

# Technical Note - Computing Indices

## I. Computing the Human Development Index (HDI)

The methodology followed in computation of HDI for the districts and the state of Karnataka is more or less similar to the one used by UNDP in its recent Human Development Reports (1999 onwards). The HDI is a composite index, consisting of three indicators: longevity as measured by life expectancy at birth (LEB); education attainment as measured by a combination of literacy rate (UNDP adopts adult literacy rate) with two-third weight and combined primary and secondary enrolment ratio with one-third weight (whereas UNDP uses combined enrolment ratio of primary, secondary and tertiary education levels) and standard of living as measured by the real GDP per capita expressed as PPP\$ (in Purchasing Power Parity dollars). For the construction of the index, minimum and maximum values have been fixed for each of these indicators and they are as follows:

- Life expectancy at birth: 25 years and 85 years;
- Adult literacy rate: 0 per cent and 100 per cent;
- Combined gross enrolment ratio: 0 per cent and 100 per cent;
- Real GDP per capita (PPP\$): \$100 and \$40,000 (PPP\$).

For each component of the HDI, the individual index was computed on the basis of the following formula:

$$\text{Index} = \frac{\text{Actual } X_i \text{ value} - \text{minimum } X_i \text{ value}}{\text{Maximum } X_i \text{ Value} - \text{minimum } X_i \text{ value}}$$

The HDI value of the  $j^{\text{th}}$  district ( $I_j$ ) for the  $i^{\text{th}}$  variable is defined as the average of these variables. The HDR assigns equal weight to each of the dimensions included in the human development index, as each component is equally important for a meaningful evaluation of an individual's well being.

$$I_j = \sum I_{ij} / 3 \quad i=1, 2, 3 \quad j= 1 \text{ to } 27 \text{ district}$$

### Treatment of income

The construction of the income index is a little more complex. Over the years, the HDR has used a particular formula, known as Atkinson's formula. The basic approach in the treatment of income has been driven by the fact that achieving a respectable level of human development does not require unlimited income.

In many cases, income loses its relevance as a proxy for all dimensions of human development other than a long and healthy life and knowledge. In HDR 1999, a thorough review of the treatment of income in the HDI was done, based on the work of Anand and Sen. This refinement in the treatment of income attempts to rectify this problem by putting the methodology on a more solid analytical foundation. The income is treated by using the following formula:

$$W(y) = \frac{\text{Log } y - \text{Log } y_{\min}}{\text{Log } y_{\max} - \text{Log } y_{\min}}$$

For the computation of the income index for the districts, per capita district GDP has been converted to its PPP\$ equivalent by taking the ratio of per capita district GDP to that of the country in rupees (Rs.12,215) and multiplying this by the per capita GDP for the country in PPP\$ (\$ 2,670 for 2001-02).

Per capita GDP for Karnataka (2001-02) at constant prices	=	Rs.13,057
Per capita GDP for India (2001-02) at constant prices	=	Rs.12,215
Per capita GDP for India (2001-02) in PPP\$	=	\$ 2,670

$$\text{Real District GDP per capita in PPP\$} = \frac{\text{PC GDP of District in Rs.}}{\text{PC GDP of India in Rs.}} \times \text{PC GDP of India in PPP\$}$$

$$\text{Then Income Index} = \frac{\text{Log (Real District GDP)} - \text{Log 100}}{\text{Log 40,000} - \text{Log 100}}$$

### Illustration of the HDI methodology

The construction of HDI is illustrated with the help of Karnataka state statistics.

