

CHAPTER - 20

HUMAN DEVELOPMENT AND SOCIO ECONOMIC WELL-BEING IN KERALA

The traditional concept of planning focused on the expansion of production of goods and services and the consequent growth in per capita income has been transformed to the enhancement of human well-being. Well-being as an indicator of prosperity is measured on how the planned efforts have succeeded in providing better opportunities for people especially the deprived and those who are living below the normative minimal poverty line, to enjoy a productive and socially meaningful life. As the economic prosperity measured in terms of percapita income does not always ensure enrichment in quality of life reflected in broader dimensions of well-being, it has to be measured using indicators such as Human Development Index (HDI) and the Incidence of Poverty, the indicators that are more sensitive in reflecting changes in attainment levels at different periods of time.

Human Development Index

20.2 Human Development Index is a composite Index which measures the three critical dimensions of well-being such as (a) longevity - the ability to live long and healthy life, (b) Education – the ability to read, write and acquire knowledge and (c) Command over resources – the ability to enjoy a decent standard of living and have a socially meaningful life. It is derived from the per capita consumption expenditure, incidence of poverty, access to safe drinking water, proportion of houses with pucca houses, literacy rate for the age group 7 years and above, intensity of formal education, life expectancy at the age one and the Infant Mortality Rate. As the Human Development Report for Kerala is under preparation only the details of the performance against some parameters are given below.

Incidence of Poverty

20.3 Poverty in its absolute term reflects the inability of an individual to satisfy certain basic minimum needs for a sustained healthy and a reasonably productive living. In order to identify the poor the level of personal expenditure that enables the individuals to satisfy a certain minimum consumption level is taken into ac-

count. Those proportion of population not able to attain the specified level of expenditure are considered as poor.

20.4 It has been observed that compared to other States, Kerala has made substantial progress in reducing the incidence of both rural and urban poverty in the past three decades and during the subsequent years from 1999-2000 also there was considerable reduction in both rural and urban poverty in the State.

Educational Attainments and Well-being

20.5 Education in the present day world has been considered as the single most important means for the individuals for bringing about social and economic advancement through enlarging their available set of opportunities and choices, which provides sustained improvement in well being. The level and spread of education is not only an important precondition for economic development but also playing a critical facilitative role in the demographic, social and political transition in the society. Education is therefore the best social investment and as such it is the priority for countries seeking to develop and sustain their level and pace of development.

Box -20. 1

Education Promotes Equality - Some cross Country Evidence

Education increases equality. A study of 49 countries showed that about a fifth of income inequality could be explained by educational inequality. Another has shown that an increase in literacy rate from 10-60 percent has been associated with a 2.8 per cent increase in the income share for the poorest 40 per cent of the population. A lower level of development, in some cases expanding education could possibly increase inequality, but with development education does seem to generally have an income levelling effect.

Source : National Human Development Report - 2001

20.6 The UNDP in its HDR 1990 pointed out that literacy is a person's first step in learning and knowledge building and therefore literacy indicators are essential for any measurement of human development. There are many indicators such as literacy rate for population as a whole or part, such as adults, females, the deprived and the backward. Other indicators like enrolment, dropout rates, the proportion of population having higher and technical qualifications etc can also be used to capture the level of educational attainment in a society. A brief analysis of those important parameters pertaining to the Kerala State based on the data availability as per Census Report (Provisional) 2001 and from other sources are given below.

Literacy rate

20.7 The Census of India defines literacy rate as the proportion of literates to total population in age group 7 years and above. The Census figures show that there are large inter state variations in literacy rates in the country and Kerala has the highest literacy rate and stood at the top among other States with male literacy (94.20 per cent), female literacy (87.86 per cent) and total literacy (90.92 per cent) in 1991.

20.8 The literacy transition of Kerala compared with other Indian States and UTs as per the 1991 and 2001 Census are shown in Table. 20.1

Dropout Rate

20.9 Dropout rate, the percentage of students dropping out of a class/classes in a given year, gives an indication about the wastage of school education and tends to undermine benefits of increased enrolments. The drop out rate in class 1-X in 1998-99 in Kerala was 24.7 per cent which was the lowest among all the States in India, when it stood at 67.4 per cent at the National level. During the period from 1998-99 to

2001-02 there has been considerable reduction in the dropout rates in all categories of students in the State

