16 | 39.1 | 82.53 |
| Kalghatgi | 154659 | 20979 | 8386 | 29365 | 13.56 | 5.42 | 18.99 | 11.1 | 14.62 |
| Kundgol | 165568 | 15736 | 11551 | 27287 | 9.50 | 6.98 | 16.48 | 10.3 | 7.90 |
| Navalgund | 190208 | 18213 | 10034 | 28247 | 9.58 | 5.28 | 14.85 | 10.6 | 29.94 |
| District | 1847023 | 177855 | 87548 | 265403 | 9.63 | 4.74 | 14.37 | 1.8* | 54.23 |
| State | 61095297 | 10474992 | 4248987 | 14723979 | 17.15 | 6.95 | 24.10 | - | 25.80 |

*Note: * per cent of state's SC/ST population*
*Source: Census Documents 2001 and 2011*

Considering their share in respective taluk population, it is noticed that, Kalghatgi has 19 per cent of its population in SC and ST categories, in other taluks, it is 13 to 16 per cent. Similarly, while SCs account for about 10 per cent of district's population, ST population share is about 5 per cent. Kalghatgi has the highest proportion of SC population and Dharwad has the lowest. Similarly, Kundgol has the highest share of ST population and Hubballi has the least.

Against the general perception, more than half of the SC/ST population (i.e. 54 per cent) is concentrated urban areas (col. 10 of Table 9.1) of the district However, the urban concentration of SC/ST population is confined only to Dharwad and Hubballi taluks, whereas in Kalghatgi, Kundgol and Navalgund taluks, most of the SC/ ST population lives in rural area.

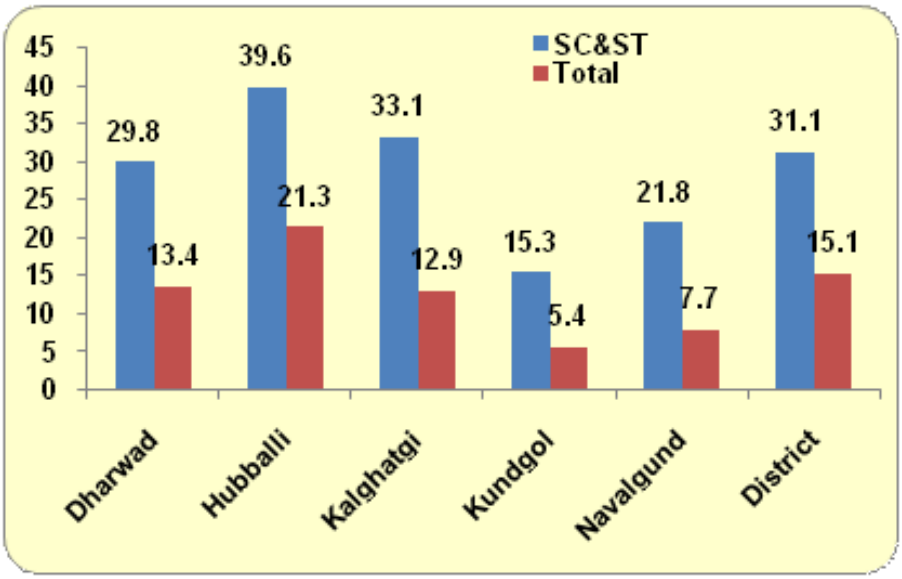
### 9.2.1. Caste Composition among SC and STs

Out of the total SC population of Dharwad district in 2001, 80 per cent of them belonged to six sub-castes namely Chalavadi, Bhambi, Bhovi, Banjara, Madiga and Samagara. Likewise, out of the total ST population of the district, 90 percent of them belonged to Valmiki caste alone.

### 9.2.2. Growth of SC and ST Population

The decadal growth rate of SC and ST population is 31.12 percent, which is twice greater than that of the total population of the district (Figure 9.1). The growth in general population and SC/ST population, across taluks, go along.

**Figure 9.1: Growth in Total Population and SC/ST Population in Dharwad District, 2001-2011**




*Source: Census Documents*

The growth has been higher in Hubballi taluk, i.e., by 40 per cent and in Kalghatgi by 33 per cent. This high growth among SC and ST population might be due to higher and increased fertility rates, and also because of the addition of new castes to these categories. It might also be possible that the contraceptives may not be accessible to these sections, leaving a very high proportion of unmet need. However, the exact causes need to be explored, since this is a very high growth rate.

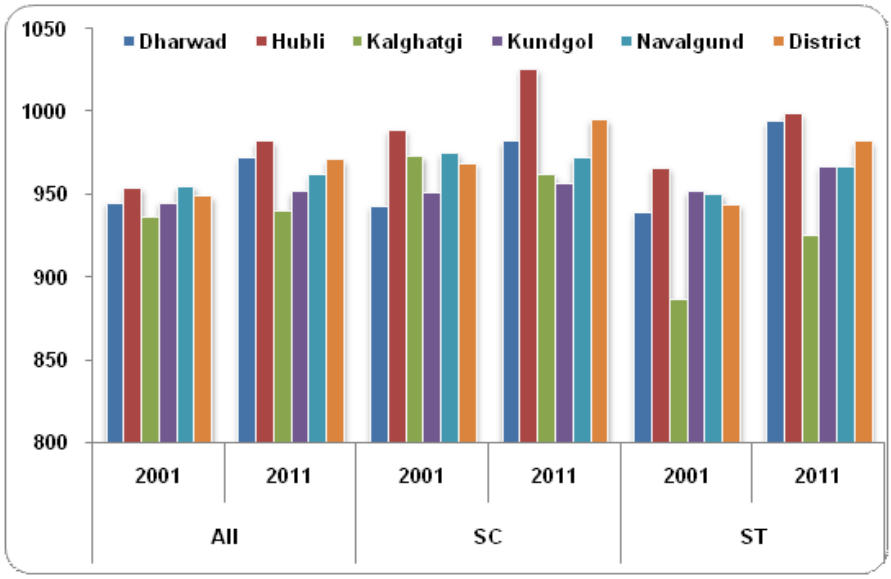
### 9.2.3. Sex Ratio

Except in Hubballi taluk, the sex ratios among SCs and STs are found to be unfavourable (less than 1000) in other taluks of Dharwad district (Figure 9.2). A notable point

is that the sex ratios among SCs and STs are higher than that of total population in all taluks. There is a remarkable improvement in sex ratio among SCs and STs in Dharwad taluk possibly due to higher female literacy and better access to health facilities. It has also increased in Hubballi and Kundgol taluks, but declined in Kalghatgi and Navalgund taluks.

Among the socially and economically weaker sections, a girl child is not a liability and they may not be aware of facilities for pre-birth sex determination of foetus.

**Figure 9.2: Sex Ratio by Social Groups in Dharwad District, 2011**




*Source: Census – 2001 and 2011*

**Table 9.2: Literacy Rates by Social Groups in Dharwad District, 2011**

| Social Group | Dharwad District | | | | |
|---|---|---|---|---|---|
| | Rural | Urban | Male | Female | Total |
| SC | 63.0 | 80.2 | 81.7 | 65.2 | 73.5 |
| ST | 63.5 | 74.6 | 76.9 | 59.5 | 68.3 |
| All | 72.1 | 85.9 | 86.4 | 73.5 | 80.0 |
| | Karnataka State | | | | |
| SC | 60.4 | 77.4 | 74.0 | 56.6 | 65.3 |
| ST | 59.0 | 74.8 | 71.1 | 53.0 | 62.1 |
| All | 68.7 | 85.8 | 82.5 | 68.1 | 75.4 |

*Source: Census, 2011*

## 9.3. Literacy and Educational Profile

Inclusive growth presupposes inclusive education (Tilak, 2007). Table 9.2 compares the literacy rates of SC and ST population with that of the general population.

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## 9.3. Literacy and Educational Profile

Inclusive growth presupposes inclusive education (Tilak, 2007). Table 9.2 compares the literacy rates of SC and ST population with that of the general population.

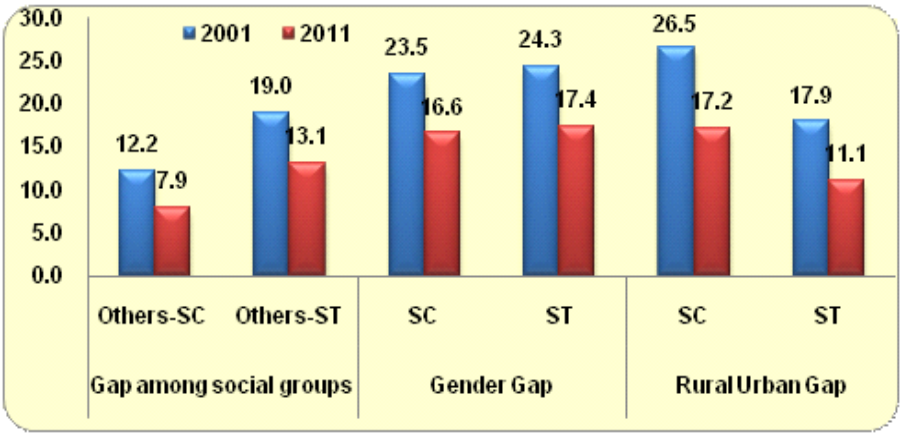
Dharwad district's literacy attainments are better than Karnataka's in all the mentioned categories. The disparity between overall literacy and SCs and STs is clearly visible. While the overall literacy rate in Dharwad district is at 80 per cent, the literacy among SCs and STs is 73.46 per cent and 68.29 per cent, respectively. Gender wise, similar to general population, FLRs are lower than the MLRs. The state-district gap for FLRs is higher than the MLRs indicating relatively higher educational deprivation of SC females in Dharwad district.

Census 2011 shows a distinct reduction in gap in attainment of literacy level across social groups due to a considerable rise in literacy among SCs and STs (Figure 9.3).

The reduction in the literacy gap between the SC and STs and general population during 2001 to 2011 is a positive sign, but the gap between total population and SCs (6.54 per cent) and STs (11.71 per cent) still persists. Hence sustained efforts are needed to bridge this gap.

Census 2011 data shows that although the inter-group gap is declining, it is still higher, especially for STs. Similarly gender gap is also higher for STs, though declined during the last ten years. It is 16.6 per cent among SCs and 17.4 per cent among STs. Due to increase in female literacy rates, the literacy gap has declined. Even the rural-urban gap in literacy levels has been narrowing down from 26.51 per cent in 2001 to 17.19 percent in 2011 among SCs and from 17.90 per cent in 2001 to 11.08 per cent in 2011 among STs.

**Figure 9.3: Gaps in Literacy Level across Social Groups in Dharwad District**




*Source: Census – 2001 and 2011*

Compared to overall population, GER among SC/STs is found to be high, possibly due to over-aged students and repeaters. Hence, special and remedial measures are needed for over-aged students and repeaters. This will help in creating free space for students in the relevant age.

Another important aspect of enrolment is, Hubballi taluk has very high GER which may be because of migration and desire of getting admitted in urban schools. The free/concessional bus pass facility provided to students and hostel facility might be the other

### 9.3.1. Enrolment and Attendance in Elementary and Secondary Schools

A considerable amount of disparity across social groups exists in enrolment of children in schools. GER for SC and STs in all educational blocks of Dharwad district presented in Table 9.3 shows that the educational system is accommodating all its elementary school aged children.

**Table 9.3: GER and NER at Elementary Level Across Social Groups in Dharwad District, 2011-12**

| Educational Block | GER | | | NER | | |
|---|---|---|---|---|---|---|
| | SC | ST | All | SC | ST | All |
| Dharwad | 140.59 | 147.95 | 104.92 | 99.86 | 99.52 | 99.88 |
| Dharwad City | 140.96 | 147.81 | 104.47 | 98.92 | 99.27 | 99.71 |
| Hubballi | 237.33 | 187.89 | 162.17 | 99.43 | 99.16 | 99.66 |
| Hubballi City | 140.57 | 147.88 | 104.34 | 99.75 | 99.39 | 99.75 |
| Kalghatgi | 137.84 | 116.87 | 109.22 | 97.77 | 98.76 | 99.33 |
| Kundgol | 112.47 | 105.17 | 108.43 | 98.61 | 99.17 | 99.30 |
| Navalgund | 113.29 | 127.85 | 106.62 | 99.11 | 99.26 | 99.62 |
| Total | 141.34 | 139.57 | 110.27 | 98.99 | 99.28 | 99.67 |

*Source: DISE, 2012-13*

factors persuading village children to get enrolled in urban schools. Table 9.5 also presents NER across educational blocks and social groups. While the NER of about 99 per cent for SC and STs in the district is a prospective indicator, it can be seen that the percentage of elementary school aged children not enrolled is high among SCs in Kalghatgi taluk at 2.23 per cent followed by Kundgol taluk with 1.39 per cent.

The primary focus as far as students' participation in school education is concerned is on the attendance of students. According to Table 9.4, attendance level among SC/ST students matches with the overall attendance rate in all taluks except in Kalghatgi and Kundgol taluks for SCs and in HDMC area for STs.

### 9.3.2. Secondary Education:

Table 9.5 presents GER and NER at secondary level of education in Dharwad district. GER of SCs and STs at secondary level is not comparable to the general population in any of the educational blocks. The GER of SCs in Hubballi City (39 per cent) followed by Navalgund (53 per cent), Kundgol (54 per cent) and Kalghatgi (57 per cent) and that of STs in Hubballi City (40 per cent) is a matter of concern. Between the SC students and ST students, ST student enrolment is better.

The NER of SC/STs is seen to follow more or less the same geographical pattern as that of GER and is still lower in all taluks. While the percentage of secondary school aged children not enrolled for all social categories in the district is high at 38 per cent that for SCs and STs is 69 per cent and 50 percent respectively.

This confirms that more than 50 per cent of the SC/STs students in the district are currently being excluded from the prospects of higher education and better job opportunities. This may act as a formidable threat to the process of inclusive development. Hence, immediate strategies and actions are required to considerably enhance the enrolment ratios of SC/STs in secondary schools in Dharwad district.

**Table 9.4: School Attendance Rate at Elementary Level (I-VIII) in Dharwad District, 2011-12**

| Educational Block | All | SC | ST |
|---|---|---|---|
| Dharwad | 96.9 | 95 | 96.4 |
| Hubballi | 97.7 | 97.9 | 99.8 |
| Kalghatgi | 93.8 | 93 | 85.3 |
| Kundgol | 96.6 | 93.5 | 97.1 |
| Navalgund | 97.4 | 92 | 95.9 |
| District | 94.8 | 94.1 | 93.8 |
| District | **95.4** | **93.8** | **93.5** |

*Source: SSA-AW&P, 2012-13*

**Table 9.5: GER and NER at Secondary Level Across Social Groups in Dharwad District, 2011-12**

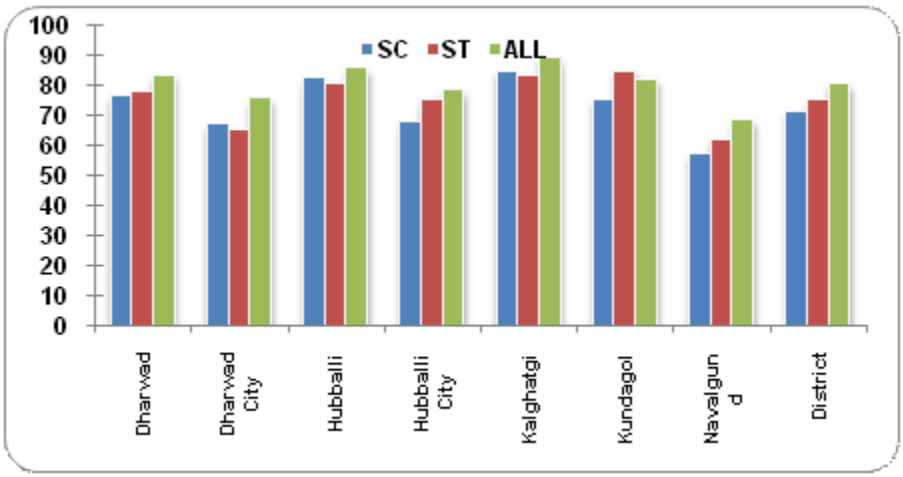
| Educational Block | GER | | | NER | | |
|---|---|---|---|---|---|---|
| | SC | ST | All | SC | ST | All |
| Dharwad | 60 | 61 | 67 | 47 | 50 | 52 |
| Dharwad City | 86 | 126 | 137 | 64 | 88 | 96 |
| Hubballi | 126 | 126 | 119 | 95 | 89 | 90 |
| Hubballi City | 39 | 40 | 82 | 26 | 24 | 54 |
| Kalghatgi | 57 | 77 | 73 | 40 | 58 | 52 |
| Kundgol | 54 | 80 | 80 | 38 | 52 | 53 |
| Navalgund | 53 | 63 | 73 | 36 | 46 | 50 |
| District | 58 | 70 | 88 | 41 | 50 | 62 |

*Source: Census Documents*

SSLC examination (April, 2012) shows a depressing picture (Figure 9.4). In all the taluks, the passing percentage of SC/ST students is below the overall passing percentage and it appears to be consistent with caste-based hierarchies. Kundgol, Navalgund and Hubballi City are the low performing taluks and the inter-group disparity is higher in these taluks/regions.

Educational impoverishments create multiple social and economic barriers for social participation as equal citizens and at the same time caste disadvantaged sections of the society who are economically and socially poor are deprived of educational benefits. Hence, social and economic barriers in obtaining school educational needs to be addressed urgently in the district so as to address the problem of educational deficiencies among SC/STs.

**Figure 9.4: Pass percentage in SSLC Examination across Social Groups in Dharwad District, April 2012**




*Source: DDPI, Dharwad*

## 9.4. Occupational pattern – income and employment – Livelihood Opportunities and Development Programmes

### 9.4.1. Work Characteristics

A Large share of SC/STs workers continues to be dependent on traditional occupations, predominantly agricultural labour (Table 9.6). In 2011, hardly 7.94 per cent of SC workers and 16.80 per cent of ST workers were cultivators, compared to 22.70 percent among other castes. While only 24.03 percent of non-SC/ST workers are agricultural labourers, it is 37.97 per cent and 43.90 per cent among SC and ST workers, respectively.



School building

Between 2001 and 2011, cultivators, agricultural labourers and workers in household industries as percentage to total workers are declining among all social groups and the same trend can be seen among SC/STs.

**Table 9.6: Occupational Pattern Across Social Groups in Dharwad District, 2011**

| Social Group | Cultivators | | Agricultural Labourers | | Household industries | | Other workers | |
|---|---|---|---|---|---|---|---|---|
| | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 | 2001 | 2011 |
| SC | 9.21 | 7.94 | 42.28 | 37.97 | 2.04 | 1.93 | 46.46 | 52.16 |
| ST | 22.82 | 16.8 | 45.54 | 43.90 | 2.21 | 2.11 | 29.43 | 37.19 |
| Others | 27.57 | 22.70 | 24.72 | 24.03 | 3.00 | 2.12 | 44.70 | 51.15 |
| All | 25.80 | 20.93 | 27.25 | 26.46 | 2.88 | 2.10 | 44.07 | 50.51 |

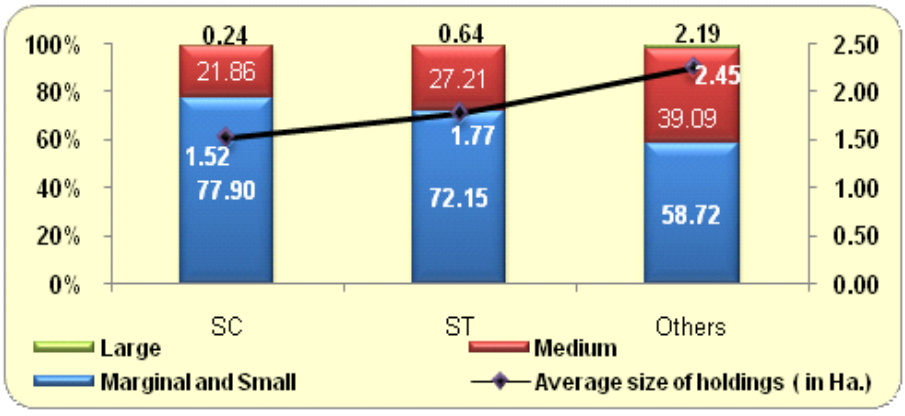
*Source: Census – 2001 and 2011*

However, with increase in proportion of other workers to total workers, the employment is shifting towards non-agricultural sector which is mainly informal and unorganised. Low literacy and low enrolment in secondary education (Section 9.3.1) on one hand, and less access to land (discussed in section 9.4.2) for cultivation on the other, demonstrates that majority of SC/ST population are compelled to seek work in the informal sector, where wages are low, social protection is lacking and employment is seasonal. Thus, being dependent on vulnerable jobs, makes their economic status more vulnerable.

### 9.4.2. Land Ownership

In a predominantly agrarian based livelihood system, access to land is a crucial. Everywhere, SCs and STs are the most disadvantaged with respect to ownership of agricultural land. Even among those who own land, majority are marginal and small cultivators (Figure 9.5). The average size of land holdings among SC and ST cultivators is 1.52 Ha. and 1.77 Ha. respectively, while for others it is 2.45 Ha. Because of the smaller sized holdings, these cultivators are unable to use modern methods of cultivation and get better access to market their produce.

**Figure 9.5: Agricultural Land Holdings Across Social Groups in Dharwad District, 2007-08**




*Source: DSO, Dharwad*

It is in this context that the government programs to improve productivity, profitability and sustainability among small land holders assume significance. Making small holders more competitive by enhancing their technical capacity and linking them effectively with market (which is currently absent) can be an effective way of improving livelihoods of SC/ST households in rural areas. This strategy of exploring the possibilities of enhancing productivity can also be beneficial in addressing the problem of food insecurity.

### 9.4.3: Employment under MGNREGS

MGNREGS aims to provide employment to unskilled workers in the vicinity of their residence at minimum wages, when demanded. Table 9.7 reveals a disturbing picture.

Although the proportion of SC and ST households obtaining job cards corresponds to their population share, what matters is the percentage of them working under the scheme. Hardly 8 per cent of job card holders among SCs and barley 2 per cent among STs worked under it. Their share in person days worked is still lower. This only

**Table 9.7: Working of MGNREGS in Dharwad District, 2011-12**

| Description | Value |
|---|---|
| % job cards issued to SC households | 7.69 |
| % job cards issued to ST households | 4.78 |
| % households reached 100 day limit | 3.17 |
| % SC households worked | 7.91 |
| % person-days worked by SCs | 7.65 |
| % ST households worked | 1.64 |
| % person-days worked by STs | 4.49 |

*Note: Percentages are to respective totals.*
*Source: www.nrega.in accessed on 2-4-2014*

shows that, the programme meant for vulnerable sections of the society, who do not have secure livelihoods, does not seem to be working satisfactorily.

### 9.4.4 Livelihood Opportunity Index

The LOI is the simple average of the sum of WPR, percentage of main workers to total workers and percentage of other workers to main workers. Calculated values of LOI for SC and ST populations for the district are given in Annexure 9.2. The figures depict the vulnerability of SC and ST populations with respect to livelihood opportunity. SC population has an advantage over the ST population. With respect to LOI of SC population, males enjoy a better situation vis-a-vis the females; and urban LOI is far higher than the rural LOI. With respect ST population, the LOI seems to have crunched as its values are considerably lower. What is intriguing is that unlike for others and SC population, the LOI for STs in urban areas is lower than their rural LOI. This only indicates that the ST people have not yet come into the mainstream of development. The very low proportion of workers engaged in non-agricultural work is the major reason for lower LOI, especially of STs. Therefore, increase in their educational standards and providing them more formal employment would increase their socio-economic conditions.

**Box 9.1: Programmes of Department of Social Welfare**

**Educational Schemes:**
- Residential Schools
- Pre-metric and Post-metric Hostels
- Scholarships for SC/ST students
- Cash Prizes for meritorious SC/ST students

**Training Programmes**
- Various programmes under Skill Development Programme
- Computer training
- Training for SC/ST Law Graduates
- Nursing training for SC/ST students
- Light Motor Vehicle and Heavy Motor Vehicle Driving Course
- Coaching for various competitive examinations.

**Other Schemes**
- Incentives for inter-caste marriages
- Financial aid for SC/ST
- Financial assistance for self employment of unemployed SC/ST youths
- Financial assistance for SC/ST SHGs
- Basic facilities in SC/ST colonies

### 9.4.5. Schemes and Programmes of Department of Social Welfare:

The governments at various levels, under the given Constitutional mandate, have formulated various schemes and programmes for socio-economic upliftment and educational advancement of SC/ STs. The Department of Social Welfare (DSW) implements the same. Although, majority of the schemes (Box 9.1) executed by the Department are funded by State Government, some schemes are assisted by Central Government under Special Component Plan (SCP) and Tribal Sub Plan (TSP).

*The LOI is the simple average of the sum of WPR, percentage of main workers to total workers and percentage of other workers to main workers*

There are 25 hostels run by the DSW and 8 hostels are provided grant-in-aid (Table 9.8). They cater to the needs of boarding and lodging requirements of 2603 pre-metric and post-metric SC/ST students in the district. Of these 25 hostels, 7 are girls' hostels and 18 are boys' hostels. Given the lower enrolment of girls from these communities, there is a need to open more number of girls' hostels as a priority measure. There are also 8 residential schools with a total intake capacity of 1100 students.

## 9.5. Housing, Sanitation and Drinking Water Facilities

As already discussed in Chapter 6 basic amenities like housing, sanitation and drinking water facilities determine the quality of life of people. A good house with all basic amenities improves the health and productivity of an individual thereby contributing to better HD attainments. This section compares the extent of availability of these amenities to the SC and ST households of Dharwad district. Since taluk level data is not available, the district level data (Annexure 9.3 and table 9.9) is used for analysing the situation.

No serious deprivation is noticed with respect to housing among SC and ST households because the proportion of households residing in good houses is comparable to that of the total population. But, a slightly lesser percentage of ST households reside in good houses compared to their counterparts. The district has better values vis-a-vis the state for this indicator.

Good housing is also characterized by access to amenities like safe drinking water, toilets and drainage. These facilities determine the health and nutrition status of households to a large extent. The data (Table 9.10) shows that SC and ST households are relatively deprived of these facilities.

Similar to housing, a lesser proportion of rural households have access to safe drinking water; and ST households are again relatively more deprived. The worst situation is with respect to toilet facility with only 11 per cent of SC households and 12 per cent of ST households in rural areas report to have possessed toilets. At the aggregate

**Table 9.8: Hostels and Residential Schools run by Department of Social Welfare in Dharwad District, 2011-12**

| Taluk | Department Hostels | | Aided Hostels | | Residential Schools | |
|---|---|---|---|---|---|---|
| | No. | Students | No. | Students | No. | Students |
| Dharwad | 8 | 755 | 3 | 390 | 2 | 325 |
| Hubballi | 6 | 468 | 5 | 350 | 0 | 0 |
| Kalghatgi | 5 | 310 | 0 | 0 | 2 | 250 |
| Kundgol | 2 | 100 | 0 | 0 | 3 | 375 |
| Navalgund | 4 | 230 | 0 | 0 | 1 | 150 |
| District | 25 | 1863 | 8 | 740 | 8 | 1100 |

*Source: Department of Social Welfare, Dharwad.*

**Table 9.9: SC and ST Households Living in Good Houses, in Dharwad District, 2011 (%)**

| Social Category | Dharwad District | | | Karnataka | | |
|---|---|---|---|---|---|---|
| | Rural | Urban | Total | Rural | Urban | Total |
| SC | 96.91 | 96.60 | 96.72 | 93.34 | 95.82 | 94.07 |
| ST | 94.87 | 96.04 | 95.39 | 92.96 | 96.14 | 93.73 |
| Others | 96.12 | 98.26 | 97.36 | 95.29 | 98.49 | 96.70 |
| Total | 96.11 | 98.01 | 97.20 | 94.70 | 98.07 | 96.06 |

*Source: Census, 2011*

level too, less than half of SC households and less than 40 per cent of ST households report having toilets. This is an aspect that has to be focussed. Availability of drainage is also comparable, but ST households are severely deprived.

