

- Social infrastructure refers to the facilities and mechanisms that ensure education, health care, community development, income distribution, employment and social welfare. The economy cannot be looked at in isolation without considering the basic needs of the people, and a significant level of investment is needed in this sector
- Chhattisgarh has shown a decadal population growth rate of 18.06% (1991-2001) that is better than that of BIMARU States. The State also has one of the highest sex or gender ratios in India, indicating better conditions for women as compared to other States in India
- Education forms the backbone for social and economic development and the State has shown a healthy improvement in its literacy rates during the last decade
- Long distances, lack of adequate transport network, remote villages and dense forest cover have been deterrents to the Government's efforts in delivering health services to the people. The current health infrastructure in the State is inadequate to cater to the needs of the population, especially in the rural areas
- The primary sector employs a major part of the population, with agriculture being the mainstay of the people. The worker participation of females is very low in Chhattisgarh
- Realising the benefits of social development and welfare, the State Government has given priority to the health and education sectors and given greater allocation to these sectors in its plan outlay for 2001-02 as compared to other BIMARU States
- The Government needs to pro-actively develop strategies aimed at benefiting people living in the rural areas and improve its service delivery mechanisms. People's participation is the key to ensuring the success of Government programmes

Section 1: Introduction

Introduction

Human development and improvement in the quality of life is the ultimate objective of all planning programmes leading to higher economic and social development. There exists a very strong linkage between attaining economic prosperity and enriching the quality of life, which is reflected in the social indicators of health, longevity, literacy and environmental sustainability. These indicators serve as valuable inputs for developing suitable policy initiatives.

Social infrastructure includes facilities and measures for providing education, health care, community development, equitable income distribution, employment and social welfare. The concept of social infrastructure is very broad and covers various aspects of Government service delivery. The cost of delivering social benefits is very high and constitutes a major proportion of the State budget. Major social policy concerns of the Government include the provision of infrastructure services, fostering Government and community partnerships, community capacity building, integrated service delivery and social justice.

The aim of social and economic development in a State is to improve the quality of living standards of the people. The State Government plays a pivotal role in providing the basic minimum requirements of the people. This is also a sector where involvement of the private sector has been limited.

To ensure substantial progress in the Government's efforts in promoting equality for all, the Government needs to focus on the following aspects:

- Providing basic human needs (including primary health care, basic

education, family planning, nutrition, water and sanitation, and shelter)

- Promoting participation of women in development and ensuring gender equality
- Improved delivery of infrastructure services with emphasis on the poor and building their capacity for sustenance
- Safe-guarding human rights and providing good governance
- Seeking private sector participation in development of areas like tertiary education
- Building a clean and healthy environment

Objectives of this Position Paper

The objective of this position paper is to present:

- The current scenario of social infrastructure in Chhattisgarh in terms of its population, education, health and employment
- Relevant case studies of innovative programmes undertaken by various governments for social development
- Initiatives that the State could undertake to further enhance the effectiveness and efficiency of service delivery for its various social welfare programs to improve its human development index

Section 2: Current Status in Chhattisgarh

Overview

Social development is generally measured by three groups of factor i.e. demography, literacy and level of economic development. The economy cannot be looked at in isolation without considering the basic needs of the people.

Higher levels of social development enhances the productivity of people in the economy leading to greater economic development. This increases the resources available with the State to further improve social services like health and education.

While growth rates achieved in the economic sectors are more conspicuous in the short term, the social sector deals with endogenous factors and takes a longer time to achieve. However, once the process of social development is institutionalised, it provides sustenance to the overall process of economic development.

The Human Development Index (HDI) has become an important index for measuring the progress of States in terms of the level and depth of human development of its citizens. HDI is a composite index of three main components of human development:

- Knowledge, which is measured by literacy and children’s enrolment in schools;
- Longevity, measured by expectancy of life at birth; and
- Access to resources to lead a reasonable quality of life, measured by an adjusted per capita income (i.e. sensitised to the levels of poverty in the rural areas)