$$(i) \text{ Life expectancy index or health index} = \frac{65.80 - 25}{85 - 25} = \mathbf{0.680}$$

$$\text{Literacy index} = \frac{66.64 - 0}{100 - 0} = \mathbf{0.670}$$

$$(ii) \text{ Combined gross enrolment ratio} = \frac{80.28 - 0}{100 - 0} = \mathbf{0.803}$$

$$\begin{aligned} \text{Education index} &= 2/3 (\text{literacy index} + 1/3 (\text{combined gross enrolment ratio})) \\ &= 2/3 (0.670) + 1/3 (0.803) = \mathbf{0.712} \end{aligned}$$

$$(iii) \text{ Adjusted real GDP Per capita (PPP\$) index} = \frac{\text{Log } 2,854 - \text{Log } 100}{\text{Log } 40,000 - \text{Log } 100} = \mathbf{0.559}$$

$$\mathbf{HDI \text{ for Karnataka} = (0.680+0.712+0.559) / 3 = 0.650}$$

## II Computing Gender Related Development Index

The GDI uses the same variables as the HDI but adjusts the average achievement of each district in life expectancy, educational attainment and income in accordance with disparities in the achievement between women and men. The discounting is done with respect to aversion to gender inequality. Moderate gender aversion is represented in the index by the epsilon  $\epsilon$  which takes the value of 2 in the construction of the GDI. The epsilon is the harmonic mean of male and female values.

Computation of the GDI is based on computation of the equally distributed index of life expectancy at birth, the equally distributed index of educational attainment and the equally distributed index of income. The GDI is the average of these three equally distributed indices and takes a value between 0 and 1.

The UNDP has selected maximum and minimum values for life expectancy, taking into account the fact that women tend to live longer than men. For women, the maximum value is taken as 87.5 years and minimum value 27.5 years, for men the corresponding values are 82.5 years and 22.5 years. The same maximum and minimum values are used in computing the GDI at the district level.

Variables for the educational attainment index include the combined literacy rate with two-thirds weight and the combined enrolment ratio (primary and secondary levels i.e. class I to XII) with one-third weight as in the case of the HDI. Each of these indices has a maximum value of 100 and a minimum value of 0.

Calculating the index for income is fairly complex. For computing the income index, female and male shares in earned income are arrived at from data about the ratio of the average female wage to the average male wage and the female and male percentages of economically active population. Before the income index is calculated, the average adjusted real GDP per capita of a district is discounted on the basis of disparities in female and male shares of earned income in proportion to female and male shares of the population.

Here, we attempt to construct the GDI for the districts in Karnataka to evaluate the average achievement of each district in accordance with disparities in achievement between women and men. The sources of data at the district level for computing the values of index are the same as those used in computing HDI.

### Illustration of the GDI methodology

Computation of GDI for Karnataka is as shown below. The value of inequality aversion  $\epsilon$  is taken as 2.

Percentage share of total population	: Female = 49.10	Male = 50.90
Life expectancy at birth (years)	: Female = 67.00	Male = 64.50
Literacy rate (%)	: Female = 56.87	Male = 76.10
Combined gross enrolment ratio	: Female = 77.65	Male = 82.77
Share in economically active population	: Female = 35.26	Male = 64.74
Agricultural wage rates	: Female = 35.15	Male = 54.07

#### STEP ONE

##### Computing the equally distributed life expectancy index

$$\begin{aligned} \text{LEB Index: Female } & (67.0 - 27.50) / (87.50 - 27.50) = 0.66 \\ \text{Male } & (64.5 - 22.50) / (82.50 - 27.50) = 0.70 \end{aligned}$$

$$\begin{aligned} \text{The equally distributed life expectancy index} &= [(\text{female population share}) \times (\text{female LEB index})^{-1} + \\ & (\text{male population share}) \times (\text{male LEB index})^{-1}]^{-1} \\ &= [0.491(0.660)^{-1} + 0.509(0.700)^{-1}]^{-1} = \mathbf{0.679} \end{aligned}$$

