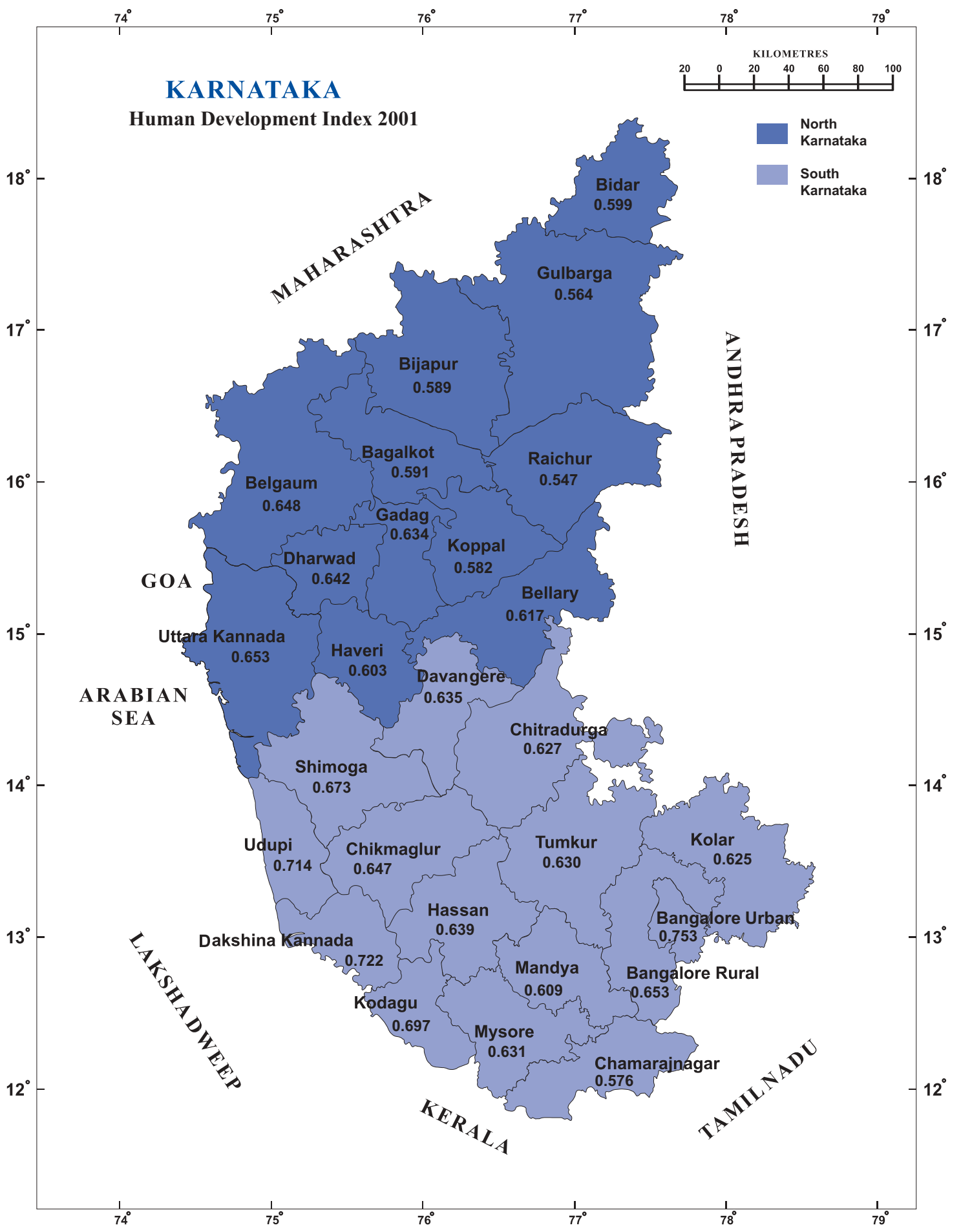


# Human Development in Karnataka





# Human Development in Karnataka

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

*Mahbub ul Haq*

## Introduction

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

## Human development: Concept and methodology

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

BOX 2.1

### Differences between the HD approach and the non-HD approach

Issues	HD approach	Non-HD approach
Development for what?	Well-being, dignity, freedom, addressing inequalities, exclusion and poverty.	National income, economic and social growth which trickles down.
Development for whom?	For people.	For people and things.
Who is the agent of development?	People.	People and things: human capital + physical capital + natural resources.
How?	No recipes but elements of good policies such as <ul style="list-style-type: none"> <li>• Economic growth, pro-poor, pro-employment;</li> <li>• Equity of choices: equitable distribution of assets;</li> <li>• Good social policies;</li> <li>• Interventions to serve needs of vulnerable sub-populations;</li> <li>• Political democracy;</li> <li>• Civil participation.</li> </ul>	Structural adjustment. "recipes": <ul style="list-style-type: none"> <li>• Do not raise industrial wages;</li> <li>• Hand out contraceptives;</li> <li>• Sow improved seeds;</li> <li>• Investment in housing;</li> <li>• Spend on basic needs;</li> <li>• Send the right signals.</li> </ul>

Source: UNDP, April, 2004.

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

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

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

The three main components of human development as discussed above, are, longevity or the capacity to live a long and healthy life; education the ability to read, write and acquire knowledge and skills; and command over economic resources sufficient to provide a decent standard of living. Once these capacities are assured, then other opportunities in life will follow. Other important prerequisites

are political freedom and guaranteed human rights, which include promotion of economic and gender equity, as well as social and cultural rights, especially those pertaining to education, healthcare, food, water, shelter, environment, culture, etc. It is recognised that public policies should be centred around people's choices and their capabilities and the policy thrust should be to combat illiteracy, poverty, unemployment, disease, save the lives of mothers and children, and address the inequities caused by gender and caste.

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

### **UNDP's methodological approach**

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

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

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

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



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

## National Human Development Report 2001: Methodology

The Planning Commission, Government of India, took the lead in the preparation of the National Human Development Report 2001 (NHDR) for the first time in the country. The report provides Human Development Indices and related indicators, both state-wise and for the whole nation. The methodology and the variables included in the NHDR differ from those of UNDP. It brings to the fore the issue that the methodology developed by UNDP may not be relevant in the Indian context, especially in view of data constraints. An attempt has been made in the NHDR to select relevant indicators in the same three dimensions of human development. The indicators thus chosen are supposed to reflect