Electricity is extensively available (Table 9.11), modern fuels are used by a very few households. In rural areas, it is still more insignificant. Thus, for all the selected parameters, the values for SC/ST households are lesser compared to the values for the total households. STs and rural households are relatively more deprived. Therefore, efforts need to be made for enhancing the stock of good houses, toilets, drinking water and modern fuels to these households.

The percentage of households without any assets like radios, TV, computer, laptop, telephone, mobile, two-wheeler, car is very high (20.18 for SCs, 20.96 for STs) and quite high in rural areas. Hence, the pattern is that these sections are poor, but STs; and SC and ST households in rural areas are poorer.

**Table 9.10: Access of SC and ST Households to Basic Amenities in Dharwad District, 2011 (%)**

| Residence Category | Dharwad District | | | | Karnataka | | | |
|---|---|---|---|---|---|---|---|---|
| | SC | ST | Others | Total | SC | ST | Others | Total |
| | % of households with access to safe drinking water | | | | | | | |
| Rural | 67.86 | 67.15 | 69.89 | 69.54 | 66.05 | 62.23 | 66.05 | 65.71 |
| Urban | 90.03 | 86.40 | 92.91 | 92.38 | 81.82 | 82.52 | 87.54 | 86.65 |
| Total | 81.37 | 75.70 | 83.23 | 82.68 | 70.69 | 67.12 | 75.54 | 74.15 |
| | % of households with access to toilet | | | | | | | |
| Rural | 10.95 | 12.51 | 25.11 | 23.07 | 16.39 | 15.64 | 33.24 | 28.41 |
| Urban | 68.94 | 66.17 | 84.24 | 82.04 | 67.73 | 69.81 | 88.13 | 84.93 |
| Total | 46.29 | 36.34 | 59.37 | 57.01 | 31.50 | 28.70 | 57.47 | 51.21 |
| | % of households with access to drainage facility | | | | | | | |
| Rural | 41.48 | 37.38 | 41.49 | 41.22 | 41.04 | 37.43 | 43.58 | 42.54 |
| Urban | 85.40 | 75.84 | 88.32 | 87.55 | 82.48 | 82.82 | 88.56 | 87.60 |
| Total | 68.24 | 54.46 | 68.63 | 67.88 | 53.24 | 48.38 | 63.44 | 60.71 |

*Source: Census, 2011*

**Table 9.11: Access of SC and ST Households to Other Amenities in Dharwad District, 2011 (%)**

| Place of Residence | Dharwad District | | | | Karnataka | | | |
|---|---|---|---|---|---|---|---|---|
| | SC | ST | Others | Total | SC | ST | Others | Total |
| | % of households with access to electricity | | | | | | | |
| Rural | 89.42 | 87.73 | 91.20 | 90.82 | 82.42 | 81.01 | 88.59 | 86.72 |
| Urban | 91.25 | 89.60 | 96.27 | 95.52 | 91.39 | 91.77 | 97.37 | 96.42 |
| Total | 90.54 | 88.56 | 94.14 | 93.52 | 85.06 | 83.61 | 92.47 | 90.63 |
| | % of households with access to modern cooking fuel | | | | | | | |
| Rural | 2.01 | 2.31 | 6.49 | 5.83 | 4.32 | 4.00 | 15.09 | 12.02 |
| Urban | 47.93 | 45.27 | 64.87 | 62.44 | 41.62 | 46.58 | 69.64 | 65.34 |
| Total | 30.00 | 21.38 | 40.31 | 38.41 | 15.30 | 14.27 | 39.17 | 33.52 |

*Source: Census, 2011*

## 9.6. Composite Dalit Development Index (CDDI)

As part of preparation of the Dharwad DHDR, a study on CDDI was conducted in Ganjigatti GP of Kalaghatagi Taluk. The objective of the study was to measure the extent of discrimination of dalits; whether dalits perceive discrimination and protest against it; and how accessible are basic amenities to these sections. The study measures the deprivation in relation to the general population. Based on the discrimination, perception and accessibility parameters, a CDDI has been constructed.

### 9.6.1. Selection of GP and Sample Respondents

Ganjigatti GP was selected based on the caste composition of the village as well as its distance from taluk and district headquarters.

Discussion with DSW officer and PDO also helped in finalizing the selection of the village. The GP consists of 3 villages viz., Ganjigatti, Bagadageri and Bhogenagarkoppa, all of them situated within a radius of 5 Kms of each other.

The PDO, village accountant, GP members, bill collectors and members of SDMC were approached for secondary data and opinion about the dalit communities. A list of (untouchable) dalit households spread over all the three villages was prepared. Using random sampling method and with the assistance of waterman/bill collectors houses were identified. The schedule was translated in Kannada. The investigators, who are working as research scholars, were suitably trained to elicit and record responses.

### 9.6.2. Results

**A. Institutional Inclusion:** Institutional inclusion, for the purpose of this study, is measured as the extent of representation in local institutions like Panchayats, SDMC, JFMC, WUAs, SHGs and VWSCs. In Ganjigatti GP, JFMC and VWSCs do not exist; and in SHGs the representation of dalits is below norms. In respect of the remaining, since statutory number of members is represented, the value of institutional index works out to be 0.38.

A view of Dalit Colony



**B. Social Inclusion:** Degree of social inclusion is perceived as unrestricted entry or permission of entry of dalits into the residences of other caste people, temples, hotels, etc.,; how they are addressed by the other caste people; and whether dalits are involved in festivals as non-dalits are. Based on the percentage of respondents stating that there is no restriction for the above, the index of social inclusion is worked out at 0.50.

The percentage respondents perceiving discrimination as far as entry into residence of non-dalits is 100 and in temples it is 78. During the field survey, the dalits stated that though they are not restricted, they only hesitate to enter the houses of dalits or the temples. As far as entry into temples is concerned, they fear the wrath of the God. This is a negative discrimination, imposed by dalits on themselves. Similarly, in hotels, the dalits said they prefer to drink tea in plastic cups as it can be thrown away. This indicates that, they consciously try to avoid any discrimination.

**C. Perception of Discrimination:** How do dalits perceive the extent of discrimination in access to basic amenities like water, schooling and education, health care services and treatment of dalits in social functions and events? Similar to the perception of social inclusion, the percentage households who reply in the negative is considered and index calculated. It turns at to be 1.00 indicating that dalits do not perceive any discrimination. The

non-dalits allow the dalits to access water from the taps in their homes or public taps situated in their localities. However, they are permitted to take water only after the non-dalits take it.

The dalits report that there is no discrimination in treating their children by the teachers in schools in respect of seating, involving them in various co-curricular and extra-curricular activities, and in serving mid-day meals at schools. The health personnel do not make any difference in attending to the clients from the dalit community. Similarly, in terms of participation in work and socio-cultural activities too majority of the respondents feel that discrimination is not practiced.

**D. Protest against Discrimi-nation:** Although discrimination is not practised by the non-dalit communities, question was asked as to whether dalits protest if at all the situation demands. Because the basic amenities are provided by the government, tendency to protest is more whenever there is a differential in provision of that amenity. However, when it comes to discrimination in social and economic spheres, lesser percentage of households report they are ready to protest against it. The index for protest against discrimination is calculated at 0.50 for the sample population.

**E. Conflict Resolution:** In times of conflict of interests, how are they resolved? The question asked was: has been any conflict resolved in an amicable manner in the past? Except in social sphere, in all others, the respondents reported that conflicts were resolved satisfactorily. While in educational sphere, it was 100 per cent, with respect to economic sphere, it was 80 per cent; 75 per cent with respect to health issues; and 60 per cent with respect to water issues. The index works out to be 0.70.



Water Facility in Dalit colony

Thus, first of all, discrimination is not perceived, readiness to protest is reported, but they feel that not in all cases, the conflicts were resolved in a judicious manner.

**F. Perception of Freedom:** As far as perception of freedom is concerned, the dalits report substantial freedom in mobility in the village as a whole, getting employment and participating in socio-cultural activities in the village. However, their freedom to question and protest ill-treatment is not significant. The index value of this parameter works out to be 0.60.

**G. Standard of Living:** Standard of living is measured through the possession of pucca house; electricity connection; ownership of land and having a non-agricultural establishment; as well as ownership of a motor bike/ scooter. If the proportion of possession of these assets/ activities is equal to or more than that for the general population, the dalits are assumed to be enjoying better standard of living. Since houses and electricity are provided under government schemes, their

*Poverty is not just ABSENCE of income; poverty is PRESENCE of Powerlessness, Voicelessness and Social Exclusion*

possession is higher than the corresponding proportion of the general population. The colony of dalits is dotted by pucca houses, concrete road with drains on either sides and all of them have access to drinking water facility either through their individual taps or through public taps. But dalits own less of other assets - land, shops and vehicles. In fact, dalits do not run any shop in the selected GP. As a result, the index is very low at 0.40.

However, as is to be expected, access to water through individual connections is very low at about 20 per cent of the sample. Worse is the scenario with respect to access to toilets, only 8 per cent of the households reported access to toilets. But because drains are constructed in all SC colonies, it has a favorable impact on the index value. Still the index value for access to basic amenities is very low at 0.33. Hence, the non-availability of adequate land, lesser non-agricultural avenues of employment and low access to basic amenities has kept down the standard of living of the dalits.

**H. Gender Dimensions of Dalit Development:** The gender aspects of development are very critical to the understanding of the nature and extent of human development of any section of population. For the sake of the present study, access to maternal and child health services has been chosen as the variables to reflect gender aspects of development.



Do the dalit women follow the standard practice of taking adequate rest before and after delivery? What is the rate of institutional delivery among dalit women? Do they get adequate reproductive health support including required number of visits by local health personnel? The values for these aspects were compared with the norms and index worked out. Obviously, the dalit women do not take sufficient rest, before or after delivery. But thanks to the expansion of health services and support through facilities like 108 ambulance, the rate of institutional delivery is higher than the norm and is 91 per cent. But the visits of Health Assistants was, on an average, lesser than the norm, so also other support services like getting IFA tablets, nutritional supplements, counseling and monetary incentives. As a result the index value for this parameter is very low at 0.30. Part of the problem is due to lack of awareness about the services and also lower inclination to utilize them. A greater extension activity oriented towards health of dalit woman needs to be provided. There is also need to train a local dalit woman to provide such support services. This will improve the gender dimension of dalit development.

**I. Access to Educational Services:** A higher proportion of dalit children are enrolled in schools, their attendance is similar to that of non-

dalit children and the transition rate is 100 per cent. No drop out or out of school children in dalit communities was reported in the GP. As a result, the index works out be 0.67.

**J. Composite Dalit Development Index:** The CDDI is computed as a simple average of the index values of various parameters mentioned above. The CDDI for the sample population of Dharwad district works out to be 0.532 and the converse, deprivation index at 0.468, which is still huge. The same are provided in Table 9.12 and Figure 9.6.

### 9.6.3. Discussion

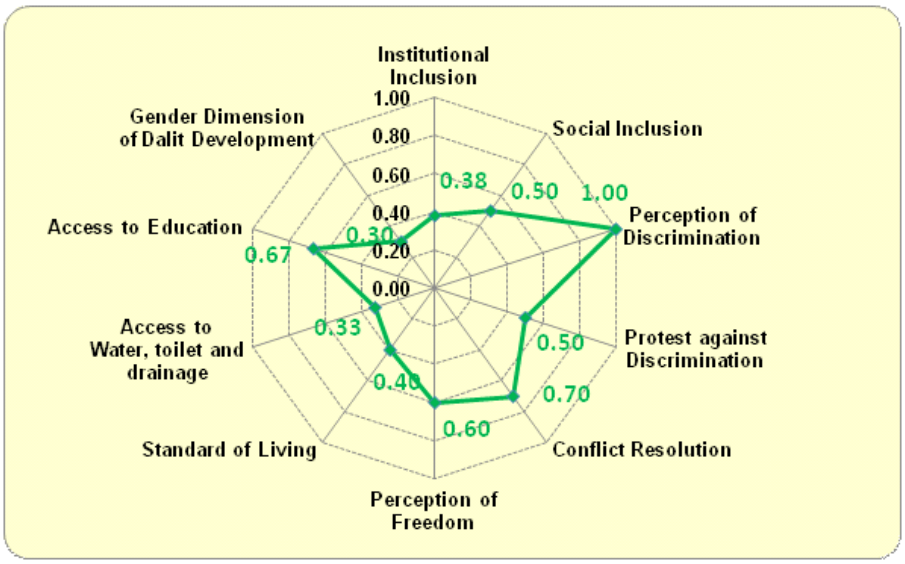
Dalits are at the lowest rung of the social system. They have been deprived of social, economic and political entitlements for a very long period of time. Have the Constitutional provisions and affirmative measures initiated by the governments in the post-independence era, changed their situation noticeably? Of course, the macro picture informs us about the increasing participation of these communities in education, economic and social arenas. Reservations at various levels and in financial allocations have created a space for them in the socio-economic life of the country. But what is the scenario at the ground level? Do non-dalits treat dalits with dignity? Are they given representation in socio-political institutions? Do they have adequate access to economic opportunities?

**Table 9.12: Components of CDDI and their Values, Dharwad District**

| S. No. | Dimension | Index Value |
|---|---|---|
| 1 | Institutional Inclusion | 0.38 |
| 2 | Social Inclusion | 0.50 |
| 3 | Perception of Discrimination | 1.00 |
| 4 | Protest against Discrimination | 0.50 |
| 5 | Conflict Resolution | 0.70 |
| 6 | Perception of Freedom | 0.60 |
| 7 | Standard of Living | 0.40 |
| 8 | Gender Dimension of Dalit Development | 0.30 |
| 9 | Access to Water, toilet and drainage | 0.33 |
| 10 | Access to Education | 0.67 |
| | Total | 5.38 |
| | Composite Dalit Development Index (CDDI) | 0.538 |
| | Dalit Deprivation Index (1-CDDI) | 0.462 |

*Source: Field Survey*

**Figure 9.6: CDDI for Dharwad District**




*Source: Field Survey*

Are they able to utilize services meant for them? What is their standard of living compared to the non-dalits?

Based on the survey of a sample GP in Kalghatgi taluk in Dharwad district; and interaction with PDO, GP members, school head master and health personnel, the following scenario of dalit development is depicted.

A Dalit Household



The institutional inclusion for dalits even today is restricted, as only statutory representation is given to them. As a result, political power sharing, which is the most critical one to command control over resources and finance, is not really coming forth. In order to cover up that, probably, the non-dalits give space to dalits in socio-cultural spheres.

Discrimination being declared illegal, non-dalits seem to try to include dalits wherever activities are visible/measurable. The dalits feel that the kind of discrimination that prevailed few years ago does not prevail now. Further, expansion of education and a higher degree of interaction of every one with the urban centres might also have contributed to reduction of discrimination. Many dalits have been recruited as teachers, doctors and other government servants, who have to be accepted and, often, obeyed.

But the real problem rests with standard of living. For centuries, dalits have been a landless class and they neither had/have the skills nor resources to start non-agricultural ventures like shops, businesses or even tailoring. Hence, they do not enjoy a decent standard of living. Since a certain proportion of government assistance is earmarked for these sections and also because there are few schemes exclusively for them, they have been able to get better houses, electricity connection, roads and drainage and such other facilities. However, health and related services are not adequately provided to them.

As far as education is concerned, there is not much to be discriminated and various kinds of assistance are available to these sections. As a result, dalits are showing better performance now than earlier times.

However, in health, especially, maternal, reproductive and child health, the dalit women are not provided services on par with non-dalit women. This makes the health of the pregnant woman, mother and the child vulnerable.

Thus, statutory minimum representation in politico-economic bodies, symbolic inclusion in socio-cultural events and almost neglect in provision of health services is hampering the human development of dalits.

More significantly, the economic assets are not adequate enough to ensure a higher income and consequently a higher standard of living for these people.

### 9.6.4. Suggestions

If the deprivation of dalits, worked out at 0.468, is to be reduced, following actions need to be initiated:

i. Increase reservation of dalits in local politico-economic institutions;

ii. A Standing Committee specifically to look into the schemes meant for dalits, their implementation and evaluation to be created;

iii. A separate gram sabha for implementing schemes for dalits may also be considered;

iv. A greater number of personnel to work as teachers and local health workers from among the dalits could be appointed, which helps in provision of more and better services to the dalits;

v. Provision of information about schemes, rights and entitlements should be strengthened so that people become aware about them and access benefits from them; and

vi. SHGs and such other institutions, exclusively of dalits, need to be promoted as means of economic and political empowerment.

### 9.7. Concluding Remarks

SCs and STs constitute 14.4 per cent of district's population and 2 per cent of state SC and ST population. Between 2001 and 2011, while SC and ST population increased by 31 per cent, the total population increased by 15 per cent. Hubballi and Dharwad taluks share 68 per cent of SC/ST population in the district.

More than half of their population is concentrated in urban areas. Hubballi, Dharwad and Kalghatgi taluks record higher growth is SC/ST population; growth in all taluks is higher than the general population growth. Sex ratio among SC/STs though unfavourable, is higher than that of the total population. Except Navalgund and Kalghatgi, it has increased in all taluks.

Literacy among SCs is lower than the general literacy and literacy among STs is lower than the literacy among SCs; similarly male literacy rates are higher than female literacy rates. The most critical gap is for females, especially in rural areas. The gaps are declining but still high. Within SC/ST population gender gaps are very wide but have declined during the last ten years.

Enrolment ratios are comparable to the general population and represent the increased awareness for education in all taluks. However, performance in terms of SSLC pass percentage is lower. Performance in Navalgund taluk and Dharwad taluk is lower than in other taluks.

Predominant occupation for SC/STs continues to be agri-related, though it has declined overtime. The traditional households industries of these communities have declined. Access to land is not in tune with the size of the population, average size of holding is 75 per cent of that of general population. Dependence on MGNREGS is not significant, hardly 8 per cent of SC and 2 per cent of ST households worked in the scheme. LOI is very low for STs especially in urban areas, females are at a clear disadvantage than the males. The CDDI is computed at 0.538, deprivation is still high.

Dalit Colony



This recognition of differences among social groups in achieving various dimensions of HD, jeopardised by landlessness, poor housing, poor sanitation, poor drinking water facilities, poor asset holding capacities, etc. shows that the SC/STs are not equal participants in the development process. Therefore, the HD policies should focus on tackling various distortions in the society; and Enhancing capabilities and HD among SC/STs to prepare them to be the equal citizens of the country is of utmost importance.

■■



PDS Shop

# Chapter 10

# GOVERNANCE AND HUMAN DEVELOPMENT



# GOVERNANCE AND HUMAN DEVELOPMENT

## 10.1. Introduction

Human development is a process of enlarging choices and deepening of freedoms enjoyed by people. A preferred way of doing it is to involve people and other stake holders in deciding about the nature and content of development as well as evaluating its outcome. Hence, the way in which development is conceived and implemented matters much. This is an aspect of governance of development. *Governance is broadly defined as the system of values, policies and institutions by which a society organizes collective decision-making and action related to political, economic and socio-cultural and environmental affairs through the interaction of the state, civil society and the private sector.*

Governance comprises the complex mechanisms, processes and institutions through which citizens and groups articulate their interests, mediate their differences and exercise their legal rights and obligations. Many studies indicate that the governance is positively associated with growth and social development.

HD being a people centric process underscores the need for people's involvement in all stages of decision making. It is well recognized that decentralization promotes participatory governance, enables more efficient and accountable delivery of public services in accordance with the preferences of the people, and creates an environment for participatory planning and inclusive growth.

Decentralization, through participatory governance, promotes a sense of ownership and belongingness, transparency and accountability. Decentralization and local governance are increasingly recognized as basic components of democratic governance, since they provide an enabling environment in which decision making and service delivery can be brought closer to the people, especially to the poor. Participatory planning operationalizes the requirements of the people for public services into the design and implementation of policies.

Decentralized decision making contributes to stable and sustained growth of the economy. It contributes to ***good*** governance which enables faster growth, human development and poverty reduction. The fundamental principles of *good* governance include respect for human rights, political openness, participation, tolerance, administrative and bureaucratic capacity and efficiency. It is also generally

Gram Sabha



accepted that good governance entails the creation of effective partnerships to ensure that political, social and economic priorities are based on people's aspirations. Governance is all about creating an 'enabling environment' to share responsibilities, rights and authority for creating a just social and economic order and to ensure that the benefits of growth reach every one. In this chapter, an attempt is made to analyze the governance structure of PRIs in HD perspective.

**Box 10.1: Decentralization Defined**

Decentralization can be defined as the transfer of responsibility for planning, management and resource raising and allocation from the central government and its agencies to the lower levels of government. Decentralization is closely linked to the concept of subsidiarity, which proposes that functions (or tasks) be devolved to the lowest level of social order that is capable of completing them (Stohr, 2001). As the UNDP states: "Decentralizing governance is the restructuring of authority so that there is a system of co-responsibility between institutions of governance at the central, regional and local levels according to the principle of subsidiarity, thus increasing the overall quality and effectiveness of the system of governance, while increasing the authority and capabilities of sub-national levels" (www.geocities.org).

As part of the decentralization process, policy makers and politicians are integrating programmes to address citizen participation, promote advocacy groups, incorporate women and the poor in policy decisions, aid in poverty reduction and environmental initiatives at the local level, and encourage sub-national autonomy and creativity in addressing local needs. While it is empirically difficult to prove the effects of decentralization on human development, there is a multitude of individual examples that help illustrate successful steps forward. Community participation and boosting grass roots development plays a key role in the sustainability of programmes and quality of life improvements. Bringing the stakeholders together to define priorities for projects and programmes increases interest and sense of ownership which in turn promotes sustainability.

## 10.2. Local Governance Structure

India is constituted as a union of thirty states. Each state government has certain powers and responsibilities that are constitutionally mandated through a division of subjects between the center and the states. In particular, implementation of programmes in the social sectors is the responsibility of the state governments, though the center extends financial support to the states in specified areas for specific objectives.

With the 73rd and 74th Constitutional (Amendment) Acts, the panchayats and ULBs have become the third tier of governance after union and state governments, representing the local government institutions. Following the constitutional change, each state enacted its own provisions within the directed framework. Despite the flexibility in the framework and political differences, there is remarkable similarity in the structures enacted. Some common and key features are: a three-tier structure of district, block and village panchayats with the Gram Sabha as foundation; direct and

periodic elections; quotas for scheduled castes (SCs) and scheduled tribes (STs), backward classes and women; delineation of major financial and administrative responsibilities, budget and audit requirements; a supposedly rational basis for resource sharing between the state and panchayats; provision for executive/support staff; a rather strict procedure for dissolution/ suppression of panchayats and mandatory elections within six months of dissolution.

Karnataka too has a 3-tier Rural Local Government System (called Panchayat Raj Institutions – PRIs). These include 30 Zilla Panchayats (ZPs, district level), 176 Taluk Panchayats (TPs, block-level), and 5659 Gram Panchayats (GPs, village level).

India's 73rd Constitutional Amendment (1993) mandates substantial functions to be transferred from the State Government to the PRIs. This three-tier Panchayat system is responsible for implementing various schemes related to poverty alleviation and livelihood security, besides its responsibility to provide a limited range of public goods. However, until recently, their involvement in delivery of such services as health care and education was negligible. Initiatives such as School Development and Monitoring Committee (SDMC), Village Water and Sanitation Committees (VWSC), strengthening of gram sabhas and promoting events such as children's gram sabhas are worth mentioning.

There is also a wider participation of civil society organizations (CSOs), NGOs and private companies which have increased accountability of political institutions and have helped in effective planning and utilization of resources at the local level. Hence, local governance structure is a mix of institutions consisting of political bodies (panchayats), NGOs, advocacy groups and private companies.

### 10.3. Panchayat Raj Institutions: Structure and Process

The present structure of democratic decentralization is as provided in the 73rd and 74th Amendments. The working of the PRIs in Karnataka state is governed by the Karnataka Panchayat Raj (KPR) Act, 1993 that has been modelled on the 73rd Constitutional Amendment. The chief responsibility of the Rural Development and Panchayat Raj (RDPR) department lies in the implementation of the provisions of the KPR Act, 1993. This Act aims at the achievement of the democratic decentralization especially for the rural areas. The Act established a three tier PRIs with zilla panchayat (ZP) at district level, taluk panchayat (TP) at taluk level and gram panchayat (GP) at





Milk Producers' Society

village level. In tune with the provisions of the National Act, the State Act has the following features:

- It established a three tier Panchayati Raj system in the state, based on the population.
- It envisaged elected bodies at all the three levels.
- It provided reservation for one third of the total seats at all levels for persons belonging to the backward classes who had an annual income below specified level.
- Offices of chair persons at all levels were also reserved in favour of scheduled castes, scheduled tribes and backward class.
- Women got not less than one third seats in the reserved and unreserved categories of adhyakshas (presidents) and upadyakshas (vice presidents).
- It provided for reservation of seats in favour of SC and ST in proportion to their population and for reservation of not less than one third of total seats for women at all levels.
- It envisaged the Constitution of a State Election Commission to conduct elections to the panchayats.
- It recommended constitution of State Finance Commission once in every five years to review financial position of panchayats and District Planning Committee in each district.

### 10.3.1. The Three-Tiers of the Panchayati Raj System in Karnataka

#### a) Gram Panchayat (GP)

According to the KPR Act, a GP is constituted for a population between 3000 and 5000. The area covered by a GP included group of villages. There will be one member for every 400 persons. The adhyaksha and upadhyaksha (president and vice president]) are elected from among the elected members. There are three Standing Committees in the gram panchayat, namely: Production Committee; Social Justice Committee; and Amenities Committee

A Secretary or a Panchayat Development Officer (PDO) is appointed by the government as the administrative head of the GP. The main function of the GP is to promote economic and social welfare, education and health in the GP.

#### b) Taluk Panchayat

For each taluk, there shall be a Taluk Panchayat consisting of local representatives from the state legislature and parliament apart from one fifth of the GP presidents in the taluk are chosen by lots every year (in rotation). Members are directly elected from the separate territorial constituencies at the rate of one member for every 10000 population. The elected members of taluk panchayat must choose two members from among themselves to the post of president and vice president. The taluk panchayat has also three Standing

Committees, viz., General Standing Committees; Finance, Audit and Planning Committee; and Social Justice Committee

A Group A officer of the state civil services is the administrative head of the taluk panchayat. They are empowered to supervise the activities of GPs in their jurisdiction.

### c) Zilla Panchayat (ZP)

Each district will have one ZP consisting of members of parliament and the legislature from within the district, the presidents of taluk panchayats in the district and elected members in accordance with the scale of one member for 40,000 of the population. The elected members shall choose two members from amongst them to the post of president and vice president. The ZPs have five Standing Committees, i.e., General Standing Committee; Finance, Audit and Planning Committee; Social Justice Committee; Education and Health Committee; and Agriculture and Industries Committee

A Chief Executive Officer (CEO), not below the rank of Deputy Commissioner is to be the administrative head of the ZP.