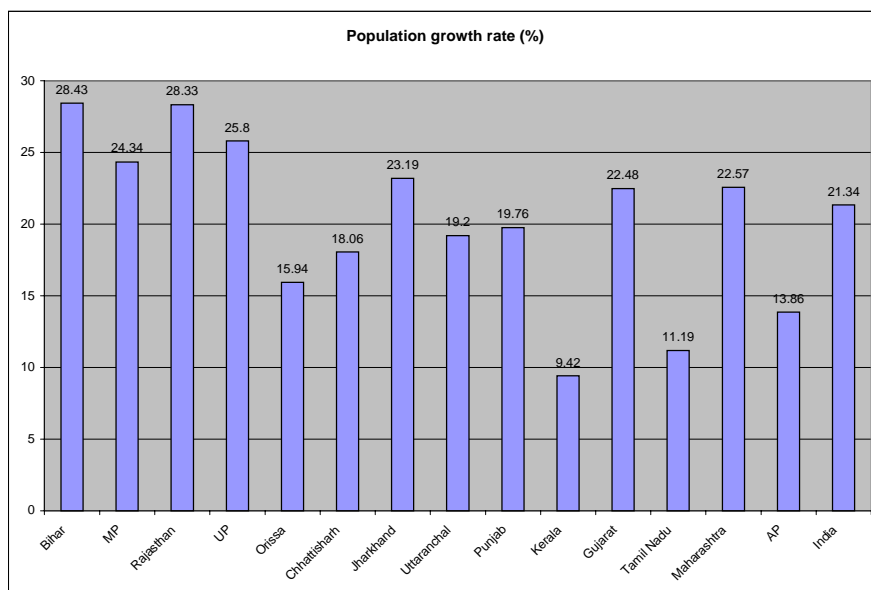
HDI offers an alternative to Gross Domestic Product for measuring the relative socio-economic progress at the National, State and District level.

Population

As per the 2001⁵ census, Chhattisgarh has a population of 20,795,956, and has grown by 18.06% during the last decade. The population growth rate of other Indian States during 1991-2001 is presented in Figure VII.1.

As can be seen, Chhattisgarh has performed better than most Indian States in controlling its population growth rate – especially with regard to the other BIMARU States. If the trend

Figure VII.1



Source: 2001 Census

continues, there would be less pressure on the State to provide the basic minimum services to its population. However the State has a very low population density - 154 persons per sq.km in Chhattisgarh compared to 324 persons per sq. km for all India. Low

⁵ All data of census 2001 is provisional

population density increases the cost of providing infrastructure services to the people.

The largest concentration of population within the State is in the central and north central parts as detailed in Table VII.1. Raipur and Durg have the maximum population, comprising 14% and 13% respectively of the State's entire population. These two districts, along with Bilaspur and Surguja make up for 46% of the entire State's population.

Scheduled Castes (SC)/ Scheduled Tribes (ST) constitute almost 44.7% of the total State's population⁶. The highest concentration of ST population is in Bastar and Dantewada in the south. Almost 98% of the ST population reside in rural areas. These are also one of the poorest regions in the State in terms of economic development and industrialisation. Most of the SC population is concentrated in central Chhattisgarh.

The State has an urbanisation rate of 17.4%, which is quite low when compared to 28.5% for India. It is estimated that urban centres contribute about 60% of India's GDP while accounting for only 30% of the total population, translating to an urban-rural productivity ratio of 7:2. The spread of urban population varies across the State and differs in its levels of concentration as well. Raipur and Durg account for almost half the total urban population of Chhattisgarh, since a large number of industries are located in these districts due to a better infrastructure and drinking water supply situation.

⁶ As per 1991 census. The second round data of 2001 census are still not available

Table VII.1

Districts	% of total state area	% of total state population
Bastar	20%	6%
Bilaspur	5%	10%
Dantewada	7%	3%
Dhamtari	2%	3%
Durg	6%	13%
Janjgir	3%	6%
Jashpur	3%	4%
Kanker	2%	3%
Kawardha	1%	3%
Korba	7%	5%
Korea	3%	3%
Mahasamund	3%	4%
Raigarh	6%	6%
Raipur	11%	14%
Rajnandgaon	7%	6%
Surguja	13%	9%

Source: 2001 Census

Accordingly, the Raipur-Bhilai-Durg corridor could in the future become a large urban agglomerate for Chhattisgarh. The other districts, apart from Bilaspur and Rajnandgaon, have less than 6% of the urban population. Industrial development is negligible in these areas and the infrastructure network is inadequate to meet economic and social requirements.

Gender ratio or the sex ratio for the State is 990, which is very high when compared to other Indian States. Chhattisgarh has the third highest gender ratio in India, after Kerala (1058) and Pondicherry (1001). Amongst the districts, Rajnandgaon (1024) and Mahasamund (1019) have the highest gender ratio. This is also reflective of the better position of women in Chhattisgarh due to the prevailing local customs and traditions.