Teacher-Pupil-Ratio

20.10 Teacher Pupil Ratio is one of the indicators having a bearing on quality of education. The ratio refers to the number of students enrolled for every teacher appointed. The ratio is comfortably low in Kerala as compared to other States. In 1997-98 the teacher pupil ratio in the State was 30 for Primary, 29 for Upper Primary and 29 for Secondary levels. In 2002-03 it slightly increased to 45 for Primary, 34 for Upper Primary level and decreased to 18 for Secondary levels

Box -20. 2

Correlates of Health Attainments – Some Evidence

Based on analysis of data from 115 low and middle income countries it turns out that educational level of adult females as well as generation and utilisation of new knowledge has a significant impact on improving health, longevity and demographic indicators. For instance, in explaining the reduction in under 5 mortality rate, improvement in female life expectancy at birth and reduction in total fertility rate (TFR), the percentage contribution of gain in income levels is less than 20 per cent, where as improvement in educational levels accounts for more than 30 per cent incase of first two indicators and nearly 60 per cent in case of TFR. The contribution of generation and utilisation of new knowledge is 45 per cent or above in case of first two indicators and just under 30 per cent in case of TFR.

Source: National Human Development Report – 2001

Table – 20.1
Literacy Rates > 80 Per cent

YEARS	MALES	FEMALES	PERSONS
1991	Kerala, Lakshadweep, Mizoram, Pondicherry, Goa, Daman, Diu, Delhi, Chandigarh	Kerala	Kerala, Mizoram, Lashadweep
2001	Kerala, Lakshadweep, Mizoram, Pondicherry, Goa, Daman, Diu, Delhi, Maharashtra, Andaman, Nichobar Islands, Himachal Pradesh, Chandigarh, Uttaranchal, Tamil Nadu, Tripura, Gujarat	Kerala Mizoram Lakshadweep	Kerala, Mizoram, Lakshadweep, Goa, Delhi, Chandigarh, Pondicherry, Andaman, Nichobar Islands, Daman, Diu.

Source : Human Development Report – 2001.

in the State.

Demographic and Health Indicators

20.11 It has been recognised that the demographic and health indicators are important for evaluating the development process carried out during a period of time. As health and poverty are interrelated the analysis of these variables throws light on the qualitative improvements brought out by the planned efforts during a period of time.

20.12 A detailed analysis of the change in demographic and health indicators in the State are given below.

Life expectancy at birth

20.13 Life expectancy of an individual is the number of years the person is expected to live, given the prevailing age specific mortality rates of the population to which he/she belongs. In Kerala the life expectancy for the period 1992-96 was 73 years (70 years for male and 76 for female) which was the highest at the national level.

Infant Mortality Rate

20.14 Infant Mortality Rate refers to the number of death per '000 live birth in the first year of child's life. It reflects the probability of a child dying before attaining the age of one year. The IMR in Kerala for 1991 was 42 which was the lowest at the national level. By 1998 it decreased to 16 and again in 2001 it has reached at 11 which is the lowest at the national level. Educational and Health improvements have contributed largely to this achievement.

Death Rate

20.15 Death Rate in Kerala in 1997 was 6.2 for 1000 persons which was the lowest at the national level. It became 6.6 in 2001. It is to be noted that the death rate of females is lower than that of males in general.

Couple Protection Rate

20.16 Couple Protection Rate is the percentage of currently married women

aged 15-49 using family planning (all methods). In 2001 it was 97 in Kerala, as reported by the Directorate of Health Services, Kerala which is the highest at the national level.

Total Fertility Rate

20.17 Total Fertility Rate, an indicator showing the prospect of population stabilisation is defined as the number of live births a woman would expect to deliver if she lives her productive years (age 15-49) and bears children at each age in accordance with the prevailing age specific fertility rates. The TFR in our State for 1995-97 was 1.8 which was the lowest at the national level. In 1999 it stood at 1.96 and in subsequent years also it has fluctuated around the above figure without any change in the position at the national level.