### d) Gram Sabha

The gram sabha is a statutory body of a GP. It is obligatory on the part of the GP to convene gram sabha meeting at least once in six months. All the adults who are in the voters list of the village are the members of the gram sabha.

Thus confirming to the mandatory requirement of the 73rd Amendment, Karnataka became the first state to implement the Panchayati Raj Act on the basis of this amendment and holding elections to the panchayat under the Act. Karnataka is one of the few states that have transferred fund, functions and functionaries with respect to 29 subjects (Annexure 10.1) as mentioned in the 73rd Amendment.

It has given an opportunity to large number of people at the grass root level to participate in local administration. A substantial number of SC, ST and OBC representatives got an opportunity to actively involve themselves in local administration, which was otherwise a domain of upper castes and classes. Significant developments have taken place in the representation of women too. Participation of women has gone up sharply at all levels. Mandating reservation for women in membership as well in the position of chairpersons of panchayats at all three levels has given an opportunity for women to take the position of leadership. Today, rural women are able to participate in the decision making process. The 73rd amendment brought a new perspective to decentralization and political empowerment of women.

## 10.3.2. Functioning of Panchayats

The predominant function of PRIs is to engage in local development planning, participation and resource mobilization. The PRIs are

Sanitation in a village



responsible, among other things, for development planning at the district, taluk and village level. This involves identification of local needs and resources for formulating local development projects, determining resource allocation priorities and locating projects within the integrated area development framework.

The *Gram Sabha* prepares and promotes village development schemes during its open meetings, such as for school facilities, drinking water supply, a primary health centre, veterinary dispensary or a market link road. The demands are considered by the Gram Panchayat (GP), which prepares a GP sub-plan to accommodate the needs of individual villages as far as possible. The GP plans are incorporated into the Taluka Panchayat (TP) plans, which form part of the Zilla Panchayat (ZP) Plan. This process is designed to ensure that every local aspiration is taken note of. Information on the number of PRIs is furnished in Table 10.1.

There are 127 GPs spread over the five taluks, with highest and lowest number being in Dharwad and Hubballi taluks, respectively. The population served by each GP is lower in the district compared to the state. Across taluks, only Hubballi and Kalghatgi taluks report higher population per panchayat than the state figure. With the process of reorganization of panchayats under progress, this may undergo a change and lesser number of people will be served by each panchayat. This will help in making the panchayats still more effective.

### 10.3.3. ZP Dharwad

Dharwad ZP is a three - tier Panchayat raj system with elected bodies at the Grama, Taluka and District levels constituted as per the 73rd amendment to the constitution for greater participation of the people and more effective implementation of rural development programs (and to function as units of local self government). The ZP structure and activities are categorised into two important elements.

**Table 10.1: Features of PRIs in Karnataka State and Dharwad District**

| Taluk | Rural Population | Number of Panchayats | | | Average population per Panchayat | | |
|---|---|---|---|---|---|---|---|
| | | District | Intermediate | Village | District | Intermediate | Village |
| Dharwad | 232765 | - | 1 | 37 | - | - | 6291 |
| Hubballi | 142807 | - | 1 | 19 | - | - | 7516 |
| Kalghatgi | 137742 | - | 1 | 27 | - | - | 5102 |
| Kundgol | 146842 | - | 1 | 22 | - | - | 6675 |
| Navalgund | 137328 | - | 1 | 22 | - | - | 6242 |
| District | 797484 | 1 | 5 | 127 | 797484 | 159497 | 6279 |
| Karnataka | 37469335 | 30 | 176 | 5652 | 1248978 | 212894 | 6629 |

*Source: ZP, Dharwad*

i) **The Political Structure** - Dharwad ZP is an elected body constituted of the following members:

1. 22 Members are elected from geographically demarcated constituencies from within the rural areas of the district.
2. 2 Members of Parliament of the district.
3. Members of State Legislative Assembly and State Legislative Council for the district.
4. The Adhyakshas of five Taluk Panchayats of the district.

Adhyaksha and Upadhyaksha are elected from the directly elected members of the ZP.

**Standing Committees**: To facilitate greater discussion in the functioning of ZP, 5 standing committees have been formed. Each standing committee consists of ZP members not exceeding seven in number including the chairman, who are elected by the ZP from among the elected members.
The term of office for Adhyaksha, Upadhyaksha and Standing committee is 20 months. The term of elected members is 5 years.

ii) **The Administrative Structure -** The CEO is the designated head of department for all the department offices within the ZP. He is assisted in the discharge of his duties by Senior Officers in the ZP, viz., **Deputy Secretary, Chief Planning Officer and Chief Accounts Officer.**

The work of Zilla Panchayat is divided into following five sections:

**1. Development Section**: Headed by Deputy Secretary, This section is concerned with execution of all rural development schemes, water supply schemes, Minor irrigation works, road works and other developmental works.

**2. Administration Section**: Headed by Deputy Secretary, This section is concerned with the establishment issues and general administration of all the departments of ZP.

**3. Planning Section**: Headed by Chief Planning Officer, This section looks after formulation of Draft Annual Plan, formulation of action plan for different development schemes and monitoring and evaluation of schemes.

**4. Accounts Section**: Headed by Chief Accounts Officer, This section is responsible for receipts and releases of funds regarding all departments and various development schemes. Also this section is involved in taking up audit of all the departments coming under ZP.

**5. Council Section**: Headed by Deputy Secretary, This section is concerned with recording the deliberations of ZP and various standing committees, it also follows up on various decisions taken therein and other issues regarding the ZP members.



### 10.3.4. Expenditure for Human Development

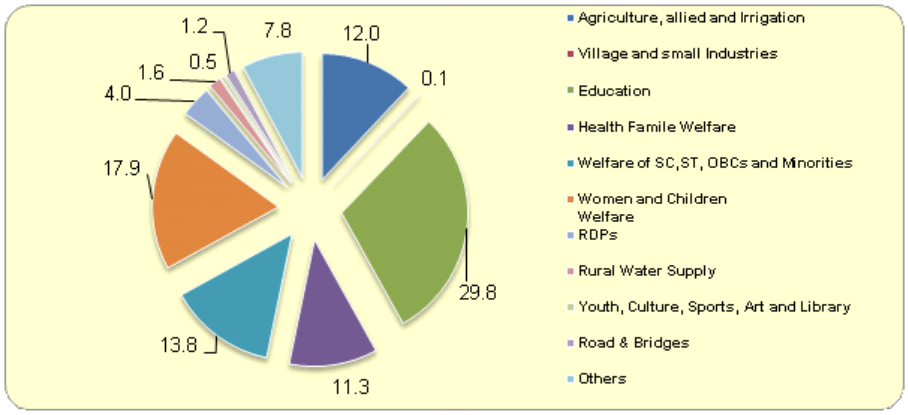
Adoption of human rights paradigm considers basic HD services as

citizen's right and it is the responsibility of the state to ensure the availability of such services. UNDP (1991) suggested four ratios: a) Public Expenditure Ratio (PER): % of NI that goes into PE; b) Social Allocation Ratio (SAR): % PE earmarked for social services; c) Social Priority Ratio (SPR): % of social expenditure devoted to human priority concerns; d) Human Expenditure Ratio (HER): % of NI devoted to human priority concerns - HER is the product of the first three ratios (See Annexure 10.3).

The amount of expenditure incurred on HD concerns is one such commitment on the part of the governments. The expenditure of ZP in the year 2011-12 is estimated at Rs.12,560.67 lakhs, which amounts to hardly 1.41 per cent of the district's GDDP. This is the public expenditure ratio.

However, given the narrow definition of expenditure adopted here this ratio need to be assigned too much significance. But one can definitely say that given the expenditure incurred at other higher levels, the expenditure incurred by ZP is definitely on the lesser side. Of course, if the expenditure at all three tiers is included, the ratio is sure to rise. The purpose-wise classification of Dharwad ZP is depicted in Figure 10.1.

**Figure 10.1: Purpose-wise classification of ZP Expenditure in Dharwad, 2011-12 (%)**




*Source: DSO, Dharwad*

The expenditure at ZP level the expenditure is quite skewed with 30 per cent being spent on education; 18 per cent on women and child development; 14 per cent on welfare of SC, ST, OBC and minority communities; 12 per cent on agriculture, allied activities and irrigation; 11 per cent on health. Hence, the expenditure is spread out on various activities.

Out of this expenditure, that for social services and human development concerns is Rs. 9588.49 lakhs, which accounts for 76 per cent of total expenditure. This is the social allocation ratio. If we consider those items of expenditure which improve the human potentiality and which have significant impact on HD attainments, the expenditure comes out to be Rs. 3823.84 or 30.4 per cent. This is the Social Priority Ratio Hence, the expenditure, though low is attuned towards human development.

## 10.4. Urban Local Bodies: Structure, Issues and Processes

The 74th Amendment to the Constitution extended local governance to urban areas by

setting up urban local self governing institutions or urban local bodies (ULBs). The ULBs, unlike the PRIs, exist in a single-tier structure. The ULBs are also substantially under the State Government's control. Two main statutes govern the functioning of ULBs: the CCs are governed by the Karnataka Municipal Corporations Act, 1976 (KMC Act), and the other ULBs by the Karnataka Municipalities Act, 1964 (KM Act). Each ULB has a *'Council'* that is comprised of the ULB's own public representatives (mostly elected by its citizens, some nominated).

The *Council* is a policy-making and oversight body of the ULB. The State Government has substantial powers over the functioning of the ULBs, and also has a major policy-making and oversight role. The Urban Development Department of the State Government administers the State Government's role. A Directorate of Municipal Administration within the UDD directly oversees the ULBs other than the 6 City Corporations. The Executive/Management of each ULB, headed by a *Commissioner/ Chief Officer*, manages the various activities of the ULB. The *Commissioner/ Chief Officer* is appointed by the State Government. The Executive reports both to the ULBs' public representatives and to the State Government.

Like PRIs, the Constitution mandates transfer of 18 activities to the ULBs (Annexure 10.2). Dharwad district has 6 ULBs as follows (Table 10.2):

**Table 10.2: Type and Number of ULBs in Dharwad District**

| Type | Number | Name |
|---|---|---|
| Municipal Corporation | 1 | Hubballi Dharwad Municipal Corporation |
| Town Municipal Committee | 2 | Annigeri and Navalgund |
| Town Panchayats | 3 | Alnavar, Kalghatgi and Kundgol |

## 10.5. Improving Service Delivery Mechanisms: *e* – Initiatives

The main aim of creating PRIs is to plan according to the needs of people by involving them in planning, implementation, monitoring and evaluation process. Obviously, it goes without saying that the success of these organizations rests on how well the programmes are designed and implemented and what processes are adopted in delivery of services to the people. Since not many powers, especially, raising of finances, are given to the panchayats, generally their effectiveness is still not felt. However, few initiatives are taken up by the government and the ZP itself to adopt some good practices in training of staff, educating the clientele and making the representatives more accountable. This section summarizes few such initiatives adopted in Dharwad district in governance.

HDMC Office



Realizing the transformative potential of ICT, the Government of India and various state governments have initiated the process of applying ICT measures to reform governance for improving the delivery of public services through greater transparency and

***M One: Governance at Finger Tip***

*M One is designed as an integrated mobile phone platform, to be used by all citizens for providing a platform for m-governance in the State. President Pranab Mukherjee launched the Karnataka Mobile One App (M One app) on 8 December 2014 in Bengaluru. The app is first such initiative of India. The M One app is expected to provide more than 4000 services, including 637 government services and 3644 private services to the citizens. Citizens will be able to pay electricity bills, book train and bus tickets, recharge their mobile phones, receive traffic updates, track income tax refund status, book cabs, and much more through the M One app. Citizens can also keep a track of all transactions processed through this platform, complete with bill date, payment mode, bill number and many more services. It has been commented that the Karnataka Mobile One app is a pioneering effort to integrate mobile enabled services delivery system that signals a new era in Governance. This will improve delivery system and facilitate prompt redressal of grievances.*

accountability. The notion of e-governance is picking up as it confers advantages such as: efficient public service delivery; effective monitoring development programmes; better financial management; facilitating planning at the grassroots level; real-time information dissemination; realizing people's participation; and capacity to address new development challenges. Some of the elements of good governance, viz., rule of law, accountability, transparency, participation and people's control can be achieved through it. E-government can facilitate government responsiveness to citizen needs and citizen participation in policy analysis and design.

The decentralized governance seeks to achieve objectives such as efficiency, transparency, accountability, responsibility and participation, social equity and gender equality. The aim of e-governance is to enhance the above mentioned objectives by not only helping service delivery of the Panchayat but also by influencing all the spheres of activities of the Panchayats. Hence the effect of e-governance could be seen on the basis of supporting of e-governance for attaining the above said objective in a time bound manner. E-governance has become a means to achieve the goal of 'Good governance'. Therefore, e-governance and decentralization both are integral parts of the current governance paradigm.

In this background, initiatives have been taken by many state governments to set up e-panchayats to facilitate the development process and provide easy access to information to citizens. Karnataka is a pioneering state to have set up panchayat portal to provide information regarding development schemes such as National Rural Employment Guarantee Act, organizational/ departmental set up, developmental policies, annual reports, notification, evaluation reports of development programmes, status of development schemes, revenues etc. A very important feature of the portal is that it gives information in Kannada language about issues concerning the local people. The portal also acts as a platform for users to know whom they have to approach for the processing of their applications and resolution of grievances. The portals are intra-linked with other state government departments so that it is more service oriented. Few of the initiatives for 24*7 governance are:

i. Each officer issued a designated SIM and a predetermined amount of talk time is also provided for continuous availability. The phone is not allowed to be switched off at any moment.
ii. Each Panchayat is given computers with internet facility along with a trained computer operator;
iii. The government designs the software, trains the personnel and seeks to transact online for

data dissemination and complying to its various queries and returns.

iv. The government also regularly arranges for training of various functionaries on handling of computers and other electronic devices;

v. GPS based monitoring is adopted to review the stages of completion of housing projects for scheduling release of financial assistance;

vi. Satellite based training and video conferencing are arranged on important issues for higher level officers to enable them to monitor and implement the schemes in a better way;

vii. The citizens are also allowed to access the information online without any restriction;

viii. Many departments have their own MIS under various programmes like the DISE in Education Department, HMIS in health Department, HRMS in DPAR, etc which have been functioning quite satisfactorily and much of this information system is linked to the internet;

ix. The government has set up Atlji Janasnehi Kendras (earlier Nemmadi Kendras) to provide over the counter services for issue and delivery of important documents like birth and death certificates, submit applications for various government schemes, etc. A total of 36 services are provided by these Kendras;

x. Some meetings (allotment of houses, for e.g.) of the gram sabha are video recorded and proceedings immediately uploaded so that there is no scope for any modification later on;

**xi. State Panchayat Portal**: The website of the Rural Development and Panchayat Raj (RDPR) contains link to among other things to important ICT applications like:

MGNREGA-Karnataka; Panchatantra; Gandhi Sakshi Kayaka; e-swathu; Panchamitra; PlanPlus; Local Government Directory; Area Profiler; ActionSoft; National Panchayat Portal

**xii. Panchatantra**: Pancha Tantra Online System is an ICT-based innovation aimed at improving the functioning of gram panchayats in the state through an automated process of accounting and budgeting of rural expenditures. It is a web-based application to assist gram panchayats in fulfilling the basic requirements of a Double Entry Accounting System. It has enabled all gram panchayats in Karnataka to enter and monitor all activities at the village level in a more efficient, accountable and transparent way. The Pancha Tantra system has several unique built in features that make the application user friendly and citizen centric. Moreover, it ensures effective monitoring of gram panchayats through a workflow system that ensures all the procedures and processes prescribed by the system are

***Sakala: The Karnataka Guarantee of Services to Citizens Act, 2011***

*In order to bring transparency in administration, the Government of Karnataka has launched the ambitious* ***'Sakala' by enacting the Karnataka Guarantee of Services to Citizens Act, 2011. The Programme has come into effect from*** *1 March 2012. The Act ensures that citizens are provided basic services from the government like Driving License, Birth Certificates, Land Records, etc within a stipulated time and officers are made accountable to ensure proper delivery. This is not a free service and citizens are required to pay the required fees to obtain the same, but you are Guaranteed to get the Service otherwise the Government will Pay a fine to the Citizen and also take to task the erring official. As many 64 services are covered under the ambit of the Act.*

fulfilled in a timely and transparent manner. The information generated by the system can be accessed by the public and the government in real time. It is also used as a means for real time monitoring of implementation of various schemes and also evaluation of the overall monitoring of GPs. Panchatantra has active links to all major activities undertaken at the GP level and contemplates regular updating of information GP wise.

**xiii. Panchamitra**: Panchamitra is another web application that gives detailed information on all aspects of functioning of a GP, ward wise. It has links for schemes in operation in the GP, development works being undertaken, samanya mahiti of the villages, MGNREGS, meetings and proceedings, tax collection status, tenders, applications, RTI, circulars and monthly and annual reports.

All these initiatives are directed towards making panchayat administration more dynamic, transparent, accountable and time bound. With all information accessible to everyone, the selection of beneficiaries and implementation of schemes is made more responsive to the needs of the people. This definitely empowers the people to participate in decision making as well availing the services in desired manner.

In the same vein, for the ULBs also a number of initiatives are under implementation. Some of them are:

- Aasthi : GIS-based Property Tax Information system (PTIS ): Assessment of property and creation of property records
- Public Grievances and Redressal (PGR)
- Birth and Death Registration and Certification (BandD)
- Fund Based Double Entry Accrual Accounting System (FBDEAAS)
- ULB websites
- Karnataka Municipal Data Society® (KMDS) was set up with an intention of managing e-governance initiatives of the Urban Local Bodies, ULBs. The prominent e-governance applications are:

  - Service Level Benchmarking – Government of India, BBMP, Karnataka.
  - Asha Kirana Mahithi – Slum Survey (RAY).
  - Namma Mane (Interest Subsidy Scheme for Housing Urban Poor (ISHUP)
  - Monthly Information Booklet
  - Personnel Information System
  - Public Disclosure Law
  - Municipal Information System
  - Urban Development Authority Computerization

Locally, HDMC has initiated regionally located kiosks called as *Hubballi-Dharwad One* through which citizens can pay their bills for various government services, make statutory payments and recharge their cell phones.

Hence, making information available and eliciting feedback from stakeholders is an important action in deepening democracy which has a significant impact on human development outcomes. In fact, saving in resources and time, on the hand, and reduction in corruption, on the other, also contribute to HD outcomes. The saved resources could be spent on furthering HD itself.

### 10.5.1. Improving Service Delivery Mechanisms: Capacity Building and Good Governance Practices - The UN Women Programme for *"Promoting women's political Leadership and Gender and Gender Governance in India and South Asia*."

In collaboration with Ministry of Panchayat Raj (MOPR) Govt. of India, UN WOMEN New Delhi, and Rural Development and Panchayat Raj Department, Govt of Karnataka, the UN WOMEN program was initiated in the district from April 2012 in selected 100 GPs. The main aim of the program is to strengthen and enhance political participation of women in local PRIs. The main activities undertaken in the project are:

1. Sensitization workshop for District and Taluk level functionaries
2. Training for about 525 Gram Panchayat's Elected Women Representatives (EWRs) on all gender related issues
3. Conduct of Gram Sabha/Mahila Sabha/Ward Sabha
4. Exposure visits for elected women representatives
5. Orientation on the UNW Project to PDOs
6. Other Activities: Around 2500 women from self-help groups, 65 EWRs and 32 SDMC members were sensitized on the UNW project. 60 adolescent girls were assisted in obtaining skill development training and placement in TATA Motors corporate sector at Dharwad.

**Outcome of the Project:**

Over a period of time, the program has reached out to nearly 50,000 benfeficiaries. The EWRs of GPs are motivated to participate actively in ward and Gram Sabhas and also encouraged to become more vocal in panchayats. This has helped them to assert themselves on a variety of issues related to women such as mobilization of women at Gram Sabhas, empowering women to raise issues at Gram Sabhas pertaining to their development, finding solutions for their concerns, pertaining domestic violence on women, also ensuring the implementation of gender

budget to bring gender equality and overall development and planning that is gender sensitive. A few of the major achievements are:

- Enhanced self-esteem and increased participation of women PRI members in the Panchayat meetings.
- Women understand the larger developmental issues and are now raising voices on issues like discrepancy in BPL cards, sanitation & hygiene, implementation of govt. schemes, functioning of AWW
- Playing facilitative role in Gram Panchayat and demanding entitlements
- Increase in the no. of women representatives taking up gender concerns on the agenda of Gram Panchayat
- At least 50 % EWRs from the concerned GPs have enhanced their capacities to mobilize women in the community and act as vibrant gram Sabha members.
- Village development plans are inclusive of women's needs and recognizes the issues pertaining to marginalized women
- Gram Sabha has initiated special working group to discuss on women's issues in few GPs
- Women representatives are confident to get support from govt. officials and their male counterparts in handling women's issues.
- Improved Public Distribution System through monitoring and intervention of EWRs.
- Decreased incidences of Violence against Women through interventions by EWRs in Gram Panchayats.
- Strengthened Panchayats through increased participation of citizens in Gram Sabhas.
- Enhanced Awareness on Social Audit and RTI

However, there are challenges like the non-cooperation and insensitiveness from the Officials in some of the blocks; establishing more synergy with government machinery for follow-up actions; caste dynamics as evident in discriminatory practices resulting in denial of dignity and self-respect of elected women from marginalized groups; and lack of family support for residential trainings and travel outside the village and Panchayat.

### 10.6. Role of NGOs and Other Voluntary Groups

Governance involves seeking participation of various stakeholders in the implementation and evaluation of government schemes. In this regard, the non-government organizations (NGOs) can complement the efforts of the government. Dharwad district has a long tradition of civil service organizations and voluntary agencies working for betterment of different sections of the society. They work in tandem with the government machinery in identification of beneficiaries under various schemes, preparation of project proposals, monitoring and

implementation of schemes, evaluation of outcomes and capacity building for improving the quality of development. In this section a summary of activities of few of the prominent NGOs working in Dharwad district is provided. Since they are working in diverse fields of activities, they are classified based on the specific problem they handle and accordingly presented.

### 10.6.1. NGOs in Education and Youth Development

#### *1. Vidya Poshak: Empowering Educational Community*

Vidya Poshak was started in 2001 at Dharwad with the aim of supporting financially challenged bright students. It has many programmes in its fold like:

**A. Nurture Merit Program:** This program includes financial assistance, library/book bank facilities and residential bridge camp. Under the programme, more than 12,000 students have been assisted and the progress of each student is closely monitored throughout the support period. One Central Library, 5 branches and 62 rural Book Bank centers are catering to the students. So far more than 77,000 books have been given to 20,000 students under this program. Under the residential bridge camp program more than 3800 students have been trained through 82 camps.

**B. The Graduate Finishing School (GFS):** GFS aims to give graduates from economically disadvantaged backgrounds the life skills, computer knowledge, career guidance, soft skills and English skills they need to successfully find meaningful employment. More than 1000 students have been trained and placed maintaining consistently 100% placement.

**C. Centre For Development of Soft Skills (C-DOSS):** CDOSS has trained more than 57,000 students, 4366 Teachers and 4734 Employees and parents from more than 300 educational institutes in soft skills.

Till March 2012, 2623 students have settled through gainful employment and brought their families out the clutches of economic backwardness; 70,000 students and 4,866 teachers and 4,734 employees were trained through different training program and more than 20,000 students have been assisted with 77,000 books. Obviously, Vidya Poshak has won national and international awards and honors for its activities.

#### 2. Deshpande Foundation

Deshpande Foundation operates at Hubballi and aims at developing and promoting entrepreneurship, innovation and sustainability. It engages in training the would-be entrepreneurs and even arranges for grants for further capacity building. Its focus is on training the youth who could set up and manage social enterprises; and on scalable social development

models. It has so far trained more than a million families in the Northern Karnataka. The annual event named the "Development Dialogue" attracts luminaries and experts who lay down the map for sustainable future of grass roots level development.

### 10.6.2. NGOs in Health

#### Family Planning Association of India (FPAI): Ensuring Better Family Health in Rural Areas

Since 1971, the FPAI has been working in Dharwad, North Karnataka, to increase awareness among marginalised and vulnerable populations about family planning, sexual and reproductive health, HIV/AIDS and sexuality. Taking healthcare to the doorstep of its people, the organisation reaches out through its Rural Reproductive Health Centres (RRHCs), weekly health camps, door-to-door counselling and satellite clinics, providing over 285 essential family healthcare services in the most remote corners of rural Karnataka.

It conducts programs like health check up camps, immunization of mother and the child, nutrition care to mother and the child, counseling to couples and awareness campaigns at schools. The activities of the FPAI are funded by Deshpande Foundation, Gram Panchayat, the DHO. The organization has been doing commendable service in the field of health education, awareness about birth spacing and limiting mechanisms, STDs/RTIs, HIV/AIDS, Adolescent health mainly covering the young and newly married couples. Selective medical termination of pregnancy (MTP) is also conducted in a safe manner. FPAI supports education-cum motivational efforts with quality family planning and mother and child health in the region; organizes conferences, seminars and workshops to widen community involvement; promotes population and family life education to help young develop responsible attitude.

The FPAI centre at Dharwad provides medicines at a 10% discount over retail price. The centre has two comprehensive ante-natal care packages comprising nutrition, ante-natal checkups and other services to see women through nine months of pregnancy at a marginal cost of Rs. 600 and Rs. 1,000. Thus quality medical care is assured at affordable prices. In order to help the poorer clientele, FPAI ensures guaranteed total care within a day for all common cases. In situations where more sophisticated equipment, hospitalization or urgent medical attention is required, FPAI has established strong partnerships with surrounding public healthcare institutions, hospitals and nursing homes. Patients referred by FPAI get a 30% concessional rate at over 14 partner healthcare institutions in Dharwad and Hubballi.

For scaling up of its activities, based on the idea of "community-based social marketing", the FPAI has partnered with ASHA workers who had earned the trust of the community. This has seen a 46% increase in clientele and 26% increase in revenue over the last three years. FPAI has also started reaching its services to marginalised sections that fall through the cracks of regular healthcare. The clinic has tied up with grassroot organisations working with HIV/AIDS patients, sex workers and other high-risk populations to bring them in to the drop-in centre. Anganwadi centres and Gram Sabha committees have come forward to support awareness building among women in the village through meetings held thrice every month and house visits that have a greater impact. FPAI's mission to bring affordable family health is exemplified by the fact that out of the entire population in Dharwad that accessed reproductive and family healthcare, 80% of them visited FPAI clinics.

To involve men and encourage them to participate in RCH activities also FPAI has taken lot of initiatives. FPAI runs what is called a 'Service Education Training Unit' (SETU) exclusively for working men in the evenings. A few highlights of the operations of FPAI are:

- 20% of all sterilization procedures in Hubballi/Dharwad is done by FPAI staff, about 2000 every month
- FPAI offers health care services at 30% of what it would cost at a private centre
- 50% of patients dropping into an FPAI centre today are men
- 60 patients walk in every day into FPAI centres and receive complete care from diagnosis to procuring medicines on the same day

### 10.6.3. NGOs in Gender Development and Women Empowerment

#### 1. Sadhana

Sadhana is an NGO that has been working with rural women, children dalits and other minority groups with issues concerning empowerment (financial, social, and emotional), human rights awareness, campaigns, advocacy, and rehabilitation/short stay homes for women etc. Counselling centres for women and children to address their family and social problems were also set up by Sadhana. It has been involved as a resource organization with UAS, Dharwad for the last 9 years. During this period, Sadhana in association with UAS Dharwad, executed various programs dealing with sustainable agriculture, environmental protection through farmer-centric learning process, farmer field schools, participatory technology development and eco-friendly agricultural practices.