Education

Education is the backbone of social and economic development. It acts as the catalyst for Human Resource Development (HRD), which encompasses better health, nutrition and improved socio-economic opportunities. Education imparts knowledge and skills, and shapes values and attitudes. It is vital for the progress of society and is universally recognised as an important investment in building human capital, which holds the key to persistent high growth in per capita income.

In terms of educational infrastructure, the State has 4 universities, 10 engineering colleges, 1 medical college, 2 dairy technology colleges, 1 ayurvedic college, 2 homeopathic colleges, 8 law colleges, 1 Sanskrit college and a number of polytechnics and Industrial Training Institutes (ITIs). The State had 24594 primary schools, 5552 education guarantee centres and 5406 middle schools. The details regarding the number of schools in each district (2000-01) is presented in Table VII.2.

The literacy rate of 65.18% in the State compares favourably with the literacy rate⁷ of 65.38% for all India, registering an 86% increase in the number of people classified as literate during the last decade. Chhattisgarh

⁷ For calculating the literacy rate children in the age group of 0-6 are not considered

Table VII.2

District	Pre-Primary	Primary	Middle	High School	Higher Secondary
Bastar	21	2643	376	52	52
Bilaspur	100	2183	561	190	192
Dantewada	10	1250	205	33	28
Dhamtari	15	713	42	8	18
Durg	98	2283	755	171	200
Janjgir	29	1520	393	120	111
Jashpur	25	1137	233	25	64
Kanker	61	1026	237	35	29
Kawardha	3	873	137	24	23
Korba	0	892	183	38	72
Korea	37	792	190	48	30
Mahasamund	1	1206	258	52	42
Raigarh	52	1852	425	106	74
Raipur	27	2292	521	136	176
Rajnandgaon	0	1254	361	80	67
Surguja	49	2678	529	102	93
Total	528	24594	5406	1220	1271

Source: State Education Department

now ranks 23rd in India, in terms of literacy rate, above States like Madhya Pradesh, Orissa, Rajasthan, UP and Jharkhand. The female literacy rate, which was quite low at 27.5% in 1991, has shown a significant growth and has reached 52.40% in 2001. The male

literacy rate has also shown a healthy improvement and has reached 77.86% in 2001, as compared to 58% in 1991, which is higher than the all India average of 75.85%. The literacy rates and the percentage of people in the age group 0-6 years across various districts are presented in Table VII.3 (overleaf). Bastar and Dantewada in south Chhattisgarh are the most illiterate districts, reflected in the backwardness of these

regions.

Primary school enrolment and attendance ratios are the most common indicators of the success of the primary education system. Net primary school

Investment in education, especially technical education, has been identified by the World Bank as one of the most important reasons for the dramatic economic growth witnessed in East Asian Economies

enrolment ratios describe the percentage of primary school-age children who are registered in schools. Primary school attendance ratios estimate the percentage of primary school-age children who are actually attending school. Another important indication of success of a school system is the student retention rate, which gives the percentage of enrolled children who reach a certain grade level. Table VII.4 presents the districtwise male-female literacy rates, enrolment figures and retention rates. Again Bastar and Dantewada have the lowest children enrolment and retention rates, which is reflective of their low literacy rates.

According to the 2000-01 Economic Survey for India, during 1998-99 the gross enrolment ratio for primary school children was 92.14%. But for the upper primary level (classes 6 to 8), the enrolment ratio was only 58% during the same period. On the other hand, in 2000-01 the school drop-out rate (Class I-VIII) in Chhattisgarh was 47.15%.

This rate was higher among the SC (49.95%) and ST (63.68%) categories. Also, the female dropout rates were much higher than males. The reason for most of these dropouts is the extreme poverty in rural areas and the pressure to work in the fields and household activities to earn a livelihood and ensure sustenance.

Recent Government Initiatives – Education

The various initiatives taken by the State Government

Table VII.3

Districts	% of people in 0-6 age to total district population	Literacy rate
Bastar	17.46%	45.48%
Bilaspur	16.90%	63.68%
Dantewada	18.14%	30.01%
Dhamtari	16.17%	75.16%
Durg	15.27%	75.84%
Janjgir	16.67%	66.26%
Jashpur	16.29%	65.37%
Kanker	16.08%	73.31%
Kawardha	18.55%	55.39%
Korba	16.52%	63.24%
Korea	16.72%	63.44%
Mahasamund	15.46%	67.64%
Raigarh	15.55%	70.50%
Raipur	16.72%	68.98%
Rainandgaon	16.59%	77.58%
Surguja	18.77%	55.37%
Chhattisgarh	16.68%	65.18%