### BOX 2.2

#### HDI and GDI/GEI of NHDR

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

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

not only attainments in the different aspects of well-being over time, but also the changes in well-being at more frequent intervals. As such, educational attainment was captured in terms of overall literacy and intensity of formal education (based on current school enrolment of children in the age group 6 to 18 years). In the case of health attainment, life expectancy at age 1 and infant mortality were taken as appropriate measures. In the case of command over resources, per capita consumption expenditure has been preferred over per capita income. The rationale for selecting the former was that use of consumption data in developing countries would capture the individual's command over resources more accurately than income data.

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

## State HDRs: Methodology

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

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

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

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

Another important factor to be noted is that no SHDR, after 2001, has used NHDR 2001 methodology due to non-availability of data for

the variables used in computing the HDI and the GDI (or GEI). One of the objectives of the NHDR 2001 was to help states in the preparation of their HDRs. It has been noted earlier that data constraints were one of the major reasons cited for changing the variables and end points of the scales in the computation of the HDI (or GDI/GEI) in the NHDR. However, ironically, states have found it difficult to obtain reliable data for computation of the HDI based on the NHDR.

### **Karnataka Human Development Report 2005: Methodology**

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

### **Computation of HDI for districts**

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

## BOX 2.3A

## Composition of HDI 2001

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

an element of double counting in the age group 6-18 years for educational status. It may be noted that due to changes in methodology, i.e. adopting the logarithm method in computation, there has been a sudden increase in the values of the income index. Another important factor is that changing the base year from 1980-81 to 1993-94 for estimation of GDP at constant prices for India and

the states (introduced by the CSO) has contributed to higher values of income indices for 1991-92 and 2001-02. In Karnataka, the estimates of life expectancy at birth for districts and the state have been made on the basis of the regression method involving the crude birth rate, the crude death rate, the rate of natural increase in population and the infant mortality rate for 2001. In order to enable

TABLE 2.1

**The performance of districts in human development: 2001 and 1991**

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

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

for the districts and the state are higher than the HDI values in KHDR I. The GDI values have also been revised for 27 districts for 1991, so as to facilitate a comparison of GDI estimates for 1991 with those of 2001.