#### STEP TWO

##### Computing the equally distributed educational attainment index

$$\text{Literacy index: Female } \frac{56.87 - 0}{100 - 0} = \mathbf{0.569}, \quad \text{Male } \frac{76.10 - 0}{100 - 0} = \mathbf{0.761}$$

$$\text{Combined gross enrolment ratio: Female } \frac{77.65 - 0}{100 - 0} = \mathbf{0.776}, \quad \text{Male } \frac{82.77 - 0}{100 - 0} = \mathbf{0.828}$$

$$\text{Educational attainment index} = 2/3(\text{Literacy index}) + 1/3(\text{combined enrolment Index})$$

$$\text{Female} = 2/3(0.569) + 1/3(0.776) = \mathbf{0.638}$$

$$\text{Male} = 2/3(0.761) + 1/3(0.828) = \mathbf{0.783}$$

##### The equally distributed educational attainment index

$$\begin{aligned} &= [(\text{female population share}) \times (\text{female educational attainment index})^{-1} + \\ & (\text{male population share}) \times (\text{male educational attainment index})^{-1}]^{-1} \\ &= [0.491(0.638)^{-1} + 0.509(0.783)^{-1}]^{-1} = \mathbf{0.704} \end{aligned}$$

### STEP THREE

#### Computing the equally distributed income index:

Calculating the index for income is fairly complex. Values of per capita GDP (PPP\$) for women and men are calculated from the female share ( $s_f$ ) and male share ( $s_m$ ) of earned income. These shares, in turn, are estimated from the ratio of the female wage ( $w_f$ ) to the male wage ( $w_m$ ) and the percentage shares of women ( $ea_f$ ) and men ( $ea_m$ ) in the economically active population. Ratio of female agriculture wage to male agriculture wage ( $w_f/w_m$ ) is computed. The estimates of female and male per capita income (PPP\$) are treated in the same way as income is treated in the HDI and then used to compute the equally distributed income index.

Percentage shares of economically active population: Female = **35.26**, Male = **64.74**

United Nations Development Programme adopts the ratio of female non-agricultural wage to male non-agricultural wage. Since Karnataka's population is predominantly agrarian, here we use the ratio of female agricultural wage to male agricultural wage.

Female agricultural wage = **Rs. 35.15**, Male agricultural wage = **Rs. 54.07**

Ratio of female agricultural wage to male agricultural wage =  $w_f/w_m = 0.650$

Percentage share of women in economically active population ( $ea_f$ ) = 35.26

Percentage share of men in economically active population ( $ea_m$ ) = 64.74

Computing proportional income share

$$\begin{aligned} \text{Female share of income } (s_f) &= \frac{(w_f/w_m) \times ea_f}{[w_f/w_m \times ea_f] + ea_m} = \frac{0.650 \times 35.26}{(0.650 \times 35.26) + 64.74} \\ &= \mathbf{0.262} \end{aligned}$$

Per capita GDP (PPP\$) of women is  $y_f = (s_f \times y) / N_f$

where  $N_f$  is the total female population

$$y_f = (0.262 \times 150835503948) / 25951644 = \mathbf{520}$$

Per capita GDP (PPP\$) of men is  $y_m = [y - (s_f \times y)] / N_m$

Where  $N_m$  is the total male population

$$y_m = [150835503948 - (0.262 \times 150835503948)] / 26898918 = \mathbf{4141}$$

Treating income the same way as in the construction of HDI, the adjusted income for women  $W(y_f)$  is given by

$$W(y_f) = \frac{\text{Log } y_f - \text{Log } y_{\min}}{\text{Log } y_{\max} - \text{Log } y_{\min}} = \frac{\text{Log } 1,520 - \text{Log } 100}{\text{Log } 40,000 - \text{Log } 100} = \mathbf{0.454}$$

the adjusted income for men  $W(y_m)$  is given by

$$W(y_m) = \frac{\text{Log } y_m - \text{Log } y_{\min}}{\text{Log } y_{\max} - \text{Log } y_{\min}} = \frac{\text{Log } 4,141 - \text{Log } 100}{\text{Log } 40,000 - \text{Log } 100} = \mathbf{0.621}$$