#### 2. AWAKE – Association of Women Entrepreneurs of Karnataka

AWAKE has been working towards ***'Empowerment of women***

***through entrepreneurship development to improve their economic condition'.*** Its main purpose is to promote entrepreneurship among women as a means to achieve self reliance and socio-economic independence. It provides support and guidance to aspiring women from rural, urban, national and international arenas to be successful entrepreneurs, irrespective of their age, academic, social, economic background. AWAKE's services are extended to women Self Help Groups (SHGs), NGOs and other development agencies engaged in Income Generation Activities and Entrepreneurship Development. The organization comprises of women entrepreneurs from various sectors as its members. Members of AWAKE contribute their time and expertise to support women entrepreneurs, based on the approach ***'Entrepreneur guiding Entrepreneur'***.

It is engaged in activities like entrepreneurship development involving awareness programs, business counseling, trainings, skill development, mentoring, business incubation, information sharing and networking, marketing assistance, credit referral and policy advocacy. AWAKE collaborates as a resource organization in institutional competence building, training, policy making and enabling technology transfers for state, national and international agencies. AWAKE has built up a strong support network with Government, non-government, corporate, developmental agencies, funding and finance agencies, working with them to provide the expertise in entrepreneurship development for both rural and urban women. AWAKE is striving to foster an entrepreneurial culture in women such that their contribution to the global economy is recognized.

### 10.6.4. NGOs in Child Development Karnataka Integrated Development Services (KIDS)

KIDS, Dharwad is a nonprofit and voluntary Trust working for the overall development of women and children in urban and rural areas of Dharwad district since 1994. KIDS has so far successfully implemented 11 projects and currently it is implementing six projects in the district. KIDS has played a major role in the lives of underprivileged women and children. The organization, at present, has been working in 75 villages spread across the district. Residential bridge camps, SHGs, children's groups, and community groups in the district are the highlights of its decadal presence. Being part of various state and national networks, KIDS has established its advocacy role on the issues related to child rights. It has been recognized by the government

departments as resource centre in the issues of women and children.

By targetting poor rural women, out of school children, child laborers, unemployed youths, victims of child marriage, street children, HIV/AIDS infected children and children in difficult circumstances KIDS is performing a yeomen service in human development of the district. The approach of the NGO is more humane as it engages in: supporting self – help programs which involve people and communities in their own development; helping those it serves to restore and preserve their dignity and to realize their potential; and collaborating with non-sectarian persons and groups of goodwill in programs and projects which contribute to a more equitable society helping to educate the people of the district to fulfill their moral responsibilities in alleviating human suffering, removing its causes and promoting social justice.

### 10.6.5. NGOs in Integrated Rural Development

#### 1. Shri Kshetra Dharmasthala Rural Development Programme (SKDRDP)

SKDRDP is an NGO set up under the aegis of Shri Dharmasthala Manjunatha swamy trust headed by Shri Veerendra Heggade. It aims at integrated development of rural areas encompassing natural resource development, capacity building, community mobilization, women empowerment, organic and modern farming practices, promotion of allied and non-farm activities, health insurance, etc. It has branches all over Karnataka including Dharwad. SHG formation, financial inclusion and all aspects of rural development activities are undertaken by the NGO. It also introduces and practices innovative activities, of which one is the bank on wheels and providing handheld devices to record the transaction in the bank. By engaging in resource development activities like water conservation, innovative practices for agricultural development, capacity building, marketing of members' produce under a common brand name called 'siri', women empowerment, health and education, the NGO has contributed a lot in human development of the people in the district.

#### 2. BAIF Institute of Rural Development (BIRD-K)

Though based in Pune, BIRD-K has been operating in Karnataka for a long period of time and quite extensively as well. Its focus is on enhancing sustainable livelihoods and integrated approach to farming. The important activities focused by the NGO are: Livestock development through livestock breeding programme and Ksheeradhara project; Tree based farming (TBF) and Digital Green Project; Farm forestry through Samrudhi Project; Organic farming;

Watershed development ; Health and sanitation: Conduct of health camps alternative medicine camps; support for construct improved chullas, clean kitchen and adoption of kitchen herbal gardens in their backyard; Training, awareness and exposure: Persons including the project participants, NGO personnel and officials from government department, people from farmers institutions are regularly trained and involved in exposure activities; Special SGSY Project; and MGNREGA project

It has implemented a number of programmes in the Surshettikoppa Cluster in Kalghatgi taluk under the "Transfer of Technology" project and has achieved significant results. An integrated approach to farming has been adopted. With programmes like resource development and conservation, tree farming, livestock rearing, organic practices, community mobilization and participation, the NGO has been able to transform a erstwhile drought area into a prosperous one. It has also adopted a participative approach for sustenance of the activities after the project period is over. Few of the innovative measures for participation are: Shramadan; Hasiru Habba; Mass Marriages; Annual meets; Grama Chethana (Rural Rejuvenation Centre); Marketing study; and Social lending.

### 3. India Development Society (IDS)

Working since 1979, the mandate of IDS is to support small, marginal farmers, artisans and labourers with special emphasis on scheduled castes and women in villages of Dharwad and Uttara Kannada districts. It supports small grassroots-development projects in different areas (like income generation, education, research, environment and sensitization), emphasizes self-reliance; organises activities through a system of self-help groups (sanghas); supports initiatives with in-depth training in human health, animal health, production, agriculture; also offers training programmes on income generation, management of sanghas, leadership, legal rights, Panchayati Raj; runs integrated wasteland development programme; gives seed money to organisations that do not get funding from any other source; forms village forest committees to jointly manage the forest areas; offers training to NGOs on how to facilitate Joint Forestry Planning Management (JFPM).

Short-term projects for promotion of health, nutrition and education of 200 tribal and rural children; manages 40 new anganwadis opened by the government. 165 sanghas have been formed, of which some are assisted by NABARD's self-help group loan scheme; and eight Village Forest Committees are formed, of which, one is an all-women group.

### 4. Society for Community Participation and Empowerment (SCOPE)

SCOPE is an NGO set up in Dharwad itself. It is also involved

in initiating holistic and integrated development of the villages. The focus is implementing tank rehabilitation projects and such other activities.

### 5. Bhageerath

Bhageerath addresses issues of water, sanitation, health, hygiene and environmental protection. In 2008, Bhageerath-Dharwad began implementing the Deshpande Foundation funded program, "Creating Model Gram Panchayats for Total Sanitation." The project uses community led total sanitation (CLTS) methods to address sanitation problems in ten Dharwad gram panchayats (GPs). This case study highlights Bhageerath's work and the challenges the organization faces as it scales the program from three to eight GPs over the next year. Bhageerath has also co-sponsored the low cost sanitary pad manufacturing unit at Shivalli in Dharwad taluk.

### 6. Janaspandana

Janaspandana has conducted legal aid camps and animal health check up camps conducted at Dharwad. The NGO has also sponsored training programmes like Vermicompost preparation, motor rewinding, tailoring, bag making. It has confined its area of operation to Kalghatgi taluk.

### 7. Swami Vivekananada Youth Movement (SVYM)

Project YES (Youth, education, and Sanitation) was started in November 2008 with the objectives of driving rural development and increasing community awareness through youth – led- initiatives. The project is supported by the Deshpande Foundation. The project is currently in the completion of its first year and has been conceived as a five-year project. Its implementation is broken into three (3) phases – phase I involves 2 years of direct intervention in Dharwad villages to actively promote hygiene- and education-related practices; phase II will gradually scale up the intervention activities of phase I into Navalgund, Kalghatagi, Hubballi, and Kundgol blocks, while beginning the process of phasing out those in the villages of Dharwad. The final 6 months (phase III), in line with the SVYM goal to develop self-reliant communities and organizations, will begin the withdrawal phase of training and shifting the responsibilities of the project from SVYM over to the community itself, partner NGO's and youth volunteers.

Hence, these NGOs have not only their own mandate, but they have networked with government and similar other organizations and delivering services in an effective manner. Especially, the activities in resource development and conservation, education and capacity building, promoting health and sanitation, encouraging non-farm activities and expanding the market base for the rural products are some of the vital activities

National Award for Yadwad GP



through which the people's incomes and livelihood are being supported. Above all, the sense of commitment and participation evinced by these NGOs is going to make the interventions sustainable. This is vital to promotion of HD outcomes in the district. Some of the good practices to be replicated are the success of RRHC of FPAI, empowering educated youth by Vidya Poshak, social entrepreneurship promotion by Deshpande Foundation and drought proofing by BAIF.

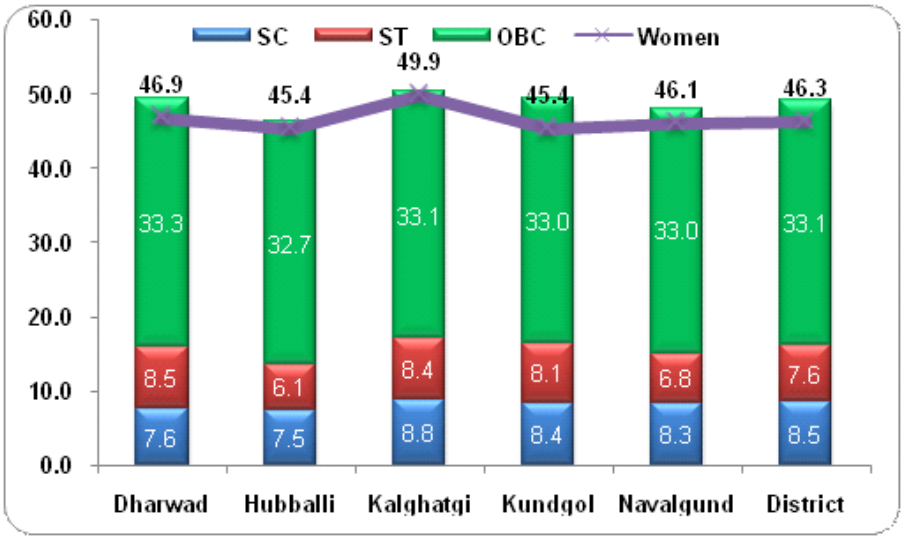
## 10.7. Representation of Women and Marginalized Sections of Society in Governance

HD is about creating opportunities to everyone all in spheres. Since governance involves decision making and implementing it, all sections of people should be permitted to take part. The Constitution provides reservations for different sections, especially women, SCs and STs. But the issue is whether they are restricted to the statutory minimum or are they given additional space and scope. Figure 10.2 depicts the proportion of representation in various elected bodies in the PRIs in Dharwad district. Since none of the assembly and parliamentary constituencies is reserved for these sections, there is no representation from these sections from Dharwad district. Smt. Seema Masuti was the only women to be elected as MLA in the previous assembly.

Figure 10.2 presents information on participation of women, SC, ST and OBC representatives in various political institutions in the district.

The figure shows that the representation given to these sections was at the most up to the statutory requirement. For the district as a whole, 46 per cent of the members were women, 8.5 per cent belonged to SC and 7.6 to ST communities. That is together, SC and ST communities shared 16.1 per cent of members. OBC representation was exactly what has been provided for in the Act. Representation of these categories was the highest in Kalghatgi taluk and lowest in Hubballi taluk. Further, only if the reservation of Adhyaksha and Upadhyaksha gets determined to these sections, it is given, otherwise, they are not. Thus, the power sharing in terms of involving the marginalized sections is not practiced voluntarily.

**Figure 10.2: Representation of SC, ST, OBCs and Women in PRIs in Dharwad District (%)**




*Source: DSO, Dharwad*

### 10.8. Gummagol Gram Panchayat: A Saga of Success in Good Governance

Gummagol Village in Navalgund taluk of Dharwad district, Karnataka is the Mahatma's dream of 'Sampoorna Gram Swaraj' come true, with its totally dedicated and committed Gram Panchayat. It covers two villages, viz., Gummagol and Byalal. The Gummagol GP is the proud recipient of the ***Nirmal Gram Puraskar*** Award, the ***Rajat Nirmalaya*** Award and the ***Panchayat Empowerment and Incentivization Scheme (PEAIS)*** Award. Last year the Panchayat has the honour of being selected for the ***Rashtriya Gaurav Gram Sabha*** Award. The elected representatives of this GP have pledged complete commitment towards development in this area. Few of the notable practices in the governance of the GP that are replicable are:

**1. 100 per cent Tax Collection:** Gummagol GP has a system in place for the collection of property tax from all the properties within the Panchayat. The VHNSC has succeeded in convincing the people about payment of taxes and has been successful in it. The GP has constructed own building out of its own revenue sources.

**2. Safe Drinking Water to All:** Maintaining a focus on holistic growth, the GP has focused on providing water to every citizen of the village. Adequate number of public taps are installed apart from providing private tap connections. An RO treatment plant is also set up in the village to ensure that the people get safe drinking water.

**3. Solid Waste Management:** In addition to drinking water, the GP has also looked into the matter of sanitation and hygiene earmarking 20 Guntas of land for dumping solid waste and converting the solid waste through vermi-compost. One dustbin for every 15 to 20 houses is installed and garbage is collected through pushcarts. The GP has procured a vehicle for transporting the SW to the dump yard. The GP plans to generate compost from the waste through which it expects to make SWM self sustaining activity.

**4. Committed to make the Village a Zero Open Defecation Village:** 100% drainage facility has been extended to all families in Gummagol and Byalal villages, and liquid waste generated is dumped on the outskirts of the villages. The GP has also taken the initiative for construction of 5 Eco-friendly toilets and using the compost from the waste to maintain the gardens in the premises of GP.

**5. Helping the Local Economy:** The Gram Panchayat had taken up the initiative for construction of a shopping complex consisting of 7 shops to increase commercial activity. The GP intends to provide the shops to the 13 SHGs working here for marketing their products and is arranging training to SHGs for starting income generating activities and they have already got

Awards to Gumgol GP












revolving fund from ZP under SGSY scheme.

**6. Greening Development:** 50 per cent of the houses of Gummagol and Byalal village have received plants. The GP has established 2 rain water harvesting units in the GP premises and one unit at school premises, which will provide water for at least 2 months in a year. The GP established 2 bio-gas units at anganwadi centres and 3 units in the premises of GP. Solar lamps are installed in both the villages.



**7. Maintaining Accountability and Transparency in Governance:** Since 2000, 30 Gram Sabhas and 90 Ward Sabhas have been conducted. Other assignments like Jama Bandi, Annual Perspective Plans and Audits are conducted regularly as per time schedule. The decisions taken in Gram Sabhas are implemented to the extent of 75 per cent. With support from the ZP, TP and other Government and non-government agencies for the effective implementation of projects, the Gummagol GP has indeed proved to be a charmed circle of growth.

**8. Consultative and Participatory Based Decision Making:** The members of the GP adopt a consultative process in selection of beneficiaries under various schemes. Gram sabhas are truly participative in this panchayat. That so far all Adhyakshas and Upadhyakshas have been elected unanimously itself speaks about the nature of political milieu in the Panchayat.



If these practices are adopted elsewhere, panchayats would be engines of all-round and inclusive development and realize Mahatma's dream of *'Grama Swaraj'*.

### 10.9. Concluding Remarks

Decentralization is conceived as a key to achieve good governance. The 3-tier Panchayat Raj system is working satisfactorily. However, there is more of administrative decentralization, but very little financial decentralization. Atleast elections are held regularly and the bodies not dissolved unnecessarily. Relevant e-initiatives adopted for delivery of service and development of MIS. These have improved the transparency and accountability of PRIs. Although the oveall expenditure is lower, the human development orientation of expenditure is visible in the 'Social Allocation Ratio' and 'Human Priority Ratios'. There is a need to increase overall spending to derive more HD attainments. Many NGOs are performing appreciably in education, health, women and child development and overall rural development.

■■

Chapter 11

# URBAN ISSUES IN HUMAN DEVELOPMENT



# URBAN ISSUES IN HUMAN DEVELOPMENT

## 11.1. Introduction

Urbanization is a dynamic process involving spatial and demographic changes leading to the increase in concentration of population mainly due to migration and anthropogenic activities. Worldwide, cities play an important role in promoting economic and social development, more so in the developing nations like India. As cities account for some 70 per cent of global GDP, urbanization is a key indicator of economic development and should be seen as a positive factor for overall development. Urban India represents the entire nation and is home to a rich variety of communities, professions and income classes.

It is estimated that the level of urbanisation in India will rise continuously and by 2040, more than half of the Indian population will live in urban areas. The rapid pace of urbanisation in the sub-continent has not only created opportunities for economic growth and improved quality of life, but has also led to increased pressures on the delivery of urban civic services and poverty. Integration of economic and social infrastructure is essential while considering the urban growth. Development of smaller urban areas into integrated townships (satellite towns) reduces the negative impacts on the nearby city. With the introduction of Jawaharlal Nehru Urban Renewal Mission (JnNURM) in 2005, the urban development in the country has taken a faster track.

This transition is expected to have a significant implication for HD attainments of a region. Urban areas offer vast opportunities for skill development and livelihood, and because of the anonymity, exclusion will not be so rampant. However, rapid urbanization has its own concomitant problems like emergence of slums, inadequate provision of basic amenities and insecurity to life and property due to increased pollution and crimes. It has already been noticed that in Dharwad district HD attainments are positively correlated with level of urbanization.

Karnataka's cities house 4.4 per cent of country's total urban population. Between 1951 and 2011, the total population of Karnataka grew at a rate of 1.9 per cent whereas the urban population grew at a rate of 2.8 percent. This calls for a massive intervention from the government. The urbanization expected to expand in the future must be studied in the right perspective. More so, problems related to housing, providing basic amenities, ensuring safety of life and property and maintaining the living environment in the cities. It

*As cities account for some 70 per cent of global GDP, urbanization is a key indicator of economic development and should be seen as a positive factor for overall development. Urban India represents the entire nation and is home to a rich variety of communities, professions and income classes.*

is in this broader context that, the present chapter seeks to analyze the urban development issues in Dharwad district and their implications for human development. More significantly delivery of urban services, provision of drinking water and sanitation and management of solid waste will be looked into and their relationship with human development unraveled.

### 11.1.1. Urbanization Trends and Patterns in Dharwad District

The urban population in Dharwad has increased from 8.8 lakhs in 2001 to 10.5 lakhs by 2011 at a rate of 19 per cent during the ten year period (Table 11.1). Rate of increase in urban population is slightly higher than the total population, which has increased by 15 per cent. As a result, the percentage of population residing in urban areas has moved up slightly from 55 per cent in 2001 to 57 per cent in 2011.

**Table 11.1: Population and Urbanization characteristics in Karnataka and Dharwad**

| Variable | 2001 | 2011 | % Change |
|---|---|---|---|
| State Urban Population (lakhs) | 179.62 (33.99) | 236.26 (38.67) | 31.54 |
| District Total Population (lakhs) | 16.04 (54.97) | 18.47 (56.82) | 15.13 |
| District Urban Population (lakhs) | 8.82 | 10.50 | 19.01 |

*Note: Figures in brackets are % urban population to respective total population*
*Source: Census Documents, 2001 and 2011*

The urbanization ratio (% Population in urban areas) is considerably higher in the district compared to the state which was 39 per cent in 2011. But the rate of change in urban population at the state level is significantly high at about 32 per cent. The percentage urban population across taluks is given in Table 11.2.

**Table 11.2: Talukwise Urbanization Ratios in Dharwad District, 2001 and 2011**

| Taluka | 2001 | 2011 |
|---|---|---|
| Dharwad | 7.4 | 6.9 |
| Hubballi | 0 | 0 |
| Kalaghatagi | 10.7 | 10.9 |
| Kundgol | 10.7 | 11.3 |
| Navalgund | 27.1 | 27.8 |
| HDMC | 100.0 | 100.0 |
| District | 55.0 | 56.8 |

*Note: Since Hubballi urban area's population comes under HDMC, its urban population is reported as zero. In respect of Dharwad, while Dharwad city population is included in HDMC, Alnavar being part of Dharwad taluk, its urban population is included as part of Dharwad taluk's urban population.*

*Source: Census Documents*

The district has about 57 per cent of population living in urban areas. Barring HDMC, Navalgund taluk, comprising of Navalgund and Annigeri TMCs report the highest urban population; Kalghatgi and Kundgol have around 11 per cent each and Dharwad taluk about 7 per cent. Thus, urbanization is highly unequally distributed in the district. HDMC accounts for 89 per cent of the total urban population of the district. While Navalgund shares a little more than 5 per cent of the district's urban population, other taluks have around 1 per cent of it.

There are six ULBs in Dharwad district classified as one municipal corporation (MC) (Hubballi Dharwad Municipal Corporation

(HDMC)); two Town Municipal Councils (TMC) Annigeri and Navalgund; and three Town Panchayats (TP), Alnavar, Kalghatgi and Kundgol. The HDMC is the second largest urban centre after Bengaluru. The HDMC population works out to 6.53 per cent of the Class I cities in Karnataka as per 2011 census. These two cities have a huge floating population and many people continue to migrate temporarily for educational purposes. Table 11.3 provides information urban local bodies (ULB) wise.

As mentioned earlier, HDMC accounts for 90 per cent of total urban population of Dharwad, with all other ULBs hovering around 2 per cent each. HDMC is already a million plus city and is one of the fastest growing cities of the state. In terms of growth HDMC population grew by 20 per cent during the last ten years, increasing its percent share of urban population of Dharwad district by one more percentage point. But the overall urban population growth in the district is slow at 15 per cent as a result of which, the district's share of urban population in the state decline from 4.9 in 2001 to 4.4 in 2011.

Alnavar TP has experienced the slowest growth and ULBs other than HDMC have experienced decline in their relative shares in the district's urban population. Another important feature of Dharwad district's urban population is that the urban sex ratio is higher than the general sex ratio, though still adverse to females.

**Table 11.3: Population Characteristics of ULBs in Dharwad District, 2001 and 2011**

| ULB | Population | | Difference | % Change | % Share | |
|---|---|---|---|---|---|---|
| | 2001 | 2011 | | | 2001 | 2011 |
| HDMC | 786195 | 943788 | 157593 | 20.05 | 89.15 | 89.92 |
| Alnavar TP | 16290 | 17228 | 938 | 5.76 | 1.85 | 1.64 |
| Navalgund TMC | 22202 | 24613 | 2411 | 10.86 | 2.52 | 2.35 |
| Annigeri TMC | 25710 | 28267 | 2557 | 9.95 | 2.92 | 2.69 |
| Kalghatagi TP | 14680 | 16917 | 2237 | 15.24 | 1.66 | 1.61 |
| Kundgol TP | 16840 | 18726 | 1886 | 11.20 | 1.91 | 1.78 |
| District Total | 881917 | 1847023 | 167622 | 19.01 | 4.91* | 4.44* |

*Note: * of state's urban population*
*Source: census Documents*

Such a huge and rising urban population poses problems of providing basic amenities and municipal services. Provision of housing, drinking water, sanitation, electricity and waste management are becoming challenging. The worsening urban poverty and concomitant deprivations are the other issues that are becoming serious day by day. Provision of drinking water, sanitation, solid waste management and poverty (slums) are the major urban problems that have implications for HD of urban residents.

## 11.2. Service Delivery Issues

The major issues in urban development relate to the provision of basic services like drinking water, sanitation and solid waste management, apart from housing and livelihood opportunities. The present section attempts to look into the status and problems of supply of these basic amenities in ULBs of Dharwad district.

*The worsening urban poverty and concomitant deprivations are the other issues that are becoming serious day by day. Provision of drinking water, sanitation, solid waste management and poverty (slums) are the major urban problems that have implications for HD of urban residents.*

### 11.2.1. Water Supply and Sanitation

#### 11.2.1.1 Water Supply

Water is a basic amenity which needs to be supplied on regular basis and in adequate quantity, as near to the residence as possible. Tap connections within premises are considered to be the most desired means of supplying water to the urban residents. The GoI document on urban services (GoI, n.d.) also recognizes this and so the (GoI, 2011). The status of water supply along with the number of houses having tap connections within their premises is furnished in Table 11.4.

All the ULBs report that more than 90 per cent of their respective households are connected with tap water, which is a good development. Surface water is the predominant source of drinking water in all the ULBs. Tanks and reservoirs are the major sources of water. For instance, for HDMC, drinking water is drawn from Malaprabha reservoir which is more than 40 Kms away and few other surface reservoirs like Neerasagar and Unkal lakes. Ground water is drawn and supplied in HDMC and Kalghatgi TP, that too in very small quantities. Because of the huge population to be serviced, HDMC accounts for the largest quantity of water drawn, followed by Annigeri TMC, Navalgund TMC, Kalghatgi TP, Alnavar TP and Kundgol TP.

A better indicator is the per capita water supplied as presented in the last column. For the whole district the water supplied is 181 LPCD, but varies significantly across ULBs. HDMC residents are provided with 193 litres per capita per day and all others around 70 liters, lowest being 67 LPCD in Kundgol TP. This does not tell us about the regularity of the water supplied. Although no contamination is reported, shortage of water during summer season is often reported. In no ULB, water is supplied every day. The frequency varies between 3 to 6 days. This compels the people to purchase water from private providers. At times and places, the water purchased might be greater than that supplied through ULBs. This raises issues about the operation and management of water supply systems in the ULBs. In most of the ULBs, not only the supply systems are old, but the staff is also inadequate to monitor and maintain it. The consequence of this is high amount of arrears with respect to collection of water

**Table 11.4: Status of Water Supply in ULBs of Dharwad, 2011-12**

| ULBs | Drinking Water[1] | Water supplied (MLD) | | | LPCD |
|---|---|---|---|---|---|
| | | Surface | Ground | Total | |
| HDMC | 89.5 | 170.54 | 12.00 | 182.54 | 193 |
| Annigeri TMC | 95.7 | 2.19 | 0.00 | 2.19 | 77 |
| Navalgund TMC | 97.8 | 1.78 | 0.00 | 1.78 | 72 |
| Alnavar TP | 90.7 | 1.35 | 0.00 | 1.35 | 78 |
| Kalghatgi TP | 94.4 | 0.78 | 0.60 | 1.38 | 82 |
| Kundgol TP | 91.7 | 1.25 | 0.00 | 1.25 | 67 |
| All | 90.0 | 177.89 | 12.60 | 190.49 | 181 |

*Note: 1- HHs with Access to tap connection from census data*
*Source: 1. Census, 2001*
*2.http://karbenchmarking.gov.in, accessed on 8-5-2014*

charges, amounting to Rs. 4,969.85 lakhs in all ULBs and Rs.4,940.11 lakhs in HDMC alone. Hence, there is a need to modernize the supply system and increase the staff strength.

A tested solution for this is the public-private partnership (PPP) mode being experimented in select wards of HDMC to supply 24X7 water (see section 11.4). This model can be replicated as it ensures regular and adequate supplies of water, improves operation and management of systems and also complete bill collection.