Table 20.2
Health Characteristics – Kerala

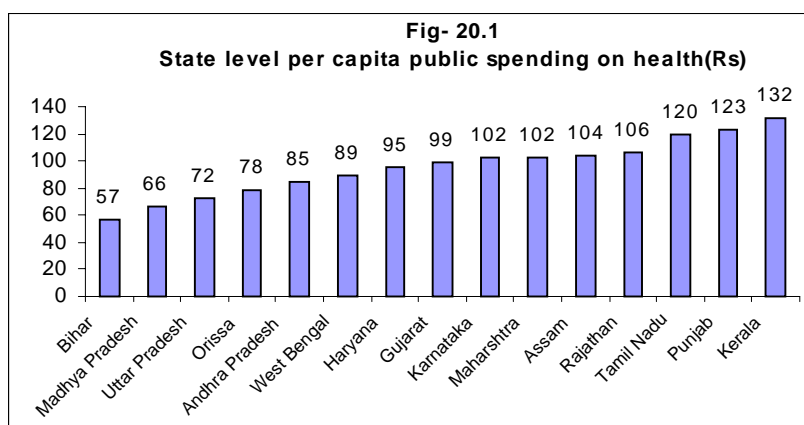
EXPECTATIONS OF LIFE AT BIRTH			IMR PER 000			DEATH RATE PER 000		
1996	2001	2002	1991	2001	2002	1997	2001	2002
69.80	73.33	73.33	12	N.A	11	6.20	N.A	6.4

BIRTH DELIVERED IN MEDICAL INSTITUTIONS (PER CENT)			COUPLE PROTECTION RATE (PER CENT)			TOTAL FERTILITY RATE (NO. OF CHILDREN)		
1999	2001	2002	1999	2001	2002	1997	2001	2002
93	97	97	N.A	65.98	65.98	N.A	1.96	N.A

OTHER HEALTH INDICATORS

Per capita Public Spending on Health

20.18 A World Bank Study in 2001 on the Indian Health Systems based on 15 major States in India reveals that there was steady increase in per capita public health spending levels. The Study shows that compared to other States, Kerala has the highest per capita public health expenditure. The Central and the State level per capita public spending on health made by 15 major States in India including Kerala is shown in figure: 20.1



Source : India Health Report

Average Total Expenditure per Hospitalisation

20.19 It is revealed by the 52nd NSS that the average total expenditure per hospitalisation at the National level in the Private sector was Rs. 4300 in rural areas and Rs. 5344 in urban areas and for the public hospitals it is Rs. 2080 for rural areas and Rs. 2195 for

HIV/AIDS Awareness

20.21 HIV today is the single largest infectious killer and the fourth leading cause of death in the world. In order to arrest the speedy spread of HIV it is essential to have intervention programmes by peer educators among high risk groups alongwith programmes for

raising awareness levels. Tamil Nadu has been the pioneer in implementing highly effective awareness campaigns and next comes Kerala in this case. The analysis of the details on the Statewise percentage of people who have heard of AIDS shows that Kerala, alongwith Tamil Nadu is at the top in this aspect which reflects the good awareness level of the people.

20.22 As per the Health Monitor 2003, 97% of males and 92% of females in Kerala are aware of AIDS. The District wise awareness level is given in Table. 20.5.

Table 20.3
Average Total Expenditure (Rs) Per Hospitalisation by Type of Hospital for Rural and Urban Areas of 15 Major States

STATE	RURAL			URBAN		
	Govt. Hospitals	Other Hospitals	All	Govt. Hospitals	Other Hospitals	All
Andhra Pradesh	2070	7822	6428	1310	7080	4886
Assam	2092	2003	1945	2201	7102	3790
Bihar	3488	4069	3860	2804	4512	3724
Gujarat	1465	3285	2663	1897	4185	3327
Haryana	2667	3496	3224	8888	5087	6537
Karnataka	1791	4100	2997	1564	4502	3593
Kerala	1616	2805	2293	1527	2254	1927
Madhya Pradesh	2207	3842	2191	1678	3889	2774
Maharashtra	1529	3836	3089	1439	5345	3997
Orissa	1681	2583	1641	2142	11829	3868
Punjab	3645	6171	4988	5436	6130	5712
Rajasthan	2634	3971	3038	2544	4949	3149
Tamil Nadu	751	4333	2840	934	5827	3934
Uttar Pradesh	4237	4521	4349	5191	6515	5896

Source : India Health Report

Table : 20.4

The Maternal care indicators in Kerala compared with the major 15 States in India 1998-99

urban areas. The survey results show that taking together all types of hospitals both in the private and public sectors the average total expenditure per hospitalisation in Kerala stood at Rs. 1927 which was the lowest among the 15 major States in India. (Table 20.3)

Maternal Care Indicators

20.20 The maternal care indicators such as percentage of birth delivered in medical institutions and the percentage of deliveries assisted by a health professional reveals the attainment level of the people in health aspects and the health consciousness. Kerala compares favourably with 15 major states, in the above two categories for 1998-99 and the trend continues in subsequent years. (Table 20.4)