**Computing the equally distributed income index**

For computing the equally distributed income index, the weighing parameter ( $\varepsilon = 2$ ) is applied.

$$\begin{aligned} & [(female\ population\ share) \times (adjusted\ female\ per\ capita\ GDP\ in\ PPP\$)^{-1} + (male\ population\ share) \times \\ & (adjusted\ male\ per\ capita\ GDP\ in\ PPP\$)^{-1}]^{-1} \\ & = [0.491 \times (0.454)^{-1} + 0.509 \times (0.621)^{-1}]^{-1} \qquad \qquad \qquad = \mathbf{0.526} \end{aligned}$$

**STEP FOUR**

The GDI = 1/3 (equally distributed LEB index + equally distributed educational index + equally distributed income index)

$$= 1/3 (0.679 + 0.704 + 0.526) \qquad \qquad \qquad = \mathbf{0.637}$$

**Data Source:****1. Computation of various indices for districts and state**

Since adult literacy rates are not yet available from the census, the literacy rates of Census 2001 (PCA) have been used. The gross combined enrolment ratios have been worked out based on enrolment data (from class I to XII) from the offices of the Commissioner Public Instruction and PUC Board and the age group data of 6 years to less than 18 years from the Census 2001 (PCA). The estimates of life expectancy at birth worked out by Dr. P.J. Bhattacharjee, have been used. The Directorate of Economics and Statistics (DES), Karnataka is the source for the estimates of per capita income (GDP) for the districts of Karnataka, 2001-02. The source for the per capita GDP (in Rs.) for India and the real per capita GDP in PPP\$ for the years 2001-02 for India is the Central Statistical Organisation, and UNDP HDR 2004 respectively. Agricultural wage rates are used from the Directorate of Economics and Statistics.

HDI and GDI for 27 districts of Karnataka for the year 1991 have been computed afresh based on taluk-wise data (as there were only 20 districts in 1991) and following the latest methodology (HDR 1999), so as to enable a comparison of the HDI and GDI values for 27 districts for the year 2001. As such the values of HDI and GDI for the districts and the state for 1991 worked out in KHDR (1999) have undergone a revision. The source of data for working out various indices of HDI and GDI for 1991 is the same as given above.

**2. Computation of HDI and GDI for the Scheduled Castes and Tribes**

The methodology for the computation of HDI and GDI is the same as the one used for the districts and the state in the earlier section. But the data source is the special socio-economic survey of the SC and ST population in 2004 conducted by the Directorate of Economics and Statistics, Karnataka. The estimates of life expectancy at birth for female, male and persons have been worked out by Dr. P.J. Bhattacharjee based on age group and mortality data of the survey. The data of literacy rates and combined enrolment ratio (class I to XII) have been taken from the 2001 Census and the Commissioner of Public Instruction, Karnataka. Estimates of per capita net income for the SC and ST population are from the survey. The estimates of per capita net income have been converted to per capita GDP by applying the ratio of per capita NDP to per capita GDP of the state. The real per capita GDP in PPP\$ is computed by using the ratio of per capita GDP for SC/ST in rupees to per capita GDP of India in rupees and multiplied by per capita GDP of India in PPP\$. Agriculture wage rates for females and males worked out by the DES have been made use of since the majority of agricultural workers are SCs and STs. The formula used for computation of health (LEB) index, education index and income index by UNDP has been adopted for computing the HDI and GDI for the SCs and STs.