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

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

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



## BOX 2.3B

## Composition of HDI 1991

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

rankings in the HDI, which indicates that they are still a long way from catching up with other high performing districts. Only two districts, namely, Dakshina Kannada (9.23 per cent) and Udupi (8.35 per cent) have registered an increase in the HDI that is less than 10 per cent between 1991 and 2001. This, too, is cause for concern because

these districts have the capacity to match the HDI status of Kerala and any setback here needs to be monitored carefully.

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

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

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

This assumption is reinforced when a comparison is made of the top ranking and bottom ranking districts of Karnataka with other countries. Bangalore Urban district mainly comprising Bangalore city, often hailed as the 'Silicon Valley of India' or the IT capital of India, ranks first among the districts of Karnataka. At the international level, its rank is 83 – on par with the Philippines

and above China and Sri Lanka, while Raichur district, which occupies the last rank in the state, is, at number 133, on par with Papua New Guinea, and lower than Ghana, Botswana, Myanmar and Cambodia.

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

TABLE 2.2  
**Five top and bottom ranking districts in HDI: 2001 and 1991**

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

## BOX 2.4A

## Composition of GDI 2001

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

TABLE 2.3  
**Inter-district variations in HDI values in selected districts:  
 1991 and 2001**

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

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

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

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

and Udupi and Bangalore Urban district have consistently performed well in the field of human development.

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

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

### Gender Development Index

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

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

## BOX 2.4B

## Composition of GDI 1991

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

TABLE 2.4  
Performance of districts in gender related development:  
2001 and 1991

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

TABLE 2.5  
Five top and bottom ranking districts in GDI: 2001 and 1991

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

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

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

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

## BOX 2.5A

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

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

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

An analysis of the trio of indices that comprise the GDI presents some surprises. Belgaum and Udupi (0.712) top the health index, followed by Shimoga, Bangalore Urban and Dakshina Kannada. Kodagu, which is one of the top 5 districts in the GDI, has a low health index (18th rank). Bagalkot, Dharwad, Haveri, Bijapur and Gadag, all in the Bombay Karnataka region, have the lowest health indices. Bangalore Urban, Udupi, Kodagu, Dakshina Kannada and Uttara Kannada have the highest education indices for women, while Raichur, Koppal, Gulbarga, Chamarajnar and Bellary have the lowest. Districts with a high income index for women are Dakshina Kannada,

Bangalore Urban, Kodagu, Bangalore Rural and Udupi. The gap between Dakshina Kannada and Bangalore Urban is relatively high. Bidar, Raichur, Gulbarga, Chamarajnar and Bijapur have the lowest income indices for women. Bangalore Urban has the highest GDI among districts, based almost solely on its high education index. In terms of health, Belgaum and Udupi do better and in terms of income, Dakshina Kannada offers more to women. The erstwhile districts of Dharwad and Bijapur (now reorganised into five districts) have low health indices and the triumvirate of Raichur, Gulbarga and Chamarajnar have among the lowest education and income indices in the state, but the health scenario is about average.

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

TABLE 2.6 A  
Inter-regional comparisons: 2001 - Bombay Karnataka

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

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

TABLE 2.6 B  
Inter-regional comparisons: 2001 - Hyderabad Karnataka

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

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

### Inter-regional analysis

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



## BOX 2.5B

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

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

TABLE 2.6 C  
Inter-regional comparisons: 2001 - Coastal and *Malnad*

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

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

TABLE 2.6 D  
Inter-regional comparisons: 2001 - Southern *Maidan*

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

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

TABLE 2.7  
Gender gap: Four top and bottom ranking districts

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

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

## HDI and GDI of the Scheduled Castes and Scheduled Tribes

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

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

TABLE 2.8 A  
HDI of the Scheduled Castes and Scheduled Tribes: 2004

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

## Sources:

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

TABLE 2.8 B  
GDI of the Scheduled Castes and Scheduled Tribes: 2004

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

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

## Sources:

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

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

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

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

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

TABLE 2.9

### HDI and GDI by social groups: 2001

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

#### Sources:

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

## HDI and GDI of states

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

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

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

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

TABLE 2.10  
Comparison of HDI and GDI of 15 major states: 2001

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

Sources:

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

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

derived from UNDP's for better comparability at the national and international levels.

## Conclusion

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