### 11.2.1.2. Sanitation

The National Urban Sanitation Policy (NUSP) has been formulated by the Government of India in 2008 with a vision to provide appropriate sanitation facilities in all cities and towns through policy, institutional, technical and financial interventions. Some of the areas to be addressed under NUSP include open defecation free towns, providing access to toilets for poor people, waste water treatment, solid waste treatment and its disposal, achieving public health outcomes and environmental standards. While solid waste management scenario will be discussed in the ensuing sections, the present section shall discuss about the drainage and toilet facilities available in ULBs of Dharwad district.

Table 11.5 provides information on the number of households having own toilets and with access to drainage (open as well as covered) facility as per the 2011 census. The availability of toilets within the premises is very low and varies across ULBs. Annigeri TMC has the least proportion of households having toilets at 28 per cent; Navalgund TMC reported about 32 per cent; and Kalghatgi and Kundgol TPs a little more than half of the households having access to toilets. In Alnavar TP, the ratio was quite high at 77 per cent. Thus, sanitation drive in Annigeri and Navalgund TMC areas has to be initiated seriously. Efforts are also required in Kalghatgi and Kundgol TPs.

**Table 11.5: Households with Access to Toilets and Drainage Facility (%), 2011**

| ULBs | Drinking Water[1] | Water supplied (MLD) | | | LPCD |
|---|---|---|---|---|---|
| | | Surface | Ground | Total | |
| HDMC | 89.5 | 170.54 | 12.00 | 182.54 | 193 |
| Annigeri TMC | 95.7 | 2.19 | 0.00 | 2.19 | 77 |
| Navalgund TMC | 97.8 | 1.78 | 0.00 | 1.78 | 72 |
| Alnavar TP | 90.7 | 1.35 | 0.00 | 1.35 | 78 |
| Kalghatgi TP | 94.4 | 0.78 | 0.60 | 1.38 | 82 |
| Kundgol TP | 91.7 | 1.25 | 0.00 | 1.25 | 67 |
| All | 90.0 | 177.89 | 12.60 | 190.49 | 181 |

*Source: Census, 2001*

In respect of drainage, census reports that nearly 88 per cent of the households having access to drainage. Although the figures are high, the number of households not covered is still significant. Thus, nearly one-third of households in Annigeri TMC and Kundgol TP are not covered with proper drainage facility, in Kalghatgi TP, it is about 20 per cent and in Navalgund TMC



and Alnavar TP, it is about 15 per cent. In HDMC, the percentage households not covered by drainage is about 12 per cent. Thus, significant efforts are needed to improve the sanitation conditions in the urban areas. Further, as the figures reveal, except HDMC, open drainage is the major form of drainage which is not hygienic and not maintained properly. Navalgund TMC and Kalghatgi TP have hardly 3.5 per cent of households with closed drainage; and Annigeri TMC and Kundgol TP, respectively, 10 and 11 per cent. Unfortunately, no data exists about the underground drainage network in each of the ULBs.

The NUSP 2008 declares that "All Indian cities and towns should become totally sanitized, healthy and livable and ensure and sustain good public health and environmental outcomes for all their citizens with a special focus on hygienic and affordable sanitation facilities for the urban poor and women." But looking at the status above, it seems to be a difficult goal to attain and the goals of the Karnataka Urban Drinking Water and Sanitation Policy, 2002 seem to a mere wish list (Box 11.1).

**Box 11.1: Karnataka Urban Drinking Water and Sanitation Policy, 2002**

Good quality reliable drinking water supply and sanitation are essential basic needs of every citizen. Increasing urbanization has resulted in greater pressure on the existing urban water supply and sanitation systems leading to increasing demand on the one hand to augment the source and improve distribution and on the other to increase the coverage of underground drainage (UGD). At the same time, as stated in the State Water Policy brought out by the Department of Water Resources, there is an urgent need to conserve the limited water resources of the State to ensure sufficient availability of water for various needs as well as for the future. The Government of Karnataka in partnership with urban local bodies in the State, the Karnataka Urban Water Supply & Drainage Board (KUWS&DB) and the Bangalore Water Supply and Sewerage Board (BWSSB) will continue and strengthen its efforts to provide all residents of urban areas of the State, piped water supply and sanitation services at or near their dwellings. The efforts of the Government of Karnataka and its partner agencies will be to:

1. Ensure universal coverage of water and sanitation services that people want and are willing to pay for and use
2. To do so in a manner that preserves the sustainability of the precious water resources of the State, project and enhances the commercial and economical sustainability of the operations at the same time.
3. Ensure a minimum level of service to all citizens.

## 11.3. Solid and Liquid Waste Management

Municipal Solid Waste (MSW) Management is one of the major problems for ULBs in India. With rapid urbanization, changing life styles, the nature and quantum of MSW has increased posing massive organizational, financial and environmental challenges to ULBs. Despite MSW being a major activity of local governments, ULBs are unable to provide adequate services. Most of ULBs do not have reliable estimates on MSW generated. Waste is disposed indiscriminately leading to stray animal menace, clogged drains and spread of diseases. The collection, transportation and disposal of MSW are not complete in most of the cities/towns with garbage heaps remaining unattended until the severity reaches unmanageable proportions. High organic content of Indian MSW, compounded by the tropical climate would mean that uncollected waste would decompose and could be a potential health hazard. In addition contamination of MSW by bio-medical and industrial hazardous waste is a growing concern.

Various types of wastes need to be properly gathered/collected and

managed. Solid waste management includes all activities that seek to minimize the health, environmental and aesthetic impacts of solid wastes. It is generated by domestic, commercial, industrial, healthcare, agricultural and mineral extraction activities and accumulates in streets and public places. Recyclable material could be recycled, degradable waste could be converted into compost and non-degradable waste suitably disposed off. Thus, waste collection and disposal has two benefits, viz., reduces incidence of harmful diseases and generates revenue for the ULB. A lot of waste water is also generated and it also needs to be treated and disposed off. Hence, whether it is solid or liquid waste, scientific approach towards its collection, recycling and disposal needs to be undertaken. Unfortunately, till very recently all ULBs had a casual approach towards waste management, however, of late, all ULBs have prepared master plans for waste management and trying to keep cities clean. Table 11.6 gives information on the status of solid wastes in ULBs of Dharwad district.

The data reveals that street sweeping, open dumping and transportation to the landfill sites are the major means of managing solid waste in ULBs of Dharwad district. With no public dust bins (PDB) in many ULBs, open dumping has caused a number of serious problems. Door to door collection is also not adopted in all the ULBs and wherever it is there, is quite unsatisfactory. They neither have adequate numbers of vehicles nor personnel (pourakarmikas) to handle and transport solid waste. Except symbolic composting in HDMC, the solid waste is just dumped and lot of material wasted. The Project Reports prepared by each ULBs should be implemented properly with due concern to recycling and recovery of material. Information Extension and Communication (IEC) activities for recycling and waste segregation at source level should be taken up on a larger scale.

**Table 11.6: Municipal Solid Waste and its Management in ULBs of Dharwad District**

| Parameter | Alnavar | Kalghtagi | Kundgol | Annigeri | Navalgund | HDMC |
|---|---|---|---|---|---|---|
| MSW generated (tons per day) | 6.5 | 5.9 | 5.4 | 9 | 10 | 400 |
| MSW collected (tons per day) | 6 | 4.5 | 4.4 | 8 | 8 | 360 |
| No. of PDB | 0 | 5 | 0 | 0 | 42 | 782 |
| No. of Vehicle for Transport & disposal | 1 | 2 | 2 | 9 | 4 | 101 |
| Area of Landfill Site( in Acres) | 5 | 3 | 4 | 5.02 | 0.0234 | 38 |
| % of Households covered under Door to Door collection | 30 | n.a. | 35 | 100 | 40 | <50 |

*Source: Websites of respective ULBs accessed on 8-5-2014*

Similarly, there is no reliable estimate of sewage generated in the cities. All the sewage from every source is discharged without any treatment leading to pollution of water bodies everywhere. Due to lack of proper interconnection of sewage canals, they meet with the open drains and flow as polluted streams out of the city. This water is used for irrigation in the urban fringe which contaminates the crops and there are also instances of ground water contamination. With increasing water shortage and increasing health damages due to water pollution, treatment of water before and after use has to be practiced. In fact, except Annigeri TMC, no ULB is awarded marks for waste water management in the 'Benchmarking of ULBs for the year 2009-10'. This speaks of the seriousness of the issue.

## 11.4. Access to Other Basic Amenities and Urban Livelihood in ULBs

Having discussed the demographic patterns and management of municipal services, we also need to study the extent of availability of other basic amenities. Another problem is that of emergence of slums. Slums represent severe deprivations and understanding the characteristics of slum population will help us in reflecting on the human development status of the ULBs. Hence, in this section, we focus on the extent of access to basic amenities by the urban households and later the study of slum characteristics will be taken up.

### 11.4.1. Other Basic Amenities

The basic amenities are living in a pucca house, having access to tap water, connected with electricity, having toilet within premises, having access to drainage facility and modern cooking fuels. These are the ones which impact the HD status of any given population. Since drinking water and drainage are already studied, the analysis here is restricted to the remaining amenities. Data from census documents is compiled and results provided in Table 11.7.

**Table 11.7: Households Having Access to Basic Amenities (%)**

| ULB | Pucca Houses | Elect ricity | Access to modern fuels |
|---|---|---|---|
| HDMC | 69.5 | 96.3 | 66.7 |
| Annigeri TMC | 40.3 | 86.2 | 17.9 |
| Navalgund TMC | 35.7 | 91.0 | 25.3 |
| Alnavar TP | 36.6 | 90.8 | 34.6 |
| Kalghatgi TP | 53.8 | 90.4 | 24.9 |
| Kundgol TP | 26.5 | 84.9 | 15.8 |
| District Total | 66.5 | 95.5 | 62.4 |

*Source: Census documents, 2011*

As could be expected, electricity is available to almost 95 per cent of urban households, but not so modern cooking fuels. Except Annigeri TMC and Kundgol TP, all ULBs report more than 90 per cent of households connected with electricity and HDMC reporting it to be 96 per cent. So is drinking water connection through taps. As far as pucca houses are concerned,

HDMC reports more than two-thirds of households having pucca houses and Kalghatgi as more than half; in the remaining ULBs, it is less that 50 per cent and as low as 26 per cent in Kundgol TP. So is the case with use of modern cooking fuels. HDMC reports more than two-thirds of households using modern cooking fuels compared to hardly 16 per cent in Kundgol TP and 18 per cent in Annigeri TMC. While in Kalghtagi TP and Navalgund TMC it is about a quarter; in Alnavar TP it is about one-third. Thus, apart from universalizing drinking water, electricity and drainage connections, challenges relating to provision of decent housing, sanitation and modern cooking fuel are very huge.

### 11.4.2. Slum Population

An undesirable outcome of rapid urbanization is the growth of slums which are manifestations of severe deprivations and disparities. Slums develop due to various reasons. When people migrate to cities temporarily for work, they do not have place to live and they settler on whichever vacant site they come across. Since these areas are not for regular settlement, they are either not habitable or cannot be provided with amenities. Hence, slum dwellers are poor, deprived of basic amenities and face insecurity of tenancy and life. Often, the slums are also the hotspots of crime and anti-social activities. Therefore, rehabilitation of slums can bring about considerable HD of these people. In this section, the characteristics of slum population of Dharwad district are studied and Table 11.8 furnishes the information.



Nearly 40,000 households lived in slums which had a population of nearly 2 lakhs. HDMC had almost 95 percent of slum dwellers of the district. However, as per cent of respective urban population, all ULBs have considerable slum residents. Thus, while at the district level, 19 per cent of urban population lived in slums, in HDMC area it was nearly 20 per cent, 12 to 14 per cent in Kundgol, Kalghatgi and Navalgund TPs; and less than 10 per cent in Alnavar and Annigeri ULBs. So higher the

**Table 11.8: Features of Slum Population in Dharwad District, 2011**

| ULB | No. of HHs | % HHs | Population | % Pop | Sex Ratio | | % SC and ST Pop in | |
|---|---|---|---|---|---|---|---|---|
| | | | | | Slum | Gen | Slum | Total Urban |
| HDMC | 37366 | 18.6 | 184745 | 19.6 | 1007 | 989 | 21.2 | 13.5 |
| Annigeri TMC | 247 | 6.9 | 1181 | 6.9 | 1050 | 984 | 29.1 | 11.9 |
| Navalgund TMC | 631 | 12.7 | 3451 | 14.0 | 941 | 974 | 44.8 | 18.3 |
| Alnavar TP | 546 | 9.5 | 2756 | 9.7 | 1006 | 995 | 40.9 | 14.0 |
| Kalghatgi TP | 445 | 12.5 | 2215 | 13.1 | 965 | 984 | 52.6 | 25.4 |
| Kundgol TP | 489 | 13.0 | 2259 | 12.1 | 1004 | 987 | 53.8 | 11.5 |
| District Total | 39724 | 17.9 | 196607 | 18.7 | 1006 | 989 | 22.7 | 13.7 |

*Source: Census Documents*



urban population, higher is also the slum population. A very notable point is the higher and favorable sex ratio in slum areas. Except Navalgund and Kalghatgi all the ULBs had sex ratio of more than 1000 females per 1000 males, which is not so, for the overall urban population. So the number of women residing in slums is more than that of men.

Looking at the share of SC and ST groups also, one can observe that the slum areas have disproportionately higher share of these sections. Across ULBs, in Kalghatgi and Kundgol TPs, the share of SC and ST population is more than 50 each; in Navalgund and Annigeri TMCs, their share exceeds 40 per cent; and in the Alnavar TP and HDMC, it is between 20 and 30 per cent. Thus, slums predominantly house deprived population and that deprivation deepens due to the conditions in the slums. This perpetuates poverty and low human development attainments.

Carrying the argument further, Table 11.9 furnishes the literacy status of slum dwellers of Dharwad district. Lesser proportion of slum residents is literate compared to the general urban population. In fact, Alnavar reports highest literacy among slum residents, even higher than the HDMC. The other ULBs have lesser than the district level literacy rates. The same is true with respect to female literacy. What is more intriguing is the higher gender gaps in the slum areas in all the ULBs. In Kundgol TP, it is as high as 20 per cent points.

Thus women are more in number, but female literacy is far lower than general literacy. Further, larger the proportion of slum residents, larger is the gender gap. Therefore, improving female literacy in the slum areas can bring about equity in literacy attainments as well as contribute to better human development of these people. Similarly, Table 11.10 discusses the work characteristics of the slum residents.

The worker population ratio is higher for slum residents than the general urban population.WPR is higher for ULBs in backward

**Table 11.9 Literacy Rates among Slum Households of Dharwad District, 2011 (%)**

| ULB | Slum Population | | | Total Urban Population | | |
|---|---|---|---|---|---|---|
| | TLR | FLR | GGL | TLR | FLR | GGL |
| HDMC | 68.1 | 63.0 | 10.4 | 77.0 | 73.3 | 7.35 |
| Annigeri TMC | 68.8 | 63.0 | 11.9 | 73.8 | 68.9 | 9.88 |
| Navalgund TMC | 61.3 | 53.7 | 14.7 | 67.2 | 61.1 | 11.99 |
| Alnavar TP | 59.5 | 52.7 | 13.8 | 66.9 | 60.5 | 12.88 |
| Kalghatgi TP | 59.4 | 51.6 | 15.3 | 69.1 | 64.2 | 9.79 |
| Kundgol TP | 55.1 | 45.4 | 19.5 | 68.0 | 61.2 | 13.43 |
| District Total | 67.7 | 62.4 | 10.6 | 76.2 | 72.3 | 7.79 |

*Note: TLR: Total Literacy Rate; FLR: Female Literacy Rate; GGL: Gender Gap in Literacy*
*Source: Census Documents*

regions, and higher for males. Female WPR is very low in HDMC and Alnavar, where the gender gap is very high. In all ULBs, the female WPRs are high and gender gaps are lower. Interestingly, the share of marginal workers and female marginal workers shows contrasting tendency. In fact, in all ULBs the share of female marginal workers is higher than the male ones. Thus, low literacy levels, but greater number of women workers, force them to work in temporary and short term vocations.

The percentage main workers engaged in non-agricultural activities, also reveals some interesting facts. The non-agricultural activities include workers engaged in household industry and other activities. 80 per cent of slum residents are engaged in non-agricultural activities and it is higher than the general urban population. This might be due to the presence of migrant labour who will be engaged predominantly in non-agricultural work. Only HDMC and Alnavar TP have higher share of workers working in these activities. Kundgol TP also has higher proportion of males working in non-agricultural activities. What is interesting is the lesser gender gap in respect of workers in non-agricultural activities compared to the WPR. It implies that, if at all women work, they seek some employment in service activities and as household attendants.

Thus, to summarize the status of slum residents:

**Table 11.10: Work Characteristics of Slum Residents in Dharwad District, 2011**

| ULBs | WPR | | | Marginal Workers | | | Main Non-agri | | |
|---|---|---|---|---|---|---|---|---|---|
| | P | M | F | P | M | F | P | M | F |
| HDMC | 37.3 | 56.4 | 18.3 | 12.8 | 10.7 | 19.2 | 83.9 | 86.6 | 75.9 |
| Annigeri TMC | 32.9 | 54.0 | 12.9 | 22.6 | 21.5 | 26.9 | 66.3 | 72.3 | 42.3 |
| Navalgund TMC | 47.2 | 59.1 | 34.5 | 9.6 | 7.6 | 13.3 | 37.8 | 49.9 | 15.7 |
| Alnavar TP | 51.7 | 63.6 | 39.8 | 2.0 | 1.6 | 2.5 | 20.6 | 28.5 | 8.2 |
| Kalghatgi TP | 47.5 | 62.6 | 31.8 | 0.9 | 0.4 | 1.7 | 13.0 | 16.1 | 6.6 |
| Kundgol TP | 48.9 | 57.9 | 40.0 | 24.3 | 22.9 | 26.5 | 38.5 | 51.7 | 19.4 |
| District Total | 37.9 | 56.6 | 19.3 | 12.6 | 10.6 | 18.5 | 80.0 | 83.6 | 69.4 |

*Source: Census documents*

i. Slum population is positively related to the size of the ULB;

ii. ULBs have favorable and better sex ratio compared to the general urban population;

iii. The ratio of SC and ST population is higher in slums vis-a-vis the total urban population;

iv. The proportion of 0-6 aged population is also high in slums corresponding to the overall urban area;

v. Literacy level is low and the gender gap in literacy is higher;

vi. WPR is generally higher in the slum areas and higher for males. Female WPR is very low resulting in high gender gaps in work participation. Majority of illiterate slum women working as cleaners and house attendants may not have been counted in the census; or it indicates the very less opportunities they have in the formal sector;

vii. The share of marginal workers is low, but it is high among women; and

viii. Predominant work is non-agricultural activity

Therefore, if slums represent deprivation, then a higher concentration of women, SCs and STs and children, reflects the possibility of higher deprivation of these sections and it is evident in low literacy and work participation rates, high gender gaps and high dependence on service activity as marginal workers. Hence, steps should be initiated towards investment in not only slum rehabilitation but human development of the slum residents.

### 11.4.3. Employment and Livelihood Issues

As discussed in Chapter 6 WPR is lower in urban areas, but increasing. However, female WPR has declined. Urban WPR for males has increased in all taluks except Kalghatgi. It may be that migration to nearby cities is more in these taluks compared to Navalgund and Kalghatgi taluks. Thus, the scenario is one of higher urban and male orientation of livelihood opportunities. It is also possible that the women's work is not effectively captured in the census data.

As far as occupational pattern is concerned, in urban areas, the 'other activities' (industry and services) is the single largest employment option in the urban areas, which accounts for almost 93 per cent of employment. Across taluks, Hubballi has 91 per cent and Dharwad 86 per cent of workers engaged in other activities. The rural areas of these two taluks also employ about one-fourth of their total workers in other activities which is higher than the other taluks. Thus, the occupational pattern of Dharwad and Hubballi taluks has been more diversified than the others mainly because of a large of non-agricultural sector. Hence, promotion of non-agricultural work opportunities should be the priority of policy makers.

As a result of such an employment pattern and trends in it, Chapter 6 notes that urban LOI has increased in all taluks, except in Navalgund, where it has remained constant. There has been a shift of more productive and hence livelihood options to the urban areas. This has implications for the nature of employment generated and amenities to be provided in the urban areas.

### 11.4.5 Service Level Bench-marking

Under the Karnataka Municipal Reforms Programme (KMRP), benchmarking of services is adopted. Marks are awarded to every ULB for specific services, out of 100. These are summed up to obtain the total score and based on this, ranks are assigned. This helps us to know the relative position of each ULB and the service area where strengthening and consolidation are required. The data for ULBs of Dharwad district is presented in Table 11.11.

**Table 11.11: Karnataka Urban Service Level Benchmarking for ULBs of Dharwad District, 2009-10**

| ULB | Water Supply Management | Waste Water Mangement | SWM | Roads, Roadsides, Drainage & Streetlights | Disease Control | Devt Of Parks & Gardens | Finance | Total | **Rank within the District** |
|---|---|---|---|---|---|---|---|---|---|
| DMC | 63 | 10 | 59 | 47 | 0 | 4 | 67 | 250 | 2 |
| nnigeri TMC | 59 | 12 | 78 | 54 | 0 | 8 | 58 | 237 | 3 |
| avalgund TMC | 56 | 0 | 85 | 36 | 0 | 4 | 46 | 227 | 4 |
| lnavar TP | 61 | 0 | 56 | 53 | 0 | 0 | 53 | 225 | 5 |
| alghatgi TP | 43 | 0 | 97 | 46 | 0 | 0 | 66 | 252 | 1 |
| undgol TP | 41 | 0 | 76 | 37 | 0 | 0 | 36 | 190 | 6 |

*Source: http://karbenchmarking.gov.in*

The ranking is done for the year 2009-10. Kalghatgi TP, the top ranked in the district, is placed 26th in the state, indicating the urban development in Dharwad district is not as desired. The TP fares relatively better in SWM and finances. HDMC is second ranked city in the district, placed at 29 in the whole state.

No ULB has been awarded marks for disease control and awarded almost no marks for development of parks and gardens as well as waste water management, which is a stark neglect of environmental issues. Hence apart from usual services, the focus of all ULBs has to be on waste water treatment, development of parks and gardens and disease control programmes. Navalgund and Annigeri TMCs and Kundgol TP score very less on generation and utilization of finances as well and this is another area of suggested improvement.

### 11.4.6 Urban Development Index (UDI)

The UDI presented in Figure 3.3 revealed that HDMC has a very high UDI owing to higher urban population, better basic amenities and infrastructure higher own resource mobilization and lower crime and accident rates. Among the TMCs, Navalgund's UDI is higher than that of Annigeri; and among TPs, Alnavar has better UDI followed by Kundgol and Kalghatgi. Thus, overall, HDMC stands first in UDI ranking and Kalghatgi, the last.

The UDI was found to be highly associated with size of urban population, basic amenities like housing, drinking water and sanitation availability, health and road infrastructure and own resource mobilization effort. Crime rate and accidents are negatively associated with UDI and so also non-ownership of house and development expenditure. Therefore, it was suggested that for improving liveability in urban areas, it is essential to strengthen infrastructure, enhance access to basic amenities and step up spending on developmental activities. A higher UDI tends to reduce crime and accident rates.



Street in a slum

Apart from the above general suggestions, a few specific actions were suggested for each of the ULBs and presented in Table 3.8. Finally, it is recommended that spending has to increase in all the ULBs especially on basic amenities and health and road development. This will not only improve urban conditions of living but will also bring down crime and accident rates in the cities, thereby improving the standard of life of people.

### 11.5. Experimenting Private Public Partnership in Provision of Urban Amenities: A Case of 24X7 Water Supply Scheme in Hubballi and Dharwad cities[1]

The urban water supply (UWS) situation in India is grim and likely to deteriorate further with rapid urbanization and growth of urban slum population, unless measures are urgently taken. ULBs responsible for UWS, have limited financial, technical and managerial resources. Attempts to attract private sector have largely been unsuccessful. But Karnataka has initiated a successful experiment in this regard. With the aim of providing good quality water at the right pressure round-the-clock, the GoK announced the Karnataka Urban Drinking Water and Sanitation Policy 2002, which articulated the need for full cost recovery of services, volumetric pricing, and gradual private sector participation (PSP) in service delivery. The GoK with assistance from the World Bank in 2005 launched the Karnataka Urban Water Supply Improvement Project (KUWASIP) to demonstrate, in small areas (viz. demo zones) an efficient and commercially viable UWS 24x7 through public private partnership (PPP). The project includes investments to improve bulk water supply, establishing 24x7 UWS in the demo zones and contracting a private operator to construct-operate-manage UWS system for 2 years.

In order to make the project a reality, the Karnataka Municipal Corporations (KMC) Rules 2004 were amended to facilitate PSP and deputation of ULB employees to the private operator, apart from streamlining the institutional arrangement under KUWASIP. The project was rolled out in 5 select zones in 3 cities (Belgaum, Gulbarga and the twin city Hubballi- Dharwad). These cities suffered erratic and few hours of water supply (eg. 7 hours/week in Dharwad), of dubious quality, limited coverage, high losses and poor operation and management (O&M). The demo zones were selected such that they represented the socio-economic mix of the city, with at least 10% of the city connections, and are isolable from the rest of the city. Thus, 8 wards in Hubballi-Dharwad were

[1] Based on " Round-the-Clock Water Supply: Lessons from Karnataka', Policy Group Quarterly, No. 5 / Sep 2009, Infrastructure Development and Finance Corporation (IDFC)

identified as demo zones covering about 83,000 people and 30 per cent of households from lower income stratum.

Central to the project is a performance linked fee based management contract with Operating Company (OC), a private entity, for distribution system rehabilitation and service provision in the demo zones. Following international competitive bidding which required bidders to specify the management fee, the contract was awarded to a joint venture of Compagnie Generale Des Eaux (CGE) and Veolia with the demo zones handed over in 2005.

KUWSDB played an important role in making priority investments to improve the bulk supply to the demo zones, and improving the commercial situation through several initiatives including computerization and spot billing. Further, before commissioning the 24x7 project, KUWSDB regularized illegal connections by taking a nominal fee of Rs.30. Also, to sensitize customers of the costs of better service, KUWSDB proposed a rise in minimum monthly tariff to Rs. 90 from Rs. 60 and volumetric tariff of Rs.5.80/KL for consumption above 15KL. As it happened, the preparatory phase of the project took longer than envisaged due to protests by the public against the project. As a counter strategy, social intermediation and communication (SIC) activities were followed involving local NGOs to build credibility. Further, deputation of ULB staff on project also helped in winning confidence of the local people. Further, the OC faced difficulty in identifying the exact location of leakages and thus budgeting for investments due to lack of a detailed map of the underground distribution network. Thus it was assumed that the entire distribution network in demo zones would be refurbished and to prevent profligate spending the capital investment in distribution was fixed at Rs. 42 crores. By the end of the preparatory phase, the capital works were completed and the O&M phase commenced in April 2008.

### 11.5.1 Outcome of the Project

Notwithstanding initial apprehensions, the project has demonstrated a reasonable degree of success. Major noticeable outcomes are:

i. Reduction in losses from 50% to 7% due to improvements in transmission and distribution network and better metering.

ii. The need for volume of water supplied has decreased.

iii. The OCs also saved around 24% on civil cost of rehabilitating distribution network.

iv. The 24x7 supply to all connected consumers in the demo zones is now a reality.

v. The residents in non-demo zones have requested the ULBs

Rag picker



to scale up the project to the entire city.

On 13th August 2009 the project was conferred the first prize in the PPP category of the National Urban Water Awards 2009 of the Ministry of Urban Development.