### 3. Computation of HDI and GDI for major 15 states and India

UNDP methodology (HDR 1999) is the basis for computation of HDI and GDI for major states and India. Literacy rates of 2001 Census have been used in lieu of adult literacy rates since data on adult literacy is not available at the time of writing this Report. The combined enrolment ratios have been worked out based on the enrolment data (class I to XII) made available in the publication *Selected Educational Statistics for 2001-02* brought out by the Ministry of Human Resource Development, GoI and age group data (6 to less than 18 years) from the Census 2001 (PCA). LEB estimates (2001-06) as worked out by the Technical Group of Registrar General India have been used. The Central Statistical Organisation is the source for estimates of per capita GDP for the states and India. Agricultural wages have been computed by taking the average of 3 main activities of agricultural operations namely sowing, weeding and harvesting from *Wage Rate for Rural India for the year 2001-02* released by the Labour Bureau, GoI.

#### Equity Index

##### Definitions

Equity Index of participation (Enrolment): Equity in terms of share of target group in Enrolment as against share of target group in population.

<b>Tribal Equity Index</b>	=	$\frac{\text{ST as \% of total enrolment}}{\text{ST as \% of target population}}$	x 100
<b>Gender Equity Index</b>	=	$\frac{\text{Girls as \% of total enrolment}}{\text{Girls as \% of target population}}$	x 100
<b>Social Equity Index</b>	=	$\frac{\text{SC+ST as \% of total enrolment}}{\text{SC+ST as \% of target population}}$	x 100

#### Methodology: Estimation of different vital rates

The unadjusted survival ratios for all age groups (10-14) to 65+ are used for estimating population for each district. The difference between the estimated population and actual provides the quantum of net migration of these age groups. The net migration for the age group (0-9) during the intercensal period is approximately estimated by assuming the relationship.

$$M_{0-9} = \frac{1}{2} \left\{ M_{15-44} \frac{C_{0-9}}{W_{15-44}} \right\}$$

Where  $\frac{C_{0-9}}{W_{15-44}}$  is the child women ratio and  $M_{15-44}$  is the estimated

female migrants in the age group (15-44).

The magnitude of natural increase at district level is estimated by adjusting the volume of net migration in different intercensal periods. Therefore, if one of the vital rates is made known, the other can be estimated from the rate of natural increase. Crude birth rate can be estimated by Reverse Survival Method (RSM). In the RSM, the number of children in (0-4) age group is reverse survived by appropriate survival ratios (Model life tables rest at different mortality levels).

$$\text{The average annual birth} = \frac{1}{5} \frac{\{Po - 4\}}{S}$$

Where S is the survival ratios choosing appropriate mortality level.

After estimating birth rates, the death rates are estimated from the difference between natural increase and birth rates. These rates are further adjusted for required year with SRS rates. The adjustment is also done for the newly created districts from the rates of their parent districts.

The IMR is then estimated from the relationship between IMR and CDR at state level data of SRS with assumption that the relation holds for district level also.

- i. Assumption for estimating migration;
- ii. The population for the state as a whole is closed during intercensal period;
- iii. The age specific mortality rates are same for each district as for the state; and
- iv. The degree of enumeration in an age-sex group in a district is the same as that of state.<sup>1</sup>

### Estimation of $e^0$ , at District Level

The estimation is based on the regression equation.

$$y = A + B_1X_1 + B_2X_2 + B_3X_3 + B_4X_4 \text{ Where } Y \text{ is the } e^0,$$

$$X_1 = \text{CBR}, X_2 = \text{CDR}, X_3 = r \text{ (natural increase)}, X_4 = \text{IMR}$$

The values of the constant of the above equation are estimated from the SRS data on variables for 15 major states and all-india for the year 2001-02. The correlation co-efficient are calculated and found significant.

The estimated values of the constants are

$$B_1 = -1.2522, B_2 = 0.7191, B_3 = 1.350, B_4 = -0.1486 \text{ Multiple } R = 0.8745$$

The  $e^0$  is calculated for total population for each district considering the corresponding values of the variables. The  $e^0$  by sex are then estimated from the differentials of  $e^0$  between sexes for the states as reflected in SRS estimates.

It is observed from the various data that females'  $e^0$  is about three years higher than males'  $e^0$  is 65 years or more, about two years if it is between 62 years and 65 years and about one year it is 60 to 62 years.