INDIA/STATES	PERCENTAGE OF BIRTHS DELIVERED IN A MEDICAL INSTITUTION	PERCENTAGE OF DELIVERIES ASSISTED BY A HEALTH PROFESSIONAL
India	33.6	42.3
Andhra Pradesh	49.8	65.2
Bihar	14.6	23.4
Gujarat	46.3	53.5
Haryana	22.4	42.0
Jammu & Kashmir	35.6	42.4
Karnataka	51.1	59.1
Kerala	93.0	94.0
Madhya Pradesh	20.1	29.7
Maharashtra	52.6	59.4
Orissa	22.6	33.4
Punjab	37.5	62.6
Rajasthan	21.5	35.8
Tamil Nadu	79.3	83.8
Uttar Pradesh	15.5	22.4
West Bengal	40.1	44.2

Source : India Health Report

Table : 20.5
AIDS –Awareness - Kerala – 1998-99 (per cent)

DISTRICTS	MALES	FEMALES
Alappuzha	98.8	96.0
Ernakulam	98.8	95.2
Idukki	97.0	90.9
Kannur	98.2	92.8
Kasaragod	94.9	88.9
Kollam	96.3	90.9
Kottayam	96.6	97.4
Kozhikode	98.4	98.6
Malappuram	96.6	77.3
Palakkad	92.0	83.4
Pathanamthitta	96.9	95.6
Thiruvananthapuram	98.9	95.9
Thrissur	98.6	96.8
Wayanad	94.3	92.7
Kerala	97.1	92.0

Source : Health Monitor 2003.

Table 20.6
Number of Public and Private Hospitalisations
per 100000 persons

STATE	TOTAL
India	1653
<i>Group A: Under-five mortality less than 65</i>	
Kerala	7480
Maharashtra	2519
Tamil Nadu	2138
<i>Group B: Under-five mortality between 65 and 100</i>	
West Bengal	1441
Karnataka	1733
Punjab	1622
Haryana	2851
Gujarat	1711
Andhra Pradesh	1595
<i>Group C: Under-five mortality more than 100</i>	
Orissa	1320
Bihar	722
Rajasthan	1005
Uttar Pradesh	1004
Madhya Pradesh	1030

Source : India Health Report

Utilisation of Health Services

20.23 The access to health services and its effective utilisation results in better health outcomes. The utilisation rate in Kerala is high compared to other States. NSS data reveals that, at all India level 24% of the poorest quintile did not seek medical treatment when they are ill compared to 9% of the richest quintile. In Kerala as people have higher health seeking behaviour its utilisation of health services is comparatively high, which can be linked to its low mortality rates. A comparative study of the number of Public and Private hospitalisation per 100000 persons of 14 major States in India as shown in Table. 20.6 reflects the above fact.

OTHER INDICATORS OF ATTAINMENTS

Road Density

20.24 A good road connectivity especially in the rural areas with the sub divisional towns and District Head Quarters and other development centres/areas is a useful indicator of the inclusionary aspect of development process. Among all States in India, Kerala is at the top in terms of Road length per sq. kms and per lakh population. The Road Density which was 3495 in 1991-92 rose to 3543 in 2001-02 and further to 3556 in 2002-03. Even though Kerala has comparatively a comfortable road net work, it has to be viewed against the peculiar pattern of habitation

in the State, there are several habitations still unconnected. Kerala's road coverage is one of the factors behind its unique attainments on human and other indicators of development.

20.25 Road Density in terms of both area and population over the years is given in Table. 20.7

Access to Safe Drinking Water

20.26 As per the Census of India if a household has access to drinking water supplied from a tap or a hand pump/tube well situated within or outside the premises it is considered as having access to safe drinking water. The estimates in 1991 show that only 18.89 per cent of the total households in the State are having safe drinking water accessibility which rose to 23.39

Table 20.7
Road Density in km: Kerala

Years	Length in km per 1000 sq.km area	Length in km per one lakh population
1981-82	2571	410
1991-92	3495	467
2001-02	3543	432
2002-03	3556	434

per cent in 2001. But as per the report from the Kerala Water Authority as on April 2003, 64.02 per cent of the people in the State are having access to safe drinking water; which was 62.67 per cent during March 2002. A comparatively low percentage is shown in the Census report as it has not considered for estimation a good number of households who are meeting the drinking water requirements away from their houses

20.27 Details on the access to safe drinking water over the years is given in Table 20.8

Confederation of Indian Industries Study of States

20.28 A recent study conducted for the *Confederation of*

Table 20.8
Access to Safe drinking water
(Per cent of households) Kerala.