### 11.5.2 Some Concerns in Replication, Scalability and Sustainability

Several issues arise regarding financial viability or sustainability when scaled up or replicated:

1. The subsidies given to the urban poor could have significant financial implications on the ULB or state government when scaled up.
2. The capital costs could be substantial when scaled up. Continuous water supply entails a high degree of leakage control and maintenance of pressure, which in turn requires large investments and good O&M.
3. The success of 24x7 depends on adequate, continuous and good quality bulk supply which, in turn, depends on the water source, treatment plant capacity and availability of electricity for pumping water at continuous pressure to the distribution network. Since all of these may not be in the control of the state and ULBs, scaling up the project could be challenging. Moreover, there could be competing demands on a river, say, by neighbouring states.
4. There was resistance from the deputed employees to work under the private operator. This raises doubts about capacity building of the ULB and KUWSDB staff to be able to carry out O&M activities after the OC has left.
5. Finally, with all the focus on continuous water supply it appears that building a commensurate sewerage network and wastewater management have not received adequate attention. Planning large scale execution of continuous water supply without adequate attention to the sewerage system may prove to be hazardous and unviable.

## 11.6. Concluding Remarks

Dharwad district has a higher urban population at 57 per cent. The growth of urban population is higher than the general population. The District shares 4 per cent of state's urban population, but only 3 per cent of total population. HDMC is the major urban centre accounting for 51 per cent of total population of the district and 90 per cent of total urban population of the district. Growth rate of urban population is also high in HDMC followed by Navalgund TMC; Alnavar TP records the lowest growth.

Adequate / norm based water is supplied in all the ULBs and no major contamination of water is reported in the district. Huge

amount of arrears of water charges is a drag on the finances of ULBs. Access to drainage is also not satisfactory as 12 per cent of urban population does not have access to drainage. It is as high as 33 per cent in Annigeri and Kundagol reports it to be 29 per cent. As far as household amenities are concerned, not many houses are pucca in Annigeri and Navalgund TMCs, Alnavar and Kundagol TPs. Except HDMC, not even 1/3 households use clean fuel in any other ULB, except Alnavar TP, where it is 35 per cent.

SWM is also not seriously taken up in any city and it is a major problem. There are no reliable estimates of solid waste and sewerage in any of the ULB. As a consequence, there are no concrete plans for management/treatment/ disposal of these wastes. Hence, no ULB has been awarded marks for waste water treatment by Urban Benchmarking Services.

Slum population is high at 18.7 per cent of total urban population; highest share being in HDMC, and the lowest in Alnavar TP. Sex ratio in slums is higher than the general population except in Navalgund TMC and Kalghtagi. In fact, slum sex ratio is higher than 1000 in all ULBs except the above two ULBs. Percentage share of SC/ST population living in slum is higher in all ULBs. It is more than 50 per cent each in Kalghatagi and Kundagol TPs. So, slums also have important social dimension leading to double deprivation. Literacy rate for slum dwellers is lower and obviously gender gap is higher compared to the total urban population. WPR for slum dwellers is also higher; higher for males and higher in backward taluks. Participation in non-agricultural work is high especially in advanced taluks.

Service level benchmarking ranks Kalghatgi TP at the top and Kundagol TP at the bottom. As far as UDI is concerned, HDMC stands first and Kalghtagi, the last. Future urban development needs to be properly planned and private sector encouraged to participate in urban development. The success of 24 X 7 water provision, a PPP arrangement, may be replicated in other ULBs as well as for other urban amenities.

■■




Urban Growth

# Chapter 12

# WAY FORWARD



# WAY FORWARD

## 12.1. Introduction

Human well-being is multidimensional. Recognizing that GDP alone cannot account for development and gaps therein, practitioners have experimented with new paradigms and measures. Development of human development (HD) paradigm has provided a useful tool for initiating a people-centered development process. The declaration of UN Millennium Development Goals (MDGs) that are to be achieved in a time bound manner has predominantly underlined the HD aspects. Thus HD paradigm has become the pivot of all development discourses.

India and many state and local governments have s prepared HDRs. Karnataka has prepared two state level HDRs and district level HDRs. The current exercise aims at constructing human and other composite development indices at the taluk level. With 2011-12 as the reference year, Human Development Index (HDI), Gender Inequality Index (GII) Child Development Index (CDI), Food Security Index (FSI), Composite Taluk Development Index (CTDI) and Urban Development Index (HDI) have been computed at taluk level and analysed.

The data has been compiled from the Census documents, DSO, DLHS, publications of individual departments at the district level like HMIS, SSA/RMSA and unpublished data available with them. This Dharwad District Human Development Report has been the result of a participative and consultative process prepared with the help of all stakeholders and dedicated to the people of Dharwad district.

## 12.2. Discussion and Analysis

### 12.2.1: Analysis and Explanation of Various Indices

#### i. Human Development Index (HDI)

Dharwad and Hubballi taluks are highly developed; Kalghatgi and Kundgol less developed and Navalgund falls in the middle level. Hubballi taluk is the most developed followed by Dharwad, while Kalghatgi is the least developed. Hubballi taluk has the highest literacy (84 per cent); Navalgund taluk has the lowest MMR and CMR; Hubballi taluk is better placed in standard of living (SOL) indicators also; other taluks very low SOL indicators, except Dharwad which has the highest PCI; Dharwad has very low health index owing to a very high values of child and maternal mortality rates; Kundgol has the lowest SOL index but the second highest health index; and Kalghatgi scores low on all the three sub-indices.

**HDI Rankings**
Hubballi- 1
Dharwad - 2
Navalgund - 3
Kundgol - 4
Kalghatagi - 5

**GII Rankings**
Hubballi- 5
Dharwad - 4
Navalgund - 2
Kundgol - 1
Kalghatagi - 3

**CDI Rankings**
Hubballi- 5
Dharwad - 3
Navalgund - 1
Kundgol - 2
Kalghatagi - 4

**FSI Rankings**
Hubballi- 1
Dharwad - 3
Navalgund - 2
Kundgol - 4
Kalghatagi - 5

**CTDI Rankings**
Hubballi- 1
Dharwad - 2
Navalgund - 3
Kundgol - 4
Kalghatagi - 5

**UDI Rankings**
HDMC- 1
Navalgund TMC - 2
Alnavar TP - 3
Kundgol TP - 4
Annigeri TMC- 5
Kalghatagi - 6

### ii. Gender Inequality Index (GII)

Kundgol, a low developed taluk, has the least gender inequality followed by Navalgund, Dharwad having the highest inequality. The observed gender inequality is because of relatively adverse empowerment index and more adverse labour market index. Female health index very low in Dharwad and Kalghatgi taluks, therefore, GII is quite high in these two taluks. The predominantly rural nature and also higher degree of poverty in Kalghatgi, Kundgol and Navalgund taluks, compel women are to participate more in work.

### iii. Child Development Index (CDI)

Kundgol is the most developed followed by Kalghatgi; Dharwad has the lowest child development; which is because of high CMR and percentage of children born underweight, and the least per cent dropout children mainstreamed. Navalgund has the lowest CMR and per cent children born underweight.

### iv. Food Security Index (FSI)

It is because of a very high availability and a better absorption index. However, a lot needs to be accomplished in accessibility parameters, especially in Kalghatgi, Kundgol and Navalgund taluks. FSI is largely determined by the access indicators; Hubballi with the highest accessibility index has the highest FSI and Kalghatgi vice-versa. In fact, Kalghatgi has higher values of availability and absorption dimensions. Further, Hubballi has higher accessibility and absorption indices; and Navalgund has higher availability and accessibility indices, these two taluks report higher FSI.

### v. Composite Taluk Development Index (CTDI)

Hubballi taluk has the highest CTDI followed by Dharwad taluk. Navalgund stands in the third place, Kundgol stands fourth and Kalghatgi last. Health and education indices have been predominantly affecting the value of CTDI.

### vi. Composite Dalit Development Index (CDDI)

Dalits are still marginalized with low educational and asset status. Their enrolment is low and participate less in non-agricultural avenues of employment. Their reproductive health is not taken care of as is evident in high growth of their population. The discrimination seems to have come down wherever statutory provisions are there, but in socio-economic spheres, it continues in hidden forms. The value of CDDI is calculated at 0.538 indicating a high degree of deprivation. Awareness about their rights and entitlements need to be stepped up and many of them need to be employed in education and health services for extending more of such services to these sections.

### viii. Urban Development Index (UDI)

Hubballi-Dharwad Municipal Corporation (HDMC) is the most developed urban area followed by Navalgund TMC, the least developed being Kalghatgi TP followed by Kundgol TP; Annigeri TMC is in 3rd and Alnavar TP in 4th place. HDMC has high UDI because to better basic amenities and infrastructure, higher own resource mobilization and lower crime and accident rates.

## 12.2.2. Achievements and Gaps in Education

The district has higher literacy rates than at the state level; literacy is high for males and in urban areas. Increase in literacy rate being relatively higher in rural areas, for females and in relatively low literate taluks like Navalgund, Kalghatgi and Kundgol shows that there is an inverse relationship between level and growth of literacy. It is observed that rural females have the highest increases in literacy but the urban males the lowest. These trends are expected to reduce the disparities.

Gender gaps though declining are still higher, with those in rural areas being almost twice that in urban areas. With literacy rates for SC and ST population being lower than others, social group disparity in education is also considerable. The gaps have been lower for SC population compared to ST population, but gaps for females are still quite high compared to that for males.

School enrolment has increased, that of girls increasing by a higher proportion than boys. There is also an improvement in the enrolment of STs and minorities. Hubballi and Dharwad taluk not only had higher enrolment shares but also recorded higher increases and other taluks witnessed decrease in enrolment with Kundgol reporting the steepest decline. Most of this change is due to changes in enrolment of girls.

At the primary level, dropout rate among girls is slightly higher than among the boys; problem of dropping out and out of school children is of lower intensity in the urban areas; and mainstreaming the children out of school is satisfactory. At the secondary level, retention rate for girls is higher than that for the boys. Retention is relatively higher in urban areas

In Dharwad district, the PTR is within the norms and the schools in the district have better infrastructure. However, performance in Board examinations is not commendable. Urban students have fared better in SSLC than the rural ones; girls better than the boys; performance of SC students is the lowest. The level of expenditure being positively associated with increases in literacy, infrastructure index, SSLC and PUC passing percentage; and negatively associated with dropping out, there is a need to enhance it.

### 12.2.3. Achievements and Gaps in Health

The district has about 3 per cent of the state's population; a higher urbanization ratio; but a lower proportion of both SC and ST populations. While IMR in Hubballi and Dharwad taluks is lesser, it is high in Kundgol and Kalghatgi; MMR is higher in all taluks, except Navalgund. CMR is very high in Dharwad and Hubballi. Anaemia among pregnant women is also high in all taluks. Overtime the proportion of institutional deliveries has increased to almost 100 at the district level. Of course, there are gaps in Kalghatgi, Kundgol and Navalgund taluks.

Density of health institutions and availability of health personnel is lower in the district, except Hubballi and Dharwad taluks. Proportion of couples not using any contraceptive is 40 per cent and 80 per cent of birth control burden is borne by women. Per capita health expenditure is very low in Hubballi, Dharwad and Navalgund taluks

### 12.2.4. Achievements and Gaps in Livelihood and Quality of Living Livelihood

The total and per capita income have increased at faster rates than at the state level. But per capita income of the district is lower than the state per capita income. The service sector contributes about 65 per cent to district's income. Hubballi taluk has more TDP than all other taluks put together and together and the disparity in incomes has increased over the years. Disparity is also noticed in PCI with Dharwad, Hubballi and Kundgol taluks reporting higher growth rates.

The district has favorable agro-climatic factors for a diversified crop growth. Food grains dominate the district with an area share of more than 50 per cent of NSA. Gram, maize, Jowar, Wheat, Green gram and Paddy are the major food crops; Ground nut and other oilseeds; horticultural crops like cultivation of mango, guava and sapota; vegetables like Chilli are cultivated. The net irrigated area is about 18 per cent of the NSA. The district has the highest cropping intensity at 164.74 and irrigation intensity is also higher at 142.51 per cent. But, per capita food grains produced is very less indicating low productivity in the district.

The growth of workforce has been slower and that of female workers being still lower. The number of female workers has declined absolutely in rural areas of Dharwad district. The urban workforce has grown at a faster rate than the rural workforce. Slow overall growth rate of workers in rural areas and deceleration in female workers' growth rate is indicative of stagnation of the rural economy. Among taluks, Hubballi and Dharwad have registered very high growth of workers, especially in urban areas. Thus, employment growth is confined to urban areas and among males.

Work participation rate (WPR) is lower in Dharwad district compared to the state. The rural WPR is higher but declining, on the other hand, the urban WPR is lower but increasing, implying rural areas are experiencing less employment generating growth. A widespread decline in female WPR is noticed in rural areas of all taluks, as well as in urban areas of Dharwad, Hubballi and Kundgol taluks. The percentage of workers engaged in agricultural activities is declining. Urbanization has affected the occupational structure and the less urbanized taluks have not been able to diversify.

Under MGNREGS, 31.1 per cent of census households applied for job cards and the average number of person days worked is mere 14 days, and hardly 3.17 per cent of households reached 100 days limit. Participation of SC and ST households was lower but that of women satisfactory.

**Quality of Living**

The incidence of houselessness is lower in the district. Half of the households reside in pucca houses, many of them in urban areas (Hubballi - 63 per cent and Dharwad - 51 per cent).

As far as access to basic amenities is concerned, 78 per cent of habitations were supplied with more than 40 LPCD of water. Access to drinking water and drainage is better in the district, but access to toilets is not that good. Backward taluks and rural areas are severely deprived of toilet facility.

Electricity is available in all habitations and complete electrification is achieved. Almost a quarter of the district's households did not possess modern assets like TV, mobile/telephone, Computer/laptop and scooter/car. This proportion was higher in rural than in the urban areas. Hence, if it is indicative of a lower purchasing power, therefore, poverty, it is concentrated in Kalghatgi, Kundgol and Hubballi (rural) taluks.

### 12.2.5. Combined HD Analysis

There are three segments of HD with Dharwad and Hubballi taluks being developed, Kalghatgi and Kundgol being less developed and Navalgund falling in the middle level. Gender inequality is lower in all taluks, but more so in Kalghatgi, Kundgol and Navalgund taluks. Child development also does not go along the HD status as Navalgund and Kundgol have very high values for CDI, but substantially low values of HDI. Dharwad taluk has the highest value for CTDI and lowest value for CDI; Hubballi too has the lowest value for CDI, but the highest value for HDI.

More significantly, excepting Hubballi, for all taluks the HDI value is lower than the CTDI value suggesting that the overall development achieved so far has not fostered HD. For the backward taluks of Kalghatgi, Kundgol and Navalgund, HDI is lesser than any

of the indicator values which emphasizes HD oriented approach to development in these taluks.

Some of the significant findings to be noted are:

1. HD attainment is mainly guided by education attainments and health indicators.
2. Development has not ensured similar gender and child development in Dharwad district.GII and CDI do not go along with HDI attainments.
3. With respect to CTDI, improvement in sex ratios, agricultural wages, employment growth rate, non-agricultural employment, pucca houses, electrification and assets to households; reducing population growth, IMR and dependence on agriculture; are the means to achieve development in a taluk.
4. Since association between CTDI and HDI is noticed, this needs to be reinforced and overall development also needs to be promoted.

### 12.2.6. Regional Disparity of the HD Situation

HD attainments of taluks represent significant inequalities. Child development is highly unequal followed by human development itself. Gender inequality is least unequal across regions followed by CTDI and FSI. It may be inferred that while human development is unequal, gender inequality is more or less equally spread, so also is overall development. The CTDI ranks Hubballi as first; Dharwad as second; Navalgund as third; Kundgol as fourth; and Kalghatgi in the last place. The ranking has not changed since the Nanjundappa Committee assessment.

### 12.2.7: The way Ahead:

#### 1. Future HD Strategy for the Education Sector

- Improvement of school infrastructure - toilets in Kundgol and Navalgund; and play grounds in Hubballi
- Mainstreaming of all drop out and out of school children in all taluks
- Coaching to students for SSLC and PUC examinations in rural areas

- Appointment of more number of female teachers to attract all girl children
- Continuation of schemes for enrolment and retention of children in rural areas, slums and from disadvantaged sections, especially in taluks of Kalghatgi, Kundgol and Navalgund

#### 2. Future HD strategy for Health Sector

- Reduce anaemia through adequate supplementary nutrition in all taluks
- Strengthen RCH services in PHCs
- PHCs to be increased and strengthened with personnel, equipment and drugs

- Causes for high IMR in Kundgol and Kalghatgi; and high CMR in Dharwad and Hubballi taluks should be identified and remedied
- Making available contraceptives and awareness about their use and thereby increasing the CPR in all taluks, this may be added as a part of 'Arogya Kavacha'
- Real time reporting of births and deaths to be developed by providing internet connected hand held devices to ASHAs and AWCs
- Change the reporting pattern with deaths being added to respective taluks from which the deceased mother or child hails from

### 3. Future HD Strategy for Livelihood Sector

- Enhance agricultural productivity throughout the district.
- Promote non-agricultural avenues of employment in rural areas of Kalghatgi, Kundgol and Navalgund taluks
- Construction of toilets in Navalgund, Kalghatgi and Kundgol taluks
- Provision of safe drinking water Kundgol and Navalgund taluks
- Reclamation of degraded areas especially in Dharwad and Kalghatgi taluks
- Streamlining identification of BPL families for effective targeting
- More number of PDS outlets to be opened in all taluks, more so in Kundgol and Dharwad

### 4. Future HD Strategy for Dalits, Tribals, and Minorities

- Provision of RCH facilities to SC and ST household to reduce fertility rates and thereby their population growth
- Encouraging enrolment, attendance and transition to higher grades of children of these sections
- Skill development activities to help them to gain employment
- Facilities to encourage them to start enterprises/businesses of their own
- Increasing the number of personnel form SC/ST communities in social sectors like education and health
- Promoting women organizations of these sections for socio-economic empowerment
- Complete utilization of grants meant for these sections and enhancing awareness about the schemes and benefits; if necessary separate gram sabhas and such other meetings for review of these programmes should be organized

### 5. Future HD Strategy for Gender Development

- Focus on enhancing female illiteracy rate in all taluks
- Promote non-agricultural avenues of employment for women

- Ensure that all SHGs are active and set up few more such groups
- Provision of facilities necessary for starting and running of enterprises by women
- Increasing lady police strength to tackle increasing crimes against women
- Enhancing social security of women in urban as well as rural areas

### 6. HD Strategy for other sectors

#### 6.1. Children

- Steps should be initiated to enhance nutritional support to children, pregnant women and lactating mothers. Mainstreaming of drop out children needs to be improved in Hubballi, Kalghatgi and Kundgol taluks.
- Increase the number of AWCs and strengthen them with basic amenities

#### 6.2. Urban issues

- Focus on provision of adequate and clean drinking water
- Investment on treating liquid and solid wastes
- There is a need to improve road facilities, surveillance facilities and police strength in all ULBs to control crimes and reduce incidence of accidents
- Spending has to increase in all the ULBs especially on basic amenities and health and road development.

#### 6.3. Governance

- More staff needs to be appointed
- Training to make implementation of programmes sensitive to the needs of women, children and disadvantaged sections
- Greater awareness generation for people to participate in decision making
- Strengthening the participation of civil society and non-government organizations in human development activities
- Complete utilization of grants towards HD activities

## 12.3 Concluding Remarks

Improvement in sex ratios, agricultural wages, employment growth rate, non-agricultural employment, pucca houses, electrification and assets to households are the sure means to enhance HD standards in the district. Reducing population growth, IMR and dependence on agriculture, will also accelerate the process of overall development and HD. Sanitation is another grey area that needs to be taken care of throughout the district. If universal education is to materialize, focus should be on rural areas and female education. Availability of water and female literacy should be promoted in all the taluks to ensure better absorption of food and better food security. Overall development

needs to be made more child and women sensitive by increasing their access to resources and power, and through enhancing their entitlements. In the backward taluks of Navalgund, Kundgol and Kalghatgi, improvement in all variables needs to be effected.

■■





# ANNEXURES

# Annexures

### 1.1: Parameters and Variables of DHDR

| Index | Dimension | Indicators | Data Source |
|---|---|---|---|
| HDI | Standard of Living | % of households with modern cooking fuel | Census |
| | | % of households with toilets | Census |
| | | % of households with Safe drinking water | Census |
| | | % households with electricity | Census |
| | | % of households with access to pucca house | Census |
| | | Share of non agricultural workers | Census |
| | | PC Taluk Domestic Product | HDD |
| | Health | Child Mortality Rate | HMIS/HDD |
| | | Maternal Mortality Rate | HMIS/HDD |
| | Education | Total Literacy Rate | Census |
| | | Gross Enrolment Ratio | SSA and RMSA |
| GII | Reproductive Health | Maternal Mortality Rate | HMIS/HDD |
| | | Share of Institutional Deliveries | HMIS/HDD |
| | | Share of Pregnant Women with Anemia | HMIS/HDD |
| | Empowerment | Share of Female Elected Representatives in PRIs and ULBs | DSO |
| | | Share of Male Elected Representatives in PRIs and ULBs | DSO |
| | | Share of Female Children in the Age Group 0-6 Years | Census |
| | | Share of Male Children in the Age Group 0-6 Years | Census |
| | | Share of Female Literacy | Census |
| | | Share of Male Literacy | Census |
| | Labour market | Share of Female Work Participation Rate | Census |
| | | Share of Male Work Participation Rate | Census |
| | | Share of Female Workers in the Non-agricultural Sector | Census |
| | | Share of Male Workers in the Non-agricultural Sector | Census |
| | | Female Agricultural Wage Rate | DSO |
| | | Male Agricultural Wage Rate | DSO |
| CDI | Health | Child Mortality Rate(0-5 years) | HMIS/HDD |
| | Nutrition | % of Malnourished Children (excluding Normal) | HMIS/HDD |
| | | % of Children born under-weight | HMIS/HDD |
| | Education | % of Dropout Children from Primary and Secondary Schools | SSA and RMSA |
| FSI | Availability | Cropping Intensity | DSO |
| | | % Change in NSA over the years (2001 – 2011) | DSO |
| | | Per capita food grain production (in Kgs) | DSO |
| | | % of forest cover to total geographical area | DSO |
| | | Irrigation Intensity | DSO |
| | | % of area degraded (cultivable waste) to TGA | DSO |
| | | % area under leguminous crops in the GCA | DSO |

1.1 continued

| | | | |
|---|---|---|---|
| | Accessibility | % of BPL Card holders to Total Card holders | DFCS |
| | | Per-capita Income (GDP at Taluk Level at current prices) | HDD |
| | | % of Non agricultural workers (main + marginal) | Census |
| | | Average size of holdings | DSO |
| | | % of Agriculture labourers to Total workers | Census |
| | | % of villages having PDS outlets within the village | DSO |
| | Absorption | Child Mortality Rate (CMR) | HMIS |
| | | % of HHs having access to Water | Census |
| | | Share of Pregnant Women with Anemia | HMIS/HDD |
| | | (a) % of Malnourished Children | HMIS/HDD |
| | | (b) % of Children born under-weight | HMIS/HDD |
| | | Female Literacy Rate | Census |
| UDI | | % ULB population to total population in the taluk | Census |
| | | % Slum Population to Total ULB Population | Census |
| | | % Households without Own Houses | DUDC |
| | | % HHs with Tap water connection | Census |
| | | % HHs Sewerage and Drainage | Census |
| | | No. of Hospital Beds per 1000 population in ULB | DUDC |
| | | Length of Roads in Kms per Sq. Km of geographical area | DUDC |
| | | % Own Resource Mobilization to Total Receipts | DUDC |
| | | Per capita expenditure on Development Works | DUDC |
| | | Crime Rate per 10000 population | DCRB |
| | | Road accidents per 10000 population | DCRB |
| CTDI | Standard of Living - Demographic | Decadal population growth rate | Census |
| | | Population Density | Census |
| | | Sex ratio | Census |
| | | % of Slum Population in the taluk to Total population | Census |
| | | % of Population in the age group of 0-6 years | Census |
| | | Child sex ratio | Census |
| | | Infant Mortality Rate | HMIS/HDD |
| | | Child Mortality Rate | HMIS/HDD |
| | | Maternal Mortality Rate | HMIS/HDD |
| | | % of women headed households | Census |
| | Standard of Living - Employment and Livelihood | % of BPL Cards issued to Total Ration Cards | DFCS |
| | | Cropping Intensity | DSO |
| | | Irrigation Intensity | DSO |
| | | % of Households provided employment to those registered under MGNREGS | NREGA website |
| | | Ratio of average agricultural wage to Minimum wages prescribed by the State | DSO |

1.1 continued

| | | |
|---|---|---|
| | Work Participation Rate (WPR) | Census |
| | Decadal Growth rate of Employment | Census |
| | % of Cultivators to Total workers | Census |
| | % of main workers to total workers | Census |
| | % of workers in Household Industries | Census |
| | % of Agriculture labourers to Total workers | Census |
| Standard of Living - Housing and Assets | % of HHs having Pucca Houses | Census |
| | % of Site less Households | ZP |
| | % of Households provided with house sites | ZP |
| | % of Houses constructed for houseless poor families | ZP |
| | % of households with cycles | Census |
| | % of households with two-wheelers | Census |
| | % of HHs with no Assets | Census |
| | % of HHs having access to Electricity | Census |
| | % of HHs having access to Modern Cooking Fuel | Census |
| Standard of Living - participation | % of women elected representatives in rural local bodies | DSO |
| | % of elected SC/ST representatives in rural local bodies | DSO |
| | % of women elected representatives in urban local bodies | DSO |
| | % of elected SC/ST representatives in urban local bodies | DSO |
| | % of active SHGs | DSO |
| Health | % of pregnant women receiving full ANC | HMIS/HDD |
| | Share of Pregnant Women with Anaemia | HMIS/HDD |
| | Share of Institutional deliveries | HMIS/HDD |
| | % of children fully Immunized | HMIS |
| | (a) % of Children born under-weight | HMIS/HDD |
| | (b) % of Malnourished Children (Excluding Normal) | HMIS/HDD |
| | % of people affected by major communicable diseases | HMIS/HDD |
| | Average Population served by sub-centres | HMIS |
| | Average Population served by Primary Health Centres | HMIS |
| | Availability of Doctors per 1,000 population | HMIS |
| | Availability of nurses per 1000 population | HMIS |
| | Average population served by Anganwadi centres | DWCD |
| | % of villages having Anganwadis within a km. distance | DWCD |
| | % of couples protected by any contraceptive method | HMIS |
| | Per capita Health Expenditure | DHO/CAO |
| | % of Gram Panchayats Selected for NGP Awards | ZP |
| | % of HHs having access to Toilet | Census |
| | % of Households with drainage facility | Census |
| | % of HHs having access to Water | Census |

1.1 concluded

| | | | |
|---|---|---|---|
| | Education | % of Literacy | Census |
| | | Gross Enrolment rate – Elementary School | SSA |
| | | Net Enrolment rate – Elementary School | SSA |
| | | Dropout rate in Elementary education | SSA |
| | | % of Drop-out Children Mainstreamed | SSA |
| | | Student – Teacher ratio for elementary education | SSA |
| | | Secondary school Gross Enrolment Rate (15-16 years) | RMSA |
| | | Drop-out rate in secondary education | RMSA |
| | | SSLC pass % | RMSA |
| | | Student - Teacher ratio for secondary education | RMSA |
| | | PUC pass % | PUE Board |
| | | School Infrastructure Index | SSA |
| | | Per capita Education Expenditure | CAO/DDPI |
| | | % of villages having a Primary School within 1 km. distance | SSA |

*Note: CAO-Chief Accounts Officer; DFCS-Department of Food and Civil Supplies; DHO- District Health Office; DSO-District Statistical Office; DUDC-District Urban Development Cell; DWCD- Department of Women and Child Development; HDD-Human Development Division; HMIS- Health Management Information Systems; SSA- Sarva Shiksha Abhiyan; RMSA-Rashtriya Madhyamika Shiksha Abhiyan; Rose coloured cells are negative indicators*

## 1.2: A Brief Note on Preparation of DHDR of Dharwad District

Preparation of any status/ development report at local level has lot of obstacles. First of all reliable data in required format and dimensions is not available; second, the local authorities so much occupied with day-to-day administration that they do not get sufficient time to gather data or compile it in the form of a report; third, the people's representatives may also be having other priorities. In this framework, the Karnataka State Planning Department created the Human Development Division (HDD) to incorporate HD concerns in policy making and assigning allocations to further HD. Uniform guidelines were prepared; local expertise was identified as Lead Agency (LA) and capacity building was done through training the representatives of the LA and the district administration. Initially a general training was given to orient LAs and district officials about HD and its dimensions. After collection of data was completed, a technical training was given for calculation of various indices.