The same methodology is used for estimating  $e^0$  for 1991-92. The estimated values of constants are

$$B_1 = -2.6137, B_2 = 0.9634, B_3 = 2.4228, B_4 = -0.0324, A = 82.0313 \text{ Multiple } R = 0.8866.$$

<sup>1</sup> For details refer to the UN Manual VI, Population Studies, No. 47.

# Glossary (Statistical Terms)

1. *Birth attended by trained health personnel*: The percentage of births attended by physicians, nurses, midwives, trained primary healthcare workers or trained traditional birth attendants.
2. *Child labourers*: Working children between 5 and 14 years.
3. *Crude birth rate*: Number of births per 1,000 population in a given year.
4. *Crude death rate*: Number of deaths per 1,000 population in a given year.
5. *Dropout rate*: The percentage of the number of children to total enrolment dropping out of the school system in a particular level in a particular year.
6. *Enrolment*:
  - i. *Primary education enrolment*: Enrolment of students in classes 1 to 7.
  - ii. *Secondary education enrolment*: Enrolment of students in classes 8 to 10.
  - iii. *Higher secondary education*: enrolment of students in classes in PUC level (11 to 12).
  - iv. *Tertiary education enrolment*: Enrolment of students in graduate courses, teacher training courses, universities, and other professional courses.
7. *Enrolment ratios (gross and net)*: The gross enrolment ratio is the number of students enrolled in a level of education whether or not they belong to the relevant age group for that level – as a percentage of the population in the relevant age group for that level.
8. The net enrolment ratio is the number of students enrolled in a level of education who belong in the relevant age group as a percentage of the population in the age group.
9. *Gross domestic product (GDP)*: This represents the sum of the economic value of all goods and services produced within the geographical boundaries of a state or district during a given year, from which are deducted raw material, fuels, lubricants etc. consumed in the process of production counted without duplication. Production originates in the state or district and therefore GDP is said to be “by origin”.
10. *Head count ratio (poverty)*: The ratio of population living below the poverty line to total population.
11. *Immunisation*: Vaccination coverage of children against six serious but preventable diseases viz. tuberculosis, diphtheria, pertussis, tetanus, poliomyelitis and measles under one year of age for the antigens used in the universal child immunisation programme.
12. *Infant mortality rate (IMR)*: The number of infants dying under one year of age in a year per 1,000 live births of the same year.
13. *Labour force*: It is defined as the total persons working (or employed) and seeking or available for work (or unemployed).
14. *Labour force participation rate*: The proportion of main and marginal workers and job seekers to total population.
15. *Life expectancy at birth*: Average number of years a new born child is expected to live under current mortality conditions.



16. *Literacy rate*: The ratio of the number of literates above seven years to total population. Literacy is defined as the ability to read and write with understanding in any language. Till the 1991 Census, literacy was canvassed for all persons above five years of age. A significant departure was made in 1991 by canvassing the question of literacy only for the population aged 7 and above. A person can merely read but cannot write is taken to be as illiterate.

17. *Maternal mortality rate*: The number of deaths of women while pregnant or within 42 days of termination of pregnancy from any cause related to pregnancy and child birth.

18. *Mortality rates*:

$$(i) \text{ Crude Death rate} = \frac{\text{No. of deaths during the year}}{\text{Mid year population}} \times 1,000$$

$$(ii) \text{ Infant mortality rate} = \frac{\text{No. of infant deaths of age 1 during the year}}{\text{No. of live births during the year}} \times 1,000$$

$$(iii) \text{ Neonatal mortality rate} = \frac{\text{No. of deaths of infant of less than 29 days during the year}}{\text{No. of live births during the year}} \times 1,000$$

$$(iv) \text{ Post neonatal mortality rate} = \frac{\text{No. of deaths of infants between 1 month to 12 months of life}}{\text{No. of live births during the year}} \times 1,000$$

$$(v) \text{ Under five mortality rate} = \frac{\text{No. of deaths of children under five years of age}}{\text{No. of live births of the same year}} \times 1,000$$

19. *Natural increase rate*: It is the difference between crude birth rate and crude death rate.