Years	Rural	Urban	Combined
1991	12.22	38.68	18.89
2001	23.39
2002*	57	78.50	62.67
2003*	58.59	79.17	64.02

* Percentage of Population covered

Indian Industries on the performance of different States in 14 selected categories of performance indicators throws light on the achievements made by Kerala in various development variables compared to other States. The Survey findings on the relevant indicators of Kerala are summarised below.

Infrastructure Penetration

20.29 The Infrastructure Penetration shows the spread of infrastructure within a state, which includes transport, communication and energy sectors. Water supply is also included under this category. Considering that the transport related variables include road length and rail route length (normalised by the total area of the State) and percentage of villages connected with pucca roads, electricity and water supply net working and the number of telephone connections, Kerala, alongwith Tamil Nadu, Maharashtra, Punjab and Karnataka gets 'A' ranking and rating 2.5. See

Table 20.9

Workforce Quality

20.30 The quality of the workforce includes the literacy rate of the population and is used as the basic measure of the quality of the workforce. The process of industrialisation and the development of information technology warrants the need for getting the labourforce more skilled. Alongwith Himachal Pradesh and Tamil Nadu, Kerala is at the top in this category also with Ranking A and rating 1.5. Table 20.9

Social Well-being

20.31 The Social well-being of the people, one of the basic indicators of economic performance assessed for the large 20 States in India based on the analysis of four sets of issues such as basic education levels, gender bias, health and general awareness shows that Kerala gets the highest rating and ranking and Maharashtra comes next to Kerala. Basic education is reflected in literacy levels, gender bias is reflected in female literacy rates, the health indicators are reflected in the proportion of children immunised and

Table 20.10
Mass Media Penetration
The performance of major 20 States in India

VARIABLE/UNIT	RADIOS/1000 HHDS	CABLE TV/1000 HHDS	NEWS PAPERS/POP. IN 000	LITERACY (%)
Large States				
Andhra Pradesh	262.9	191.5	15.4	61.1
Assam	522.4	12.9	17.6	64.3
Bihar	-	-	-	47.5
Chhatisgarh	-	-	-	65.2
Gujarat	264.1	188.2	46.0	70.0
Himachal Pradesh	-	-	21.1	77.1
Haryana	313.8	76.9	3.7	68.6
Jammu & Kashmir	-	-	33.4	54.5
Jharkhand	-	-	-	54.1
Karnataka	439.0	140.4	30.8	67.0
Kerala	660.1	67.7	62.3	90.9
Madhya Pradesh	-	-	-	64.1
Maharashtra	278.5	162.4	43.5	77.3
Orissa	194.9	18.1	31.4	63.6
Punjab	279.0	85.8	52.8	70.0
Rajasthan	238.3	58.0	-	61.0
Tamil Nadu	466.0	151.8	45.4	73.5
Uttar Pradesh	-	-	-	57.4
Uttaranchal	-	-	-	72.3
West Bengal	413.6	35.8	32.7	69.2
Bihar + Jharkhand	303.9	8.4	9.0	64.1
MP + Chhattisgarh	191.2	72.3	10.2	64.4
UP + Uttaranchal	248.4	24.6	19.6	58.1