The LAs, in turn, conducted workshops at taluk and district level to sensitize the elected representatives, government officials, NGO functionaries and general public about the activity and involve them in it. Table 1 gives the details of workshops. The workshops helped the LA to identify area specific problems and finalize the small area studies that were also endorsed in the DCC.

**Table 1: District and Taluk Level Workshops**

| Workshop | Date | Participants |
|---|---|---|
| Dharwad (covering Dharwad and Hubballi taluks) | 17-5-2013 | 85 |
| Kalghatgi | 18-5-2013 | 81 |
| Kundgol | 20-5-2013 | 76 |
| Navalgund | 21-5-2013 | 80 |
| District level Workshop | 6-9-2013 | 107 |

The collection and validation of data and the progress in preparation of DHDR was monitored by the District Core Committee (DCC) headed by the Chief Executive Officer of the ZP and convened by the Chief Planning Officer. The details of DCC meetings are furnished in Table 2. Dr. Chandra Poojary, Professor of Development Studies, Kannada Vishvavidyalaya, Hampi was assigned to the district as member of the Quality Monitoring Group (QMG) to oversee the preparation of the Report. The data, draft and important findings were informally discussed with the academicians in the University and members of the subject sub-committees.

**Table 2: District Core Committee Meetings**

| Date | Members Attended | Business Transacted |
|---|---|---|
| 26-2-2013 | 14 | Formats for Data collection distributed |
| 12-3-2013 | 13 | Data given by Education and Health Departments verified |
| 16-3-2013 | 12 | Other data verified, topics for small area studies identified |
| 26-3-2013 | 10 | Data collection progress reviewed and problems relating to inconsistency with respect to health data checked |
| 27-8-2013 | 14 | Data collection and other progress reviewed and topics for small area studies finalized and GP for Dalit Development Index selected |
| 29-8-2013 (for ULB officials) | 10 | Formats for Data collection distributed |
| 9-10-2013 (with QMG Member) | 17 | All data verified and few other inconsistencies checked |

The HDD constantly monitored the progress through mails and instructions and helped in checking the data. The HDD conducted four review meetings as follows:

i. 29-10-2013 at Vikasa Soudha, Bangalore,

ii. 29-11-2013 at CMDR, Dharwad, and

iii. 27-3-2014 at Planning Department, Bangalore

iv. 19-9-2014 at Planning Department, Bangalore

In all these meetings, the data was presented along with the progress made in the process of DHDR preparation.

On 22nd February 2014, the data and tentative chapter plan as well as the preliminary results were placed in the General Body meeting of the Zilla Panchayat Dharwad for its consideration and approval. The same was duly approved by the house.

Hence, a participative method of data collection, compilation and validation was adopted with checks for consistency at various levels. The HDD shares a considerable credit for finalizing the data sets and standardizing the whole process.

### 1.3: Note on Estimation of IMR, CMR and MMR

There are two types of service statistics on mortality are available with the Department of Health, Karnataka (DHO). First, the data provided by the respective health institutions and entered into the Health Management Information System (HMIS) portal. Because this is a facility based reporting, the mortality indicators are higher in those districts and sub-districts with more facilities and does not represent the performance of a particular area. Moreover, the facilities not reporting the deaths as well as the deaths taking place at home will not become part of the HMIS in most cases. Second, the mortality information is also maintained for respective geographical area based on the ANM reporting. This is found to be grossly underestimated. Thirdly, the Civil Registration System (CRS) also provide data on mortality. The analysis of this data also showed gross underestimate particularly the infant mortality rate (IMR), child mortality rate (CMR) and maternal mortality ratio (MMR). Thus it is essential to rework the estimates by adjusting for underestimation to find out the real IMR and MMR in different regions of Karnataka.

SRS estimates on mortality indicators are widely accepted but they are available only at State levels. Reliable estimate of IMR at the district level are available only from 2001 census. As the District level Human Development Reports (DHDR) requires district and sub-district level estimates of these indicators, a method is developed to provide reasonable quality estimates of IMR, CMR and MMR at the district and sub-district level.

**Methodology**

Indirect estimates of infant and child mortality is feasible using the information on children ever born and children surviving by age of the mother from surveys and census. The census estimates of IMR and CMR are based on this information. District Level Household Surveys (DLHS) conducted in 2007-08 have collected this information. Ram et al (2013) have already estimated neonatal mortality rate and CMR using this information and adjusted the estimate for the year 2012 using a ratio method of distributing the total deaths computed for India to states and districts. But the estimates they used are from the UN estimate of neonatal and child mortality for India for the year 2012.

Ratio method is adopted here for estimating district and sub-district IMR, CMR and MMR for Karnataka. We have used the SRS estimate of IMR, CMR and MMR for Karnataka

and distributed the corresponding deaths across district and sub-districts. First, the IMR, CMR and MMR for Karnataka are obtained from SRS for the period 2011 which has been 35, 40 and 144 respectively. Second, the same number of deaths have been distributed across districts using ratio method. The ratio is obtained considering the neonatal and CMR estimated by Ram et al (2013) across districts of Karnataka. For distributing IMR and CMR, data from Ram et al (2013) on CMR is used while for MMR the neonatal mortality rate from the same source is used. Thus we have computed the IMR, CMR and MMR across districts of Karnataka considering that the state level is same as the SRS figures for 2011. Third, the corresponding district IMR, CMR and MMR are distributed across sub-districts using ratio method. The ratio is obtained from the data gathered from the DHO on these three indicators across sub-districts. Thus the IMR, CMR and MMR obtained from DHO have been adjusted upward to match with the district IMR, CMR and MMR computed for the district based on the similar methodology.

## Annexure 1.4: Data Quality and Limitations

For a study of this kind huge amount of data is necessary on demography, health, education, livelihood and other issues disaggreagated by residence, gender and social groups. The database available at the district and taluk levels has some limitations to serve the purpose in a satisfactory manner.

i. The census data is predominantly used and by and large it is reliable but not all details are available for the year 2011.

ii. The education data as available in DISE (SSA) and RMSA documents has improved a lot but there is some inconsistency in terms of census of children and hence enrolment ratios. Similar is the case with out of school children and child labour. It was later reconciled with the help of education department and labour department officials.

iii. There is a tendency to misreport mortality rates and it was corrected by the data given by the HDD

iv. In many cases, data by rural-urban; male-female and social group categorization is not available and, it remains a valid limitation and it needs to be improved in the future

v. Since data on Hubli-Dharwad is clubbed, it is difficult to separate taluka wise data, it could not be addressed

vi. The reporting of maortality by place of death inflates the mortality values in places where infrastructure is better and it needs to be rectified

vii. Data on landless households is difficult to get.

viii. The District Statistical Office is successful in generating substantial data but it needs to focus on disaggregations for a better analysis.

The overall impression is that the availability of data has improved but efforts have to be made to compile and publish it for general reference.

## 2.1: Demographic Profile of the District

| Sl. No. | Demographic particulars | Magnitude |
|---|---|---|
| 1 | Number of Households - Total | 382700 |
| | Rural | 160674 |
| | Urban | 222026 |
| 2 | Population - Total | 1847023 |
| 3 | Male | 937206 |
| 4 | Female | 909817 |
| 5 | Decadal population growth (1991-2001) | 15.13 % |
| 6 | Density of population (per sq. km) | 433 |
| 7 | Area (sq. km) | 4263 |
| 8 | Literacy level - Overall (in %) | 80.00 |
| | Male | 86.37 |
| | Female | 73.46 |
| 9 | SC Population - Total (No. and %) | 177855 (9.63 %) |
| | Male | 89137 |
| | Female | 88718 |
| 10 | ST Population - Total (No. and %) | 87548 (4.74) |
| | Male | 44173 |
| | Female | 43375 |
| 11 | Urban population No. and % | 1049539 (56.82) |
| 12 | Occupational pattern of population - Primary (%) | |
| | Secondary | |
| | Tertiary | |
| 13 | Crude Birth rate (per 1,000 population) | |
| 14 | Crude Death rate (per 1,000 population) | |
| 15 | Infant Mortality Rate (IMR) – (per 1,000 live births) | 16 |
| 16 | Life Expectancy at Birth | |

## 2.2: Industrial Areas and Plots Developed and Allotted in Dharwad District

| S. No. | Name of Industrial Area | Land acquired (In hectares) | Land developed (In hectares) | No of Developed Plots | No of allotted Plots | No. of Units in Production |
|---|---|---|---|---|---|---|
| 1 | Belur | 2065.48 | 1479.74 | 632 | 560 | 288 |
| 2 | Rayapur | 288.38 | 233.37 | 194 | 77 | 32 |
| 3 | Tarihal | 312.00 | 238.84 | 291 | 291 | 258 |
| 4 | Lakkamanahalli | 71.23 | 66.20 | 41 | 41 | 41 |
| 5 | Sattur | 59.10 | 51.58 | 26 | 26 | 26 |
| 6 | Gamanagatti | 510.00 | 245.00 | 108 | - | - |
| 7 | Gokul | 36.00 | | | | |
| | **Total** | **3306.19** | **2314.73** | **1292** | **995** | **645** |

*Source: GIM document, GoK*

## 3.1: Human Development Indicators for Dharwad District, 2011-12

| | Human Development Index | | | | | |
|---|---|---|---|---|---|---|
| **Dimension** | **Indicators** | **Dharwad** | **Hubballi** | **Kalghatgi** | **Kundgol** | **Navalgund** |
| **Standard of Living** | % of households with safe cooking fuel | 41.68 | 56.23 | 5.59 | 5.40 | 8.93 |
| | % of households with toilets | 61.26 | 75.01 | 27.30 | 29.03 | 16.65 |
| | % of households with Safe drinking water | 88.32 | 87.13 | 90.88 | 62.63 | 57.77 |
| | % households with electricity | 93.46 | 95.03 | 90.68 | 90.41 | 90.59 |
| | % of households with access to pucca house | 51.26 | 62.99 | 28.10 | 22.04 | 34.60 |
| | Share of non-agricultural workers (%) | 57.91 | 77.83 | 21.59 | 18.13 | 17.78 |
| | PCTDP (gross at current prices) (Rs.) | 119802 | 50079 | 54051 | 32758 | 59552 |
| **Health** | Child Mortality Rate | 50 | 47 | 28 | 26 | 15 |
| | Maternal Mortality Rate | 268 | 229 | 319 | 211 | 176 |
| **Education** | Total Literacy Rate (%) | 80.59 | 84.18 | 68.81 | 74.5 | 74.67 |
| | Gross Enrolment Ratio (%) | 103.63 | 109.73 | 101.71 | 100.41 | 98.22 |

3.1 continued

| | Gender Inequality Index | | | | | |
|---|---|---|---|---|---|---|
| **Dimension** | **Indicator** | **Dharwad** | **Hubballi** | **Kalghatgi** | **Kundgol** | **Navalgund** |
| **Health** | Maternal Mortality Rate | 268 | 229 | 319 | 211 | 176 |
| | Institutional Deliveries (%) | 99.3 | 99.8 | 97.2 | 96.8 | 95.8 |
| | Anaemia among pregnant women (%) | 70.8 | 38.3 | 51.3 | 40.2 | 47.0 |
| **Empowerment** | Female Elected Representatives (%) | 46.91 | 43.34 | 49.86 | 45.43 | 46.1 |
| | Male Elected Representatives (%) | 53.09 | 56.66 | 50.14 | 54.57 | 53.9 |
| | Female population (0-6 years) (%) | 48.87 | 48.50 | 48.41 | 48.17 | 48.43 |
| | Male population (0-6 years) (%) | 51.13 | 51.50 | 51.59 | 51.83 | 51.57 |
| | Female Literacy Rate (%) | 74.38 | 79.03 | 60.36 | 65.07 | 64.99 |
| | Male Literacy Rate (%) | 86.64 | 89.26 | 76.74 | 83.50 | 84.02 |
| **Labour Market** | Female Work Participation Rate (%) | 27.84 | 21.43 | 47.87 | 42.20 | 48.62 |
| | Male Work Participation Rate (%) | 64.25 | 64.62 | 71.28 | 69.07 | 69.58 |
| | Female Non-Agricultural Workers (%) | 42.80 | 62.22 | 11.15 | 10.70 | 8.35 |
| | Male Non-Agricultural Workers (%) | 64.26 | 82.93 | 28.18 | 22.47 | 24.13 |
| | Female Agricultural Wage Rate (Rs.) | 135 | 100 | 120 | 100 | 100 |
| | Male Agricultural Wage Rate (Rs.) | 190 | 175 | 160 | 150 | 150 |

3.1 continued

| | Child Development Index | | | | | |
|---|---|---|---|---|---|---|
| **Dimension** | **Indicator** | **Dharwad** | **Hubballi** | **Kalghatgi** | **Kundgol** | **Navalgund** |
| **Health** | CMR | 50 | 47 | 28 | 26 | 15 |
| **Nutrition** | % children born under weight | 22.52 | 16.28 | 18.95 | 14.89 | 14.26 |
| | % malnourished children | 39.34 | 40.34 | 39.55 | 39.5 | 40.3 |
| **Education** | % dropout children mainstreamed | 84.2 | 62.3 | 66.52 | 73.21 | 83.73 |
| | **Food Security Index** | | | | | |
| **Dimension** | **Indicator** | **Dharwad** | **Hubballi** | **Kalghatgi** | **Kundgol** | **Navalgund** |
| **Availability** | Cropping Intensity | 150.04 | 163.22 | 129.25 | 174.04 | 189.68 |
| | % Change in NSA over the years (2001 – 2011) | 2.24 | -4.69 | -4.21 | 1.88 | -19.90 |
| | Per capita food grain production (in Kgs) | 124.88 | 43.45 | 310.30 | 149.18 | 535.46 |
| | % of forest cover to total geographical area | 12.23 | 2.76 | 28.40 | 0.00 | 0.00 |
| | Irrigation Intensity | 115.02 | 138.84 | 147.99 | 124.46 | 152.65 |
| | % area degraded to Total Geographical Area | 1.37 | 0.14 | 1.16 | 0.27 | 0.06 |
| | % leguminous crops in the Gross Cropped Area | 74.18 | 42.94 | 32.76 | 26.40 | 43.45 |
| **Accessibility** | % BPL Card holders to Total Card holders | 69.17 | 64.36 | 79.52 | 83.45 | 75.47 |
| | Per capita Income (Rs) | 119802 | 50079 | 54051 | 32758 | 59552 |
| | % Non-agricultural workers | 57.91 | 77.83 | 21.59 | 18.13 | 17.78 |
| | Average size of holdings (Ha.) | 2.26 | 2.32 | 1.97 | 2.30 | 2.91 |
| | % Agriculture labourers to Total workers | 23.76 | 12.72 | 42.38 | 49.49 | 43.25 |
| | % villages having PDS outlets within the village | 75.23 | 88.24 | 62.07 | 82.46 | 80.70 |

3.1 continued

| | | | | | | |
|---|---|---|---|---|---|---|
| Absorption | **Child Mortality Rate** | **50** | **47** | **28** | **26** | **15** |
| | % Households having access to Water | 88.32 | 87.13 | 90.88 | 62.63 | 57.77 |
| | Share of Pregnant Women with Anaemia | 70.8 | 38.3 | 51.3 | 40.2 | 47.0 |
| | (a) % Malnourished Children | 39.34 | 40.34 | 39.55 | 39.50 | 40.30 |
| | (b) % Children born under-weight | 22.52 | 16.28 | 18.95 | 14.89 | 14.26 |
| | Female Literacy Rate | 74.38 | 79.03 | 60.36 | 65.07 | 64.99 |
| | **Composite Taluk Development Index** | | | | | |
| **Dimensions** | **Indicators** | **Dharwad** | **Hubballi** | **Kalghatgi** | **Kundgol** | **Navalgund** |
| Standard of Living Indicators | Decadal population growth rate | 13.37 | 21.29 | 12.88 | 5.42 | 7.68 |
| | Population Density | 490.83 | 1069.65 | 226.77 | 255.51 | 176.12 |
| | Sex ratio | 972.14 | 981.82 | 939.71 | 952.31 | 962.08 |
| | % of Slum Population in the taluk to Total population in the taluk | 14.64 | 13.44 | 1.43 | 1.36 | 3.26 |
| | % of Population in the age group of 0-6 years | 11.81 | 11.67 | 13.61 | 11.48 | 12.16 |
| | Child sex ratio | 955.74 | 941.76 | 938.48 | 929.55 | 939.21 |
| | Infant Mortality Rate | 17 | 11 | 88 | 44 | 27 |
| | Child Mortality Rate | 50 | 47 | 28 | 26 | 15 |
| | Maternal Mortality Rate | 268 | 229 | 319 | 211 | 176 |
| | % of women headed households | 16.89 | 16.83 | 15.07 | 14.56 | 15.02 |
| | % of BPL Cards issued to Total Ration Cards | 69.17 | 64.36 | 79.52 | 83.45 | 75.47 |
| | Cropping Intensity | 150.04 | 163.22 | 129.25 | 174.04 | 189.68 |
| | Irrigation Intensity | 115.02 | 138.84 | 147.99 | 124.46 | 152.65 |
| | % of Households provided employment to total number of households registered under MGNREGS | 45.84 | 41.02 | 56.72 | 38.69 | 41.85 |

3.1 continued

| | | | | | | |
|---|---|---|---|---|---|---|
| | **Ratio of average agricultural wage to Minimum wages prescribed by the State** | 1.22 | 1.03 | 1.05 | 0.94 | 0.94 |
| | Work Participation Rate (WPR) | 46.28 | 59.29 | 43.16 | 59.94 | 55.94 |
| | Decadal Growth rate of Employment | 14.71 | 28.16 | 4.80 | 2.14 | 0.31 |
| | % of Cultivators to total workers | 18.73 | 9.47 | 36.03 | 32.38 | 38.97 |
| | % of main workers to total workers | 88.79 | 88.75 | 86.71 | 87.88 | 85.38 |
| | % of workers in Household Industries to total workers | 2.60 | 2.52 | 1.26 | 1.33 | 0.99 |
| | % of Agricultural labourers to total workers | 23.36 | 12.70 | 42.38 | 49.49 | 43.25 |
| | % of Households having Pucca Houses | 51.26 | 62.99 | 28.10 | 22.04 | 34.60 |
| | % of Site less Households | 1.01 | 1.55 | 9.12 | 3.26 | 2.91 |
| | % of Households provided with house sites | 6.31 | 29.15 | 22.23 | 74.73 | 4.18 |
| | % of Houses constructed for houseless poor families | 49.16 | 46.29 | 64.69 | 57.16 | 50.52 |
| | % of Households with cycles | 31.69 | 27.8 | 30.85 | 28.08 | 34.6 |
| | % of Households with two-wheelers | 26.26 | 31.94 | 11.42 | 9.31 | 11.92 |
| | % of Households with no Assets | 12.49 | 9.93 | 24.28 | 22.62 | 18.68 |
| | % of Households having access to Electricity | 93.46 | 95.03 | 90.68 | 90.41 | 90.59 |
| | % of Households having access to Modern Cooking Fuel | 41.68 | 56.23 | 5.59 | 5.40 | 8.93 |
| | % of women elected representatives in rural local bodies | 47.10 | 45.38 | 50.00 | 45.38 | 47.01 |

3.1 continued

| | | | | | | |
|---|---|---|---|---|---|---|
| | **% of elected SC/ST representatives in rural local bodies** | 16.12 | 13.87 | 20.06 | 16.62 | 15.10 |
| | % of women elected representatives in urban local bodies | 40.54 | 37.78 | 46.15 | 46.67 | 39.13 |
| | % of elected SC/ST representatives in urban local bodies | 10.81 | 13.33 | 23.08 | 13.33 | 15.22 |
| | % of active SHGs | 92 | 98 | 96 | 84 | 97 |
| **Health Indicators** | % of pregnant women receiving full ANC | 100 | 100 | 100 | 99.90 | 100 |
| | Share of Pregnant Women with Anaemia (%) | 70.80 | 38.34 | 51.27 | 40.17 | 47.04 |
| | Share of Institutional deliveries (%) | 99.3 | 99.8 | 97.2 | 96.8 | 95.8 |
| | % of children fully Immunized | 91.7 | 87.7 | 88.4 | 89.6 | 96.2 |
| | % of Children born under-weight | 22.52 | 16.28 | 18.95 | 14.89 | 14.26 |
| | % of Malnourished Children (Excluding Normal) | 39.34 | 40.34 | 39.55 | 39.50 | 40.30 |
| | % of people affected by major communicable diseases | 1.5 | 1.3 | 5.0 | 2.2 | 2 |
| | Average Population served by sub-centres | 4849 | 4200 | 4174 | 4450 | 3614 |
| | Average Population served by Primary Health Centres | 38794 | 23801 | 22957 | 24474 | 22888 |
| | Availability of Doctors per 1,000 population | 0.16 | 0.07 | 0.06 | 0.07 | 0.07 |
| | Availability of nurses per 1000 population | 0.07 | 0.12 | 0.30 | 0.17 | 0.46 |

3.1 continued

| | | | | | | |
|---|---|---|---|---|---|---|
| | **Average population served by Anganwadi centres** | 1095.37 | 1134.36 | 1070.86 | 933.36 | 1129.90 |
| | % of villages having Anganwadis within a km. distance | 100 | 100 | 86 | 100 | 98 |
| | % of couples protected by any contraceptive method | 65 | 54 | 60 | 65 | 50 |
| | Per capita Health Expenditure (Rs.) | 391.38 | 81.36 | 435.61 | 413.85 | 397.95 |
| | % of Gram Panchayats Selected for NGP Awards to Total number of GPs | 16.22 | 21.05 | 18.52 | 9.09 | 13.64 |
| | % of Households having access to Toilet | 61.26 | 75.01 | 27.30 | 29.03 | 16.65 |
| | % of Households with drainage facility | 67.27 | 79.28 | 53.17 | 46.8 | 51.79 |
| | % of Households having access to Water | 88.32 | 87.13 | 90.88 | 62.63 | 57.77 |
| **Education** | % Literacy | 80.59 | 84.18 | 68.81 | 74.50 | 74.67 |
| | Gross Enrolment rate – Elementary School | 104.70 | 133.26 | 109.22 | 108.43 | 106.62 |
| | Net Enrolment rate – Elementary School | 99.80 | 99.71 | 99.33 | 99.39 | 99.62 |
| | Dropout rate in Elementary education | 9.0 | 8.6 | 13.0 | 10.8 | 8.6 |
| | % of Drop-out Children Mainstreamed | 84.20 | 62.30 | 66.52 | 73.21 | 83.73 |
| | Student – Teacher ratio for elementary education | 30 | 30 | 31 | 26 | 26 |
| | Secondary school Gross Enrolment Rate | 102 | 100.5 | 73 | 80 | 73 |
| | Drop-out rate in secondary education | 14.5 | 4 | 10 | 9 | 18 |
| | SSLC pass percentage | 79.99 | 82.43 | 89.54 | 82.60 | 68.81 |

3.1 continued

| | | | | | | |
|---|---|---|---|---|---|---|
| | **Student - Teacher ratio for secondary education** | 12 | 9 | 16 | 15 | 13 |
| | PUC pass percentage | 56.91 | 54.87 | 62.13 | 57.67 | 39.09 |
| | School Infrastructure Index | 0.81 | 0.70 | 0.80 | 0.68 | 0.72 |
| | Per capita Education Expenditure (Rs.) | 470.08 | 238.88 | 748.57 | 569.29 | 505.62 |
| | % of villages having a Primary School within 1 km. distance | 100 | 100 | 100 | 100 | 100 |
| | **Urban Development Index** | | | | | |
| ULB | Annigeri (TMC) | Navalgund (TMC) | Kalghatgi (TP) | Kundgol (TP) | Alnavar (TP) | HDMC (Mun. Corp) |
| % ULB population to total population in the taluk | 14.86 | 12.94 | 10.94 | 11.31 | 3.14 | 70.61 |
| % Households without Own Houses | 3.09 | 3.18 | 2.11 | 2.29 | 1.65 | 0.90 |
| % Slum Population to Total ULB Population | 6.86 | 14.02 | 9.75 | 13.09 | 12.06 | 19.57 |
| % Households with Tap connection | 95.68 | 97.80 | 94.40 | 91.71 | 90.71 | 89.53 |
| % Households with Sewerage and Drainage | 67.27 | 87.13 | 82.09 | 71.17 | 85.30 | 88.60 |
| No. of Hospital Beds per 1000 population in ULB | 0.50 | 4.71 | 5.91 | 5.34 | 0.81 | 8.58 |
| % Own Resource Mobilization to Total Receipts | 5.30 | 11.54 | 8.14 | 11.42 | 14.86 | 21.73 |
| Per capita expenditure on Development Works | 1210.11 | 2532.66 | 435.49 | 2006.61 | 764.60 | 231.53 |

3.1 concluded

| | | | | | | |
|---|---|---|---|---|---|---|
| Length of Roads in Kms per Sq. Km of geographical area | **2.82** | **1.32** | **1.43** | **0.60** | **3.32** | **6.28** |
| Crime Rate per 10000 population | 42 | 97 | 150 | 76 | 60 | 32 |
| Road accidents per 10000 population | 15 | 22 | 40 | 16 | 17 | 7 |