20. *Net domestic product (GDP)*: Net domestic product is derived by deducting depreciation from the GDP.

21. *Purchasing power parity (PPP\$)*: The purchasing power of a country's currency. The number of units of that currency required to purchase the same representative basket of goods and services (or a similar basket of goods and services) that the US dollar (the reference currency) would buy in the United States.

22. *Real GDP per capita (PPP\$)*: The GDP per capita of a country converted into US dollars on the basis of the purchasing power parity of the country's currency.

23. *Safe drinking water access*: If a household has access to drinking water supply from taps, hand pumps, bore wells or tube wells within or outside the premises, it is deemed to have access to safe drinking water.

24. *Sanitation access*: households with reasonable access to sanitary means of excreta and waste disposal including outdoor latrines are deemed to have access to sanitation.

25. *Sex ratio*: It is the number of females per thousand males.

26. *Slum*: Slum is a compact area with a collection of poorly built tenements crowded together usually with inadequate sanitary and drinking water facilities.

27. *Work participation rate (WPR)*: the proportion of total workers (main workers and marginal workers) expressed as percentage of total population is the Work Participation Rate (WPR). This is considered a very crude measure since it does not take into account the age structure of the population. For making specific comparisons, the age specific WPR would be ideal.
28. *Workers*: Workers could be main and marginal.
  - (i) Main workers: Those who have worked for 6 months (183 days or more a year) are termed main workers.
  - (ii) Marginal workers: Those who have worked for less than 183 days in a year are marginal workers.

# Glossary (Regional Terms)

Adalat	Local level grievance courts at district, taluk and gram panchayat level to deal with local problems
Adhyakshya	President of Zilla Panchayat
Adishakti Mahila Sangha	Women's self-help group
Agarbathi	Incense stick
Akshara Dasoha	Mid-day meal programme for school children
Anganwadi	Creche established in villages under the ICDS programme
Arogya Raksha Samithis	Healthcare committee in district and taluk hospitals to oversee hospital maintenance
Ashraya programme	Housing programme for economically weaker sections of society
Baa Baale Shalege	Programme to bring girl children back to school
Bahumukhi	A training module on multi-grade and multi-level learning
Beedi	Tobacco rolled in a leaf, to be smoked (country cigarette)
Beediyinda Shalege	Programme to bring street children back to school
Bhoomi	Programme for computerisation of land records in Karnataka
Chinnara Angala	Programme to bring out-of-school children back to school
Chulhas	A stove; hearth
Coolianda Shalege	Programme aiming to bring child labour back to school
Dais	Traditional birth attendants
Ambedkar programme	Housing programme for SCs/STs
E-Khajane	The online treasury project in Karnataka.
Ganga Kalyana	Ganga Kalyana aiming to provide irrigation facilities to the fields of the Scheduled Castes/Tribes
Gram Sabha	A Gram Sabha may exercise such powers and perform such functions at the village level as the Legislature of the State may, by law, provide
Gutka	A product containing tobacco, areca nut sold in small aluminium foil sachets
Hakku Patra	Title-deed of house/site
Hengassara Hakkina Sangha	An NGO working on human rights and women's issues
Indira Awaas Yojana	Indira Awaas Yojana (IAY) was launched during 1985-86 as a sub-scheme of Rural Landless Employment Guarantee Programme (RLEGP) and continued as a sub-scheme of Jawahar Rozgar Yojana (JRY) since its launching from April, 1989. It has been delinked from the JRY and has been made an independent scheme with effect from January 1, 1996.
Indira Mahila Kendra	Women's self-help group