Source : Report of the Study for the Confederation of Indian Industries

Table - 20.9
RANKING AND RATING FOR MAJOR 20 STATES IN INDIA BASED ON
THE PERFORMANCE IN SOME DEVELOPMENT INDICATORS

States	Infrastructure Penetration		Workforce Quality		Social Well being		Law and Order		Mass Media Penetration		High Value Agriculture		Personal Finance		Affluence		General Achievement	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
	Ranking	Rating	Ranking	Rating	Ranking	Rating	Ranking	Rating	Ranking	Rating	Ranking	Rating	Ranking	Rating	Ranking	Rating	Ranking	Rating
Kerala	A	2.5	A	1.5	A	4	A	3.1	B	2.5	A	1.4	A	2.7	A	2.6	A	2.7
Himachal Pradesh	B	1.6	A	1.5	B	3	B	2.2	B	2.4	A	1.5	B	2.2	A	2.5	C	1.7
Punjab	A	2.5	C	0.7	B	2.4	D	0.9	B	2.1	C	0.9	A	2.9	A	2.3	A	2.7
Haryana	B	2	C	0.8	C	2.2	B	1.6	C	1.4	C	0.7	B	2.1	B	2.3	A	2.5
Jammu & Kashmir	C	1.5	B	1.2	E	0.9	C	1.3	C	1.4	A	1.5	B	2	C	1.9	B	2.3
Maharashtra	A	2.8	B	1	A	3	B	1.9	B	2.5	B	1	A	2.6	C	1.8	A	2.7
Uttaranchal	B	2	B	1	B	2.6	C	1.1	C	1.9	C	0.7	B	2.1	C	1.8	B	2.1
Karnataka	A	2.4	C	0.8	C	2.2	B	2	B	2.3	B	1.2	B	1.9	C	1.7	B	2.5
Gujarat	A	2.3	B	1.1	C	2.4	B	2.3	B	2.5	C	0.8	B	2.1	C	1.7	A	2.5
Tamil Nadu	A	2.6	A	1.4	B	2.7	B	2.7	B	2.6	A	1.3	C	1.6	C	1.6	A	2.7
Rajasthan	C	1.3	D	0.4	D	1.5	B	2.2	C	1.5	D	0.4	D	1.3	C	1.5	C	1.4
Andhra Pradesh	B	2.1	C	0.9	D	1.6	C	1.4	B	2.1	B	1.2	D	1.4	D	1.3	B	2.3
Uttar Pradesh	C	1	D	0.4	D	1.2	D	0.9	D	1.2	E	0.1	D	1.2	D	1.2	D	1
West Bengal	B	2	D	0.3	C	2.4	C	1.3	C	1.5	D	0.4	C	1.6	D	1.1	C	1.6
Madhya Pradesh	C	1.2	C	0.6	D	1.8	B	2.3	D	1.1	C	0.5	B	1.1	D	0.8	C	1.4
Jharkhand	D	0.6	C	0.4	E	0.8	D	0.9	D	1	C	0.8	D	1.3	D	0.5	D	0.7
Orissa	D	0.8	D	0.4	D	1.8	B	2.1	D	0.8	C	0.7	D	0.5	E	0.5	D	0.8
Chhattisgarh	C	1.1	C	0.8	D	2	B	2.2	D	1	C	0.7	D	0.8	E	0.4	C	1.4
Assam	C	1.1	C	0.8	D	1.9	D	0.4	D	0.8	C	0.6	D	1	E	0.3	C	1.3
Bihar	E	0	E	0	E	0	D	0.9	D	0.1	E	0.2	D	0.7	E	0	E	0

Source: Report of the Study for the Confederation of Indian Industries

the availability of safe drinking water and the general awareness is reflected in newspaper sold, normalised by the population. See Table 20.9

Mass Media Penetration

20.32 The mass media penetration concept considers the outreach of media to the masses. It includes the penetration of mass media such as TVs, Cable TVs, Radios, News papers, supplemented by the literacy levels. In this category both audio and visual media are considered. In the visual media the number of cable connections per thousand households and in the audio media the number of radios per thousand households are used. Also newspapers sold per thousand households is used and as the literacy levels affect the reach of media to the masses it is also included.

20.33 Alongwith the major eight States Kerala is at the top with ranking B and the rating 2.6.

20.34 The performance of 20 major States in the above category is shown in Table. 20.10

High Value Agriculture

20.35 As a substantial portion of National Income is generated by the Agricultural Sector the performance of this sector is counted much for assessing the overall performance of the economy. Apart from the agriculture in general, the study considered high value agriculture which means production for purposes other than direct consumption or subsistence. This involves the production of cash crops. Proportion of land devoted to production of fruits and nuts, vegetables, cotton, oilseeds and other cash crops is included in this category. The yield per hectare is also taken in to account as the basic measure of production.

20.36 High value Agriculture is both the result of inherent potential as well as efforts to produce non-traditional categories. Kerala is at the top alongwith Himachal Pradesh and J & K with Ranking A and Rating 1.4 in this category. A detailed picture of the high value agriculture in the major 20 States including Kerala and its position are given in table. 20.11