*Source: As mentioned in Annexure 1.1*

### 3.2: HD Indicators among SC and ST Households

| Indicator | SC | | | ST | | | Others | | | Total | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| % of households having | R | U | T | R | U | T | R | U | T | R | U | T |
| good houses | 96.9 | 96.6 | 96.7 | 94.9 | 96.0 | 95.4 | 96.1 | 98.3 | 97.4 | 96.1 | 98.0 | 97.2 |
| safe drinking water | 67.9 | 90.0 | 81.4 | 67.2 | 86.4 | 75.7 | 69.9 | 92.9 | 83.2 | 69.5 | 92.4 | 82.7 |
| electricity | 89.4 | 91.3 | 90.5 | 87.7 | 89.6 | 88.6 | 91.2 | 96.3 | 94.1 | 90.8 | 95.5 | 93.5 |
| toilet | 83.1 | 95.9 | 90.9 | 84.1 | 95.5 | 89.2 | 88.8 | 98.5 | 94.4 | 88.0 | 98.1 | 93.8 |
| bathroom facility | 41.5 | 85.4 | 68.2 | 37.4 | 75.8 | 54.5 | 41.5 | 88.3 | 68.6 | 41.2 | 87.6 | 67.9 |
| drainage facility | 2.0 | 47.9 | 30.0 | 2.3 | 45.3 | 21.4 | 6.5 | 64.9 | 40.3 | 5.8 | 62.4 | 38.4 |
| clean cooking fuel | 11.7 | 20.1 | 16.8 | 10.6 | 19.5 | 14.6 | 15.3 | 26.0 | 21.5 | 14.7 | 25.2 | 20.7 |
| radio | 37.8 | 71.1 | 58.1 | 37.3 | 66.7 | 50.4 | 45.0 | 77.9 | 64.0 | 43.9 | 76.8 | 62.8 |
| TV | 0.2 | 4.0 | 2.5 | 0.2 | 4.1 | 1.9 | 0.4 | 7.2 | 4.3 | 0.4 | 6.7 | 4.0 |
| computer/ laptop with internet | 3.5 | 9.9 | 7.4 | 4.9 | 11.8 | 8.0 | 4.5 | 13.3 | 9.6 | 4.4 | 12.9 | 9.3 |
| computer/ laptop without internet | 2.4 | 6.1 | 4.7 | 2.7 | 5.9 | 4.1 | 5.1 | 8.2 | 6.9 | 4.7 | 7.9 | 6.5 |
| telephone/ landline | 43.6 | 57.7 | 52.2 | 49.3 | 58.3 | 53.3 | 53.8 | 60.3 | 57.6 | 52.6 | 60.0 | 56.8 |
| mobile | 1.6 | 5.3 | 3.8 | 2.3 | 6.0 | 4.0 | 5.0 | 11.8 | 9.0 | 4.6 | 10.9 | 8.2 |
| both landline and mobile | 5.7 | 24.4 | 17.1 | 7.0 | 25.8 | 15.3 | 11.8 | 36.1 | 25.9 | 10.9 | 34.5 | 24.5 |
| two wheeler | 0.8 | 4.4 | 3.0 | 1.0 | 5.1 | 2.8 | 2.5 | 8.8 | 6.1 | 2.3 | 8.2 | 5.7 |
| car | 31.1 | 13.2 | 20.2 | 27.0 | 13.4 | 21.0 | 19.9 | 7.7 | 12.8 | 21.3 | 8.4 | 14.9 |
| none of the assets | 96.9 | 96.6 | 96.7 | 94.9 | 96.0 | 95.4 | 96.1 | 98.3 | 97.4 | 96.1 | 98.0 | 97.2 |
| CMR | na | na | na | na | na | na | na | na | na | na | na | 40 |
| MMR | na | na | na | na | na | na | na | na | na | na | na | 157 |
| GER | na | na | na | na | na | na | na | na | na | na | na | 105.2 |
| Literacy Rates | 63.0 | 80.2 | 73.5 | 63.5 | 74.6 | 68.3 | na | na | na | 72.1 | 85.9 | 80.0 |

*Note: na: Not Available; R-Rural; U-Urban; T-Total*
*Source: Census, 2011 and HMIS*

### 4.1: Number of Illiterates in Dharwad District, 2011

| Taluk | Persons | | | Males | | | Females | | |
|---|---|---|---|---|---|---|---|---|---|
| | Total | Rural | Urban | Total | Rural | Urban | Total | Rural | Urban |
| Dharwad | 93478 | 88971 | 4507 | 38831 | 36985 | 1846 | 54647 | 51986 | 2661 |
| Hubballi | 50637 | 50637 | - | 20390 | 20390 | - | 30247 | 30247 | - |
| Kalghatgi | 62728 | 57505 | 5223 | 26876 | 24657 | 2219 | 35852 | 32848 | 3004 |
| Kundgol | 56388 | 50393 | 5995 | 22216 | 19828 | 2388 | 34172 | 30565 | 3607 |
| Navalgund | 65443 | 48024 | 17419 | 25512 | 18385 | 7127 | 39931 | 29639 | 10292 |
| HDMC | 216685 | - | 216685 | 91605 | - | 91605 | 125080 | - | 125080 |
| District | 545359 | 295530 | 249829 | 225430 | 120245 | 105185 | 319929 | 175285 | 144644 |

*Source: Census Documents*

## 4.2: Population in the 0-6 Age Group in Dharwad District, 2011 and 2011

| Taluk | Total/ Rural/ Urban | Population | | % 0-6 population to total population | |
|---|---|---|---|---|---|
| | | 2001 | 2011 | 2001 | 2011 |
| Dharwad | Total | 64009 | 64729 | 13.24 | 11.81 |
| | Rural | 30111 | 31020 | 14.86 | 13.33 |
| | Urban | 33898 | 33709 | 12.07 | 10.68 |
| Hubballi | Total | 85750 | 92026 | 13.19 | 11.67 |
| | Rural | 18442 | 17714 | 14.37 | 12.40 |
| | Urban | 67308 | 74312 | 12.90 | 11.51 |
| Kalghatgi | Total | 21217 | 21050 | 15.49 | 13.61 |
| | Rural | 19032 | 18912 | 15.56 | 13.73 |
| | Urban | 2185 | 2138 | 14.88 | 12.64 |
| Kundgol | Total | 21975 | 19008 | 13.99 | 11.48 |
| | Rural | 19782 | 16824 | 14.11 | 11.46 |
| | Urban | 2193 | 2184 | 13.02 | 11.66 |
| Navalgund | Total | 25311 | 23129 | 14.33 | 12.16 |
| | Rural | 18346 | 16690 | 14.25 | 12.15 |
| | Urban | 6965 | 6439 | 14.54 | 12.18 |
| District | Total | 218262 | 219942 | 13.61 | 11.91 |
| | Rural | 105713 | 101160 | 14.63 | 12.68 |
| | Urban | 112549 | 118782 | 12.76 | 11.32 |
| KARNATAKA | Total | 7182100 | 7161033 | 13.59 | 11.72 |
| | Rural | 4935380 | 4517645 | 14.15 | 12.06 |
| | Urban | 2246720 | 2643388 | 12.51 | 11.19 |

*Source: Census Documents*

### 4.3: Schools Possessing Infrastructural Facilities

| Taluk | Schools | Common Toilets | Girls Toilets | Boys Toilets | Electricity | Play Ground | Ramps | Library | Compound | Drinking Water |
|---|---|---|---|---|---|---|---|---|---|---|
| Dharwad | 231 | 13.9 | 84.0 | 84.0 | 97.4 | 67.5 | 97.0 | 100.0 | 69.7 | 100.0 |
| Hubballi | 204 | 36.3 | 78.9 | 75.5 | 93.6 | 56.4 | 94.1 | 100.0 | 62.7 | 100.0 |
| Kalghatgi | 123 | 51.2 | 85.4 | 86.2 | 100.0 | 66.7 | 99.2 | 100.0 | 71.5 | 100.0 |
| Kundgol | 102 | 48.0 | 82.4 | 78.4 | 97.1 | 64.7 | 99.0 | 99.0 | 68.6 | 100.0 |
| Navalgund | 109 | 12.8 | 81.7 | 84.4 | 94.5 | 77.1 | 97.2 | 100.0 | 73.4 | 100.0 |
| District | 769 | 30.2 | 82.3 | 81.4 | 96.4 | 65.4 | 96.9 | 99.9 | 68.5 | 100.0 |

*Source: DISE, 2011-12*

## 4.4: Colleges and Enrolment in Dharwad District, 2011-12

| Taluk | No | Enrolment | | | % Females |
|---|---|---|---|---|---|
| | | Male | Female | Total | |
| | General Degree Colleges | | | | |
| Dharwad | 9 | 3127 | 2810 | 5937 | 47.3 |
| Hubballi | 6 | 1870 | 2912 | 4782 | 60.9 |
| Kalghatgi | 2 | 465 | 285 | 750 | 38.0 |
| Kundgol | 2 | 265 | 191 | 456 | 41.9 |
| Navalgund | 2 | 445 | 287 | 732 | 39.2 |
| District | 21 | 6172 | 6485 | 12657 | 51.2 |
| | Medical & Dental | | | | |
| Dharwad | 5 | 1010 | 665 | 1675 | 39.7 |
| Hubballi | 3 | 525 | 455 | 980 | 46.4 |
| District | 8 | 1535 | 1120 | 2655 | 42.2 |
| | Polytechnic | | | | |
| Dharwad | 2 | 2920 | 2145 | 5065 | 42.3 |
| Hubballi | 10 | 1245 | 845 | 2090 | 40.4 |
| District | 12 | 4165 | 2990 | 7155 | 41.8 |
| | Engineering | | | | |
| Dharwad | 1 | 1463 | 1237 | 2700 | 45.8 |
| Hubballi | 2 | 3107 | 2666 | 5773 | 46.2 |
| District | 3 | 4570 | 3903 | 8473 | 46.1 |
| | All | | | | |
| Dharwad | 17 | 8520 | 6857 | 15377 | 44.6 |
| Hubballi | 21 | 6747 | 6878 | 13625 | 50.5 |
| Kalghatgi | 2 | 465 | 285 | 750 | 38.0 |
| Kundgol | 2 | 265 | 191 | 456 | 41.9 |
| Navalgund | 2 | 445 | 287 | 732 | 39.2 |
| District | 44 | 16442 | 14498 | 30940 | 46.9 |

*Source: DSO, Dharwad*

## 5.1: Demographic Details of Dharwad District, 2011

| Taluk | Male | Female | Child Pop | Rural | Urban | SC | ST |
|---|---|---|---|---|---|---|---|
| Dharwad | 277952 | 270306 | 64729 | 232765 | 315493 | 45570 | 31204 |
| Hubballi | 397773 | 390557 | 92026 | 142807 | 645523 | 77357 | 26373 |
| Kalghatgi | 79733 | 74926 | 21050 | 137742 | 16917 | 20979 | 8386 |
| Kundgol | 84806 | 80762 | 19008 | 146842 | 18726 | 15736 | 11551 |
| Navalgund | 96942 | 93266 | 23129 | 137328 | 52880 | 18213 | 10034 |
| District | 937206 | 909817 | 219942 | 797484 | 1049539 | 177855 | 87548 |
| State | 30966657 | 30128640 | 7161033 | 37469335 | 23625962 | 10474992 | 4248987 |

*Source: Census Documents*

### 5.2: Allopathic Hospital Infrastructure in Dharwad District (Numbers)

| Sl. No. | Taluk | Hospitals | PHCs | FWSCs | Private Hospitals | Total Beds | Doctors | Nurses* |
|---|---|---|---|---|---|---|---|---|
| 1 | Dharwad | 3 | 11 | 50 | 426 | 1848 | 531 | 65 |
| 2 | Hubballi | 8 | 13 | 36 | 671 | 6321 | 743 | 72 |
| 3 | Kalghatgi | 1 | 6 | 33 | 19 | 130 | 25 | 73 |
| 4 | Kundgol | 1 | 6 | 32 | 29 | 130 | 35 | 64 |
| 5 | Navalgund | 1 | 6 | 38 | 52 | 140 | 60 | 98 |
| | District | 14 | 42 | 189 | 1197 | 8569 | 1394 | 372 |

*Note: * in SCs, PHCs and taluk hospitals only*
*Source: District Health Officer, Dharwad*

**7.1: Households Possessing Select Assets in Dharwad District (%), 2011**

| Asset | | Dharwad | Hubballi | Kalghatgi | Kundgol | Navalgund | HDMC | District |
|---|---|---|---|---|---|---|---|---|
| Radio/ Transistor | T | 15.10 | 16.81 | 14.33 | 13.83 | 14.06 | 26.25 | 20.73 |
| | R | 14.99 | 16.81 | 14.07 | 13.71 | 13.64 | -- | 14.69 |
| | U | 16.51 | -- | 16.50 | 14.74 | 15.13 | 26.25 | 25.19 |
| Television | T | 44.30 | 48.58 | 37.51 | 45.47 | 48.44 | 78.97 | 43.86 |
| | R | 43.00 | 48.58 | 35.38 | 44.41 | 50.66 | -- | 62.79 |
| | U | 61.00 | -- | 54.78 | 53.98 | 56.33 | 78.97 | 76.76 |
| Computers | T | 7.33 | 4.96 | 2.86 | 4.74 | 3.67 | 21.11 | 13.33 |
| | R | 7.30 | 4.96 | 2.74 | 4.83 | 2.61 | -- | 4.83 |
| | U | 7.62 | -- | 3.87 | 3.97 | 6.35 | 21.11 | 19.60 |
| Tel/ Mobile | T | 64.95 | 60.89 | 58.37 | 60.44 | 64.65 | 80.23 | 71.58 |
| | R | 64.33 | 60.89 | 57.40 | 60.54 | 64.44 | -- | 61.80 |
| | U | 72.9 | -- | 66.21 | 59.61 | 65.19 | 80.23 | 78.8 |
| Bicycle | T | 37.07 | 29.55 | 30.85 | 28.08 | 34.60 | 27.42 | 29.92 |
| | R | 36.59 | 29.55 | 30.61 | 27.99 | 31.84 | -- | 31.86 |
| | U | 43.33 | -- | 32.8 | 28.83 | 41.62 | 80.23 | 28.49 |

*Note: T:Total; R: Rural; U: Urban*
*Source: Census, 2011*

### 7.2: Extent of Water Contamination in Dharwad District, 2013

| Block | Total Sources Tested | % Of Sources With Single Chemical Contaminants | | | | | | % Of Sources With Multiple Contaminants | |
|---|---|---|---|---|---|---|---|---|---|
| | | Iron | Fluoride | Salinity | Nitrate | Arsenic | Other | Iron, Fluoride, Salinity, Nitrate & Arsenic | Also With Other Contaminants |
| Dharwad | 203 | 5.4 | 0.0 | 0.0 | 0.5 | 0.0 | 17.2 | 0.5 | 16.3 |
| Hubballi | 63 | 3.2 | 3.2 | 0.0 | 0.0 | 0.0 | 25.4 | 1.6 | 41.3 |
| Kalghatgi | 131 | 4.6 | 0.0 | 0.0 | 0.0 | 0.0 | 19.8 | 0.0 | 16.0 |
| Kundgol | 105 | 3.8 | 1.0 | 0.0 | 0.0 | 0.0 | 31.4 | 1.0 | 41.0 |
| Navalgund | 34 | 5.9 | 2.9 | 0.0 | 0.0 | 0.0 | 26.5 | 0.0 | 44.1 |
| District | 536 | 4.7 | 0.7 | 0.0 | 0.2 | 0.0 | 22.2 | 0.6 | 25.7 |

*Source: India Environmental Portal*

### 8.1: Missing women in Dharwad District

| | 2001 | | | 2011 | | |
|---|---|---|---|---|---|---|
| Taluk | T | R | U | T | R | U |
| Dharwad | 13671 | 5211 | 8460 | 7646 | 6323 | 1323 |
| Hubballi | 15441 | 3620 | 11821 | 7216 | 3153 | 4063 |
| Kalghatgi | 4544 | 4252 | 292 | 4807 | 4668 | 139 |
| Kundgol | 4427 | 3967 | 460 | 4044 | 3924 | 120 |
| Navalgund | 4072 | 3164 | 908 | 3676 | 3280 | 396 |
| District | 42155 | 20214 | 21941 | 27389 | 21348 | 6041 |
| State | 947274 | 408883 | 538391 | 838017 | 389373 | 448644 |

*Source: Computed from Census Documents, 2001 and 2011*

### 8.2: Distribution of Elected Representatives to Local Bodies in Dharwad District

| Taluks | Zilla Panchayat | | | Taluk Panchayat | | | Gram Panchayat | | | ULBs | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | M | F | T | M | F | T | M | F | T | M | F | T |
| Dharwad | 1 | 5 | 6 | 9 | 12 | 21 | 282 | 243 | 525 | 9 | 6 | 15 |
| Hubballi | 2 | 2 | 4 | 5 | 8 | 13 | 182 | 147 | 329 | | | |
| Kalghatgi | 1 | 3 | 4 | 5 | 8 | 13 | 161 | 156 | 317 | 7 | 6 | 13 |
| Kundgol | 1 | 3 | 4 | 6 | 9 | 15 | 200 | 160 | 360 | 8 | 7 | 15 |
| Navalgund | 2 | 2 | 4 | 5 | 8 | 13 | 179 | 155 | 334 | 28 | 18 | 46 |
| HDMC | | | | | | | | | | 45 | 22 | 67 |
| District | 7 | 15 | 22 | 30 | 45 | 75 | 1004 | 861 | 1865 | 97 | 59 | 156 |

*Source: DSO, Dharwad 20011-12*

### 9.1: SC/ ST Literacy Rate by Residence and Gender, 2011

| Location | Gender | Dharwad | Karnataka | Dharwad | Karnataka |
|---|---|---|---|---|---|
| | | SC | | ST | |
| All | Total | 73.46 | 65.33 | 68.29 | 62.08 |
| | Male | 81.74 | 74.03 | 76.91 | 71.14 |
| | Female | 65.19 | 56.58 | 59.54 | 52.98 |
| Rural | Total | 63.03 | 60.44 | 63.53 | 58.99 |
| | Male | 72.86 | 69.98 | 73.26 | 68.54 |
| | Female | 52.89 | 50.82 | 53.37 | 49.39 |
| Urban | Total | 80.22 | 77.43 | 74.61 | 74.82 |
| | Male | 87.64 | 84.08 | 81.93 | 81.88 |
| | Female | 72.95 | 70.76 | 67.46 | 67.75 |

*Source: Census – 2001 and 2011*

## 9.2: Livelihood Opportunity Index for SC and ST Population

| T/R/U | Persons | Males | Females |
|---|---|---|---|
| | SCs | | |
| Total | 0.585 | 0.667 | 0.471 |
| Rural | 0.510 | 0.570 | 0.437 |
| Urban | 0.665 | 0.740 | 0.560 |
| | STs | | |
| Total | 0.251 | 0.281 | 0.228 |
| Rural | 0.295 | 0.320 | 0.275 |
| Urban | 0.179 | 0.221 | 0.145 |

*Source: Computed from Census –2011*

## 9.3: Questionnaire Used for Collection of Data for Computation of CDDI

| Sl.No | Name of the Indicator | Data |
|---|---|---|
| **I. Data from secondary sources** | | |
| 1 | Total Households of the Panchayat | |
| 2 | Total population of the Panchayat | |
| 3 | Total SC Households | |
| 4 | Total SC population | |
| 5 | Total number of Panchayat Members | |
| 6 | SC Panchayat Members | |
| 7 | Total SDMC Members | |
| 8 | SC SDMC Members | |
| 9 | Total JFMC Members | |
| 10 | SC JFMC members | |
| 11 | Total Water Society Members | |
| 12 | SC Water Society members | |
| 13 | Total Finance Society Members | |
| 14 | SC Finance societies members | |
| 15 | Total VH&SC members | |
| 16 | Dalit VH&SC members | |
| 17 | Total Pucca Houses in the Panchayat | |
| 18 | Pucca houses of SCs | |
| 19 | Total Toilets in the Panchayat | |
| 20 | Toilets in SC households | |
| 21 | Total length of Drainage in the Panchayat | |
| 22 | Length of drainage in SC colony | |
| 23 | Total number of cultivable Landholdings in the Panchayat | |
| 24 | Total number of cultivable landholding of SCs | |
| 25 | Total number of non agricultural establishments (shops, hotels, flour mills etc.) in the Panchayat | |
| 26 | Number of non agricultural establishments owned by SCs | |
| 27 | Total electrified houses in the Panchayat | |
| 28 | Number of electrified SC houses | |
| 29 | Total number of two wheeler (Bike/Scooter) owning households in the Panchayat | |
| 30 | Number of two wheeler owning households of SCs | |
| 31 | Per day water supplied to the Other colony in liters | |
| 32 | Per day water supplied to the SC Colony in liters | |
| 33 | Rate of institutional delivery of the District | |
| 34 | Rate of health assistants visits of the district | |
| 35 | Rate of reproductive health support of the district. | |
| 36 | Rate of primary enrollment of general students in the Panchayat | |
| 37 | Rate of primary enrollment of SC students | |
| 38 | Rate of primary attendance of general students in the Panchayat (Enrollment-dropout) | |
| 39 | Rate of primary attendance of SC students Enrollment – dropout) | |
| | Rate of transition of primary to high school of general students in the Panchayat | |
| | Rate of transition of primary to high school of SC students | |

| | | |
|---|---|---|
| **Data from Primary Source** | | |
| **Social Inclusion** | | |
| 1 | Do you have free entry into non dalit residence? | Yes/No |
| 2 | Do the non dalits address you respectfully? | Yes/No |
| 3 | Do you participate like non dalits in all the festivals of the village? | Yes/No |
| 4 | Like non dalits, are you allowed inside the temple? | Yes/No |
| 5 | Are you treated like non dalits in the hotels? | Yes/No |
| **B. Perception of Discrimination** | | |
| 6 | Do you have access to all the sources of drinking water in the villages to which non dalits have access? | Yes/No |
| 7 | Do you think your children are treated at par with the non dalit children in matters such as – seating arrangement, plates for midday meal, participation in curricular and extracurricular activities such as – dancing, singing, drama, elocution? | Yes/No |
| 8 | Do you think health visitors treat you and non dalits at par in matters such as number of visits, paying attention, delivery of drugs, request or extra visits, emergency services and passing on cash benefits? | Yes/No |
| 9 | Do you think you are treated at par with non dalits in hotels, temples, social and religious functions in matters such as – entry, invitation, seating arrangements (same or separate), plates or glasses, meals served and disposal of used plates or glasses? | Yes/No |
| 10 | Do you think you are treated at par with the non dalits in matters such as - in temple (inside and outside) works, all the works of festivals, midday meal cooking, getting customers to dalit hotels, getting house on rent and giving house on rent? | Yes/No |
| **Protest against discrimination** | | |
| 11 | Have you protested against water discrimination? | Yes/No |
| 12 | Have you protested against educational discrimination? | Yes/No |
| 13 | Have you protested against health discrimination? | Yes/No |
| 14 | Have you protested against social discrimination? | Yes/No |
| 15 | Have you protested against economic discrimination? | Yes/No |
| **. Conflict resolution** | | |
| 16 | Do you think water discrimination has been satisfactorily resolved? | Yes/No |
| 17 | Do you think health discrimination has been satisfactorily resolved? | Yes/No |
| 18 | Do you think education discrimination has been satisfactorily resolved? | Yes/No |
| 19 | Do you think social discrimination has been satisfactorily resolved? | Yes/No |
| 20 | Do you think economic discrimination has been satisfactorily resolved? | Yes/No |
| **. Perception of Freedom** | | |
| 21 | Do you think you can question all the injustices meted out to you? | Yes/No |
| 22 | Do you think you can protest against all the discrimination you face? | Yes/No |
| 23 | Do you think you are free to move in all the parts of village where non dalits move? | Yes/No |
| 34 | Do you think like non dalits you can get all kinds of employment opportunities in the village? | Yes/No |
| 25 | Do you think like non dalits you can participate in all the cultural activities that are taking place in the village? | Yes/No |
| **. Gender Dimension of Dalit Development** | | |
| 26 | How many days rest do pregnant women normally take prior to delivery? | <3M/3M/>3m |
| 27 | How many days rest do women normally take after delivery? | <3M/3M/>3m |
| 28 | Where does the delivery normally take place? | Hospital/Home |
| 29 | How many times does the health visitor visit in a month? | |
| 30 | What reproductive health support do dalit women normally receive? | |
| 31 | How many litres of water do you receive per day? | |

## 10.1: List of 29 Subjects as per Eleventh Schedule (Article 243G) for Devolution to the Panchayati Raj Institutions

1. Agriculture, including agricultural extension
2. Land improvement, implementation of land reforms, land consolidation and soil conservation
3. Minor irrigation, water management and watershed development
4. Animal husbandry, dairying and poultry
5. Fisheries
6. Social forestry and farm forestry
7. Minor forest produce
8. Small-scale industries, including food processing industries
9. Khadi, village and cottage industries
10. Rural housing
11. Drinking water
12. Fuel and fodder
13. Roads, culverts, bridges, ferries, waterways and other means of communication
14. Rural electrification, including distribution of electricity
15. Non-conventional energy sources
16. Poverty alleviation programme
17. Education, including primary and secondary schools
18. Technical training and vocational education
19. Adult and non-formal education
20. Libraries
21. Cultural activities
22. Markets and fairs
23. Health and sanitation, including hospitals, primary health centres and dispensaries
24. Family welfare
25. Women and child development
26. Social welfare, including welfare of the handicapped and mentally retarded
27. Welfare of the weaker sections, and in particular, of the Scheduled Castes and the Scheduled Tribes
28. Public distribution system Maintenance of community system

## 10.2: List of Functions of ULBs

1. Urban planning including town planning.
2. Regulation of land-use and construction of buildings.
3. Planning for economic and social development.
4. Roads and bridges.
5. Water supply for domestic, industrial and commercial purposes.
6. Public health, sanitation conservancy and solid waste management.
7. Fire services.
8. Urban forestry, protection of the environment and promotion of ecological aspects.
9. Safeguarding the interests of weaker sections of society, including the handicapped and mentally retarded.
10. Slum improvement and upgradation.
11. Urban poverty alleviation.
12. Provision of urban amenities and facilities such as parks, gardens, playgrounds.
13. Promotion of cultural, educational and aesthetic aspects.
14. Burials and burial grounds; cremations, cremation grounds and electric crematoriums.
15. Cattle pounds; prevention of cruelty to animals.
16. Vital statistics including registration of births and deaths.
17. Public amenities including street lighting, parking lots, bus stops and public conveniences.
18. Regulation of slaughter houses and tanneries

### 10.3: Public Expenditure for Human Development

| S. No. | Item and Ratio | Expenditure (Rs. lakhs) | GDDP (Rs. lakhs) |
|---|---|---|---|
| A | **Public Expenditure Ratio** (Total Exp/GDDP)*100 | 12560.67 | 888822 |
| B | **Social Allocation Ratio** (sum of 1 to 14/ Total Exp) | **9588.49** | |
| 1 | Education, Sports, Arts and Culture | 2570.03 | |
| 2 | Medical and Public Health | 187.02 | |
| 3 | Family Welfare | 772.56 | |
| 4 | Water Supply and Sanitation | 132.6 | |
| 5 | Housing | 651.95 | |
| 6 | Urban Development | 0 | |
| 7 | Welfare of SCs, STs and OBCs | 1168.78 | |
| 8 | Labour and Labour Welfare | 0 | |
| 9 | Social Security and Welfare | 0 | |
| 10 | Women and children Welfare | 1522.78 | |
| 11 | Nutrition | 2242.85 | |
| 12 | Relief on Account of Natural Calamities | 0 | |
| 13 | Other Social Services | 0 | |
| 14 | Rural Development | 339.92 | |
| C | **Social Priority Ratio** (sum of 15 to 19/ Total Exp) | **3823.84** | |
| 15 | Elementary Education | 2519.98 | |
| 16 | Health and Family Welfare | 959.58 | |
| 17 | Nutrition | 0 | |
| 18 | Water Supply and Sanitation | 4.36 | |
| 19 | Rural Development | 339.92 | |

*Source: DSO, Dharwad*

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