Source: 2001 Census

Table VII.4

District	Education					
	Literacy Rate		Child Enrolment*		Retention rates**	
	Male	Female	Male	Female	Male	Female
Bastar	57.09%	33.97%	44.00%	30.00%	31.30%	23.10%
Bilaspur	78.98%	48.08%	81.60%	49.10%	47.70%	42.90%
Dantewada	39.59%	20.59%	44.00%	30.00%	31.30%	23.10%
Dhamtari	86.78%	63.66%	85.60%	58.50%	66.20%	58.20%
Durg	86.59%	64.91%	77.90%	58.30%	67.90%	64.80%
Janjgir	82.21%	50.41%	81.60%	49.10%	47.70%	42.90%
Jashpur	76.70%	54.09%	79.20%	36.90%	54.80%	49.50%
Kanker	83.03%	63.69%	44.00%	30.00%	31.30%	23.10%
Kawardha	71.35%	39.60%	67.20%	47.60%	59.50%	45.10%
Korba	77.27%	48.65%	81.60%	49.10%	47.70%	42.90%
Korea	76.01%	50.08%	72.20%	43.70%	70.40%	60.20%
Mahasamund	81.58%	54.04%	85.60%	58.50%	66.20%	58.20%
Raigarh	83.10%	57.90%	79.20%	36.90%	54.80%	49.50%
Raipur	82.41%	55.30%	85.60%	58.50%	66.20%	58.20%
Rainandgaon	87.54%	67.92%	67.20%	47.60%	59.50%	45.10%
Surguja	68.19%	42.17%	72.20%	43.70%	70.40%	60.20%

Source: Chhattisgarh A State is Born

* denotes 1998 data

** denotes 1994-95 data

and Government of India (Gol) in this sector include:

- Realising the vast potential of computers in imparting education and information to the people, the Government has introduced computer education in schools from class VII onwards. From the year 2001, the Government has also made provisions to provide free computer education to children belonging to SC/ST/EWS categories under the 'Indira Soochna Shakti' scheme
- The 'Rajiv Gandhi Education Mission' focusses on increasing the reach of primary education services and creating the requisite environment for education. 85% of the project funds are spent in increasing educational levels in the rural areas
- The District Primary Education Program (DPEP) runs in 15 districts of the State and focuses on regions of extreme poverty and low female literacy. This project was initiated by the Gol in 1994 and is funded by international donor agencies
- The education guarantee scheme of the Government aims to ensure that primary education is available within a kilometre of every habitation. The Government is also running a pilot scheme for imparting distance learning education in collaboration with United Nations Educational Scientific and Cultural Organisation (UNESCO)

Realising the importance of social development, Chhattisgarh has allocated a higher plan outlay for the sector. The plan outlay on education for

2001-02 as a percentage of total plan outlay for Chhattisgarh is 15%, which is higher than most of the BIMARU states (9.94% Orissa, 8.18% Bihar and 4.44% UP).

Education is an extremely important indicator of social development, since higher level of growth is generally believed to be driven by innovation, which is in turn driven primarily by education. Box VII.1 documents the example of Singapore in education. Today Singapore is widely regarded as an innovation driven economy.

Health

To ensure the progress of any State, it is important to ensure that its citizens are healthy and have access to adequate health infrastructure. In 1998-99, Chhattisgarh had civil hospitals in most of its major districts and the people had access to community health centres and primary health centres in all the districts. However ten out of the sixteen districts in the State do not have district hospitals. The district-wise health infrastructure is presented in Table VII.5 on page 9.

Box VII.1 Singapore Experience - Education

Singapore is today widely regarded as a knowledge economy, wherein Government has played a key role in Human Resources Development - which has in turn formed the basis for stimulating economic growth. The Singapore experience shows that the Government has invested heavily in the education and training of its people since internal self-government was achieved in 1959. Public expenditure on education as a percentage of GDP has risen from 2.8% in 1980 to 4.1% in 1995. The salient features of Singapore's experience in education and training include:

- Government played the lead role in the development of education and training in Singapore. It laid down policies, provided the funds for their implementation and set-up the relevant institutions where necessary. However, employees, unions and academia were consulted in the formulation and implementation of these policies
- The current and future needs of the economy as defined by the Government largely determined the development of the education and training systems in Singapore. The Government worked very closely with the private sector to ensure that its education and training system met the industry needs. Employers' representatives sat on the policy making bodies of education and training institutions. Industry advisory committees comprising industry representatives were set-up to ensure that courses were relevant and up-to-date
- The Government first concentrated on the provision of primary and secondary education in the 1960s and 1970s to lay the foundation for skill upgradation. From the 1980s onwards it sought to improve the quality of primary and secondary education to strengthen this foundation. Attention to tertiary education only picked up thereafter. A technical education and training system was developed in tandem with economic development. It began with an emphasis in the early 1960s when a technical bias was introduced in the secondary school system followed by greater emphasis from the late 1960s. Singapore developed new initiatives in industrial training outside the formal education and training system to provide the skilled manpower required for industrialisation
- The training centres and institutes of economic development plan provided some of the much-needed manpower in each of the industrialisation phases. They contributed to the success of labour intensive industrialisation of the 1960s and the upgradation of the economy in the 1980s. These manpower development initiatives were later integrated into the formal system when the technical education systems were developed
- Another key aspect of Singapore's HRD policy was close collaboration with foreign Governments and MNCs in the development of industrial training. The collaboration with foreign governments and MNCs continues till date. The Government also adopted a sectoral approach to education and training. Attention was given not only to the education and training of future job entrants but also to the education and skills of the existing work force. The Institute of Technical Education and the Singapore Productivity and Standards Board have extensive programmes to upgrade the skills of the existing workforce. The Government also invited experienced and well qualified overseas personnel to supplement its limited pool of domestic human resources
- Assistance was provided to help these foreign staff settle into Singapore. Such overseas manpower helped in reducing the learning period of young Singaporean engineers and scientists. Singapore also studied the experience of industrialised countries like Japan, Germany and Switzerland, identified their best practices and used them to help develop its education and training system

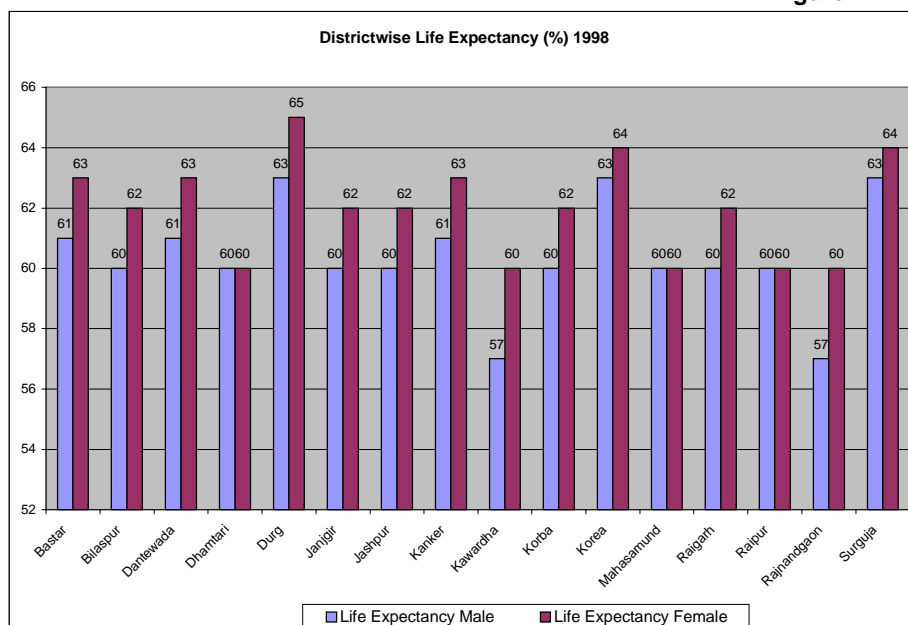
Table VII.5

Districts	District Hospital		Civil Hospital		Community Health Centres		Primary Health Centres	
	Number	Beds	Number	Beds	Number	Beds	Number	Beds
Bastar	1	269	2	80	12	360	57	18
Bilaspur	1	437	1	6	10	306	41	23
Dantewada	-	-	-	-	9	296	34	12
Dhamtari	-	-	2	64	2	60	12	26
Durg	1	-	2	45	9	276	47	40
Janjgir	-	-	1	38	6	180	24	68
Jashpur	-	188	1	89	7	210	27	22
Kanker	-	-	2	130	5	150	21	36
Kawardha	-	-	-	-	2	60	12	36
Korba	-	-	1	100	3	90	29	18
Korea	-	330	-	-	5	150	18	12
Mahasamund	-	-	1	32	4	126	14	-
Raigarh	1	117	2	76	5	150	40	46
Raipur	-	-	1	30	11	350	47	82
Rajnandgaon