Table 20.11
High Value Agriculture

Variable	Yield per hectare	Area under hyv/gross area sown	Area under vegetables/area under all crops	Area under fruits and nuts/area under all crops	Area under other cash crops/area under all crops	Area under oil seeds/area under all crops	Area under cotton/area under all crops
Unit	000 tonnes	%	%	%	%	%	%
Andhra Pradesh	2003.0	28.8	1.3	2.1	10.2	3.3	1.6
Assam	1288.0	39.9	11.8	0.3	0.4	1.1	0.0
Bihar	-	-	-	-	-	-	-
Chatisgarh	-	-	-	-	-	-	-
Gujarat	1426.0	24.1	1.7	0.6	19.2	4.0	2.2
Himachal Pradesh	1766.0	69.0	1.9	4.8	3.7	0.2	-
Haryana	2700.0	54.8	0.8	-	6.0	1.3	1.4
Jammu & Kashmir	1728.0	46.2	5.6	6.6	0.5	0.9	0.0
Jharkhand	-	-	-	-	-	-	-
Karnataka	1352.0	9.9	0.7	1.8	7.8	2.8	0.7
Kerala	1768.0	7.9	2.7	16.5	44.2	0.1	0.1
Madhya Pradesh	-	-	-	-	-	-	-
Maharashtra	974.0	-	1.7	1.6	17.3	2.3	2.8
Orissa	1080.0	46.2	1.7	0.2	0.8	1.0	0.1
Punjab	3741.0	77.3	0.6	0.3	13.2	0.4	1.1
Rajasthan	961.0	17.3	0.2	0.1	7.4	2.6	0.4
Tamil Nadu	2278.0	56.5	2.7	5.2	9.1	3.8	0.7
Uttarpradesh	-	-	-	-	-	-	-
Uttaranchal	-	-	-	-	-	-	-
West Bengal	2198.0	56.6	7.7	0.5	7.5	1.0	0.0
Bihar + Jharkhand	1441.0	76.9	2.4	0.1	0.9	0.2	-
MP+Chhattisgarh	1113.0	32.4	1.1	0.1	2.8	2.9	0.2
UP+Uttaranchal	1957.0	59.6	2.2	0.4	1.4	0.6	0.0

Source : Report of the Study for the Confederation of Indian Industries

Law and Order

20.37 The analysis of the Law and order conditions, a combination of low crime and a good justice mechanisms of major 20 States in India throws light on the performance of them in this category. Murders per reported crime, violence against females, economic crimes and the human rights violations have been considered as the measures of crime. The study reveals that Kerala scores the Ranking A with the highest rating in the achievement of good performance in this category – low crime and good justice mechanism.

Personal Finance

20.38 This category emphasises the financial activity of the individual and household. Whatever be the occupation or educational profile of a household or individual, personal finance is one of the key activities. The basic financial activity at the individual and household level is savings. Bulk of the savings may be held as deposits in banks and post office accounts. The extent of financial activity is measured by number of accounts held by individuals in commercial banks normalised by the population.

20.39 Punjab leads this category followed by Kerala and Maharashtra among the major States. Kerala’s position in this category is at the top with ranking A and rating 2.7. See Table 20.9

Affluence

20.40 Affluence as a concept is based on the ability of households to purchase more than basic necessities. The proportion of affluent households has been calculated on the basis of proportion of expenditure spent on non-basic commodities.

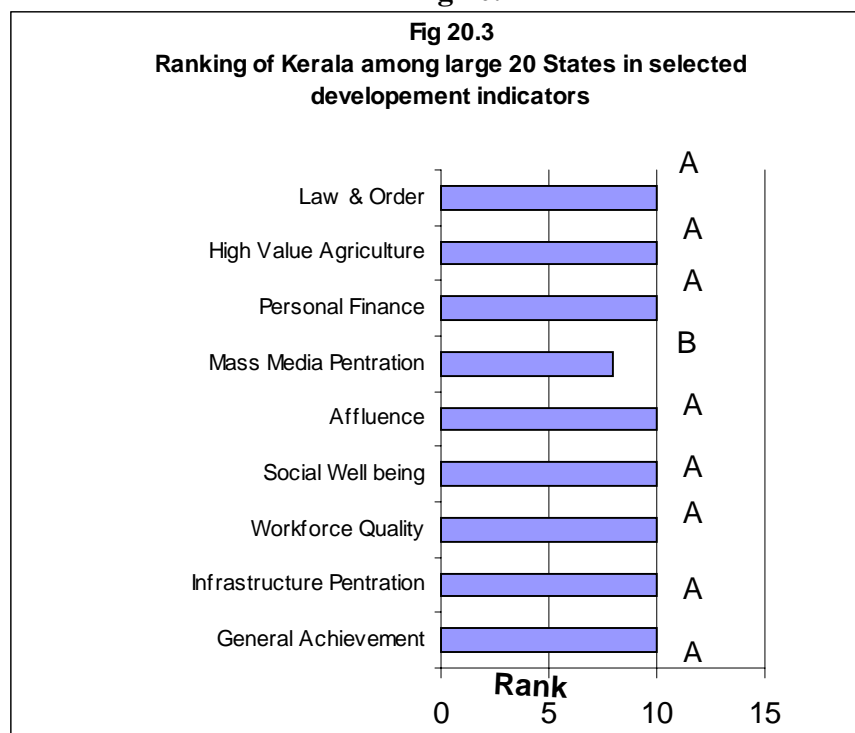
20.41 For the size of its population, Kerala has the highest affluence levels. Among the major 20 States, Kerala has got ranking A and rating 2.6 in this category. See Table. 20.9