Indira Mahila Yojana	A programme aiming to make rural women economically self-sufficient
Jal Nirmal	A World-Bank aided programme that aims to provide a sustainable community based water supply system
Jalarakshana	State project aimed at recharging ground water level
Jatha	Group which creates awareness among the community
Karnataka Mahila Abhivrudhi Yojane	A women component plan launched in 1995-96 under which one-third of resources are earmarked for women in individual beneficiary-oriented schemes and labour intensive schemes of the department of Women and Child Development and other departments.
Keli Kali	Radio lessons: 'hear and learn'
Khajane	Treasury
Kishori Kendra	Residential bridge courses for girls in Bellary and Koppal districts
Kutchra	House made of dried mud
Mahila Samakhya	A Gol programme for education and empowerment of women in rural areas
Maidan	Plateau
Malnad	Hilly area that covers the districts of Chikmaglur, Hassan, Kodagu, Shimoga and uplands of Dakshina Kannada and Uttara Kannada, Udupi, Belgaum and Dharwad districts
Mandal Panchayat	Block level local government
Mane Belaku	Programme aiming to strengthen women economically
Navagrama	The Navagrama housing scheme aims to radically change the lives of the poor by facilitating them to move into new habitations or village extensions developed through community action.
Neralina Bhagya	A scheme for the upgradation of a thatched roof to a tiled roof
Nirmala Grama	Village sanitation programme
Okkutta	Panchayat women's association
Pradhan	President of Mandal Panchayat
Pucca	House made of bricks and stones with mortar
Punchamas	Scheduled Castes were known as punchamas in the then Mysore state
Sachivalaya Vahini	It is Karnataka's e-governance project. It has a vast online knowledge system that connects 40 secretariat departments of the state.
Samanaya Mahiti	General information system on the basic amenities available in the villages of Karnataka.
Sampoorna Grameen Rozgar Yojana	A Gol programme launched in 2001 to provide gainful employment for the rural poor

Samudayadatta Shale	Community rallies: A scheme to take the school to the community
Sangha	Organisation
Santhwana	A rehabilitation programme for the women who are victims of various atrocities
Saraswathi Mahila Sangha	Women's self-help group
Sarva Kutumb Sameekshe	House-to-house survey to create a database that is useful for monitoring human development indicators
Sarva Siksha Abhiyan	Universal Elementary Education Programme
Shramadana	Voluntary Labour
Stree Shakti	A programme aiming at women's empowerment of those belonging to the economically weaker sections of the society
Swachcha Grama	A comprehensive rural sanitation programme
Swajaldhara	A GoI programme aiming to provide drinking water facilities in rural areas
Swarnajayanti Gram Swarozgar Yojana (SGSY)	SGSY is a self-employment programme that aims at promoting micro-enterprises and poor in rural area
Swarna Jayanti Shahari Rozgar Yojana	SJSRY seeks to provide gainful employment to the urban poor (living below the urban poverty line) unemployed or under-employed, through setting up of self-employment ventures or provision of wage employment.
Swashakti	A programme promoting women's self-help groups
Swasthi Grama	It aims to develop model villages with the help of corporate/donors
Swavalambana	To provide self-employment opportunities to educated young men from rural areas
Swayam Sidha	Centrally sponsored scheme (formerly known as Indira Mahila Yojana) to form SHGs through the facilitation of anganwadi workers
Taluk Panchayat	Taluk level local government
Taluk Panchayat Samithis	Taluk panchayat committees
Udyogini	Programme for women entrepreneurs
Venkateshwara Mahila Sangha	Women's self-help group
Vidya Vikas Programme	An education programme for provision of uniforms and text books to students of classes I–VII in government schools
Ward/Vasati Sabhas	Meeting to discuss local issues in the constituencies of village panchayats
Yashaswini	A health insurance programme for farmers launched in June 2003
Zamindars	Landlords
Zilla Panchayat	District level local government

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