General Achievement

20.42 This category deals with the overall achievements of the State. As the State GDP is the most important determinant in this category it is taken into account by using per capita GSDP. General achievement reflects the strength of the economy, employment opportunities generated, distributional aspects of the economy and Government Finance. Alongwith larger States of Punjab, Maharashtra and Tamil Nadu. Kerala is also at the top with ranking A and rating 2.7, in this category. Table.20.9

20.43 Ranking of Kerala among major 20 states based on the selected development indicators is given in Figure : 20.2

Fig 20.2



Source : Report of the Study for the Confederation of Indian Industries

Magnitude of Child Labour

20.44 Child Labour is a social problem which deprives children of their childhood and their dignity and is detrimental to their health, education and more importantly in developing capabilities and availing opportunities as normal individuals in the society. As per the 1991 Census there were 11.28 million child workers in India in age group of 5 – 14 years. At the national level for both boys and girls incidence of child labour was 5.4 per cent which was 7.6 per cent.

20.45 The state data for 1981 revealed that the working children and the ‘no where children’ together ac-

count for nearly two thirds of the total children in some states but in certain better off states this ratio was between 40-45 per cent but was just 19.2 per cent in Kerala. In 1991 also this proportion in Kerala is much lower than national levels.

20.46 Child labour is closely related to the school dropout rates. Wherever dropout rates are high at the primary and middle levels, incidence of child labour is high. Kerala has the lowest dropout rates and it has the lowest incidence of child labour, which reflects the effectiveness of the socio economic synergies in the state in addressing the problem of child labour.

Micro credit

20.47 The socio economic empowerment initiatives under Kudumbashree in Kerala have been emerged as a hope for the millions of rural poor, who have remained without having much role in the development efforts and decision making chance for participating the development process. As at the end of 2001 more than 30,000 SHGs have been formed, of which 9625 have been provided with the bank loan of Rs. 19.17 crore and NABARD refinance for Rs. 9.52 crore. As on November 2003 the number of SHGs formed has increased to 74,000 of which 25,918 have been provided with the bank loan of Rs.83.27 crores and NABARD refinance for Rs. 31.21 crores. This initiative has contributed largely to poverty reduction in the rural areas in the State.

Basic Issues in Human Development in Kerala

20.48 Kerala's achievement in Human Development indicators in comparison with other States clearly shows the exceptional nature of its development. HDR 1996 observed that the record of economic growth and the human development over the past thirty years shows that no country can follow a course of lopsided development for such a long time where economic growth is not matched by advances in human development or vice versa. Very high unemployment exists in Kerala along with shortage of labour for agriculture and certain types of manual and skilled work. The problem of labour redundancy in traditional sectors is still a serious issue in the State.

20.49 Along with the above basic issues Kerala is facing second generation challenges on the Human Development front. The growing old age population due to the demographic transition in the State and the changing pattern of diseases caused by shifting age structure of population, poses new problems in providing health care and social security. As the State economy could not generate enough revenue to finance and maintain its social development maintenance and upgradation of quality of the services have affected badly. The growing affluence and high consumption by increasing sections of the people (substantially triggered by remittances over a long period of years and their multiplier effect) leads to certain adverse aspects through its demonstration effect. To 'keep up with the Joneses', relatively poorer sections borrow more and more for consumption and get indebted beyond their repaying capacity. Suicide rates in Kerala are amongst the highest in the country. The deterioration of the environmental quality poses severe threat to the health of individuals, their longevity and on quality of life. As the environmental indicators have a direct bearing on the quality of life and at the same time affect sustainability of growth process and hence well-being of the people, the challenge it poses has to be specifically considered. Also deficiencies in governance in the State poses challenges to the service delivery mechanism which has implications for Human Development.

Box -20. 3

Conceptualising Governance UNDP Approach

Governance is viewed as the exercise of political economic and administrative authority in the management of a country's affairs at all levels. It comprises mechanisms processes and institutions through which citizens and groups articulate their interests, exercise their legal right, meet their obligations and mediate their differences.

Source: National Human Development Report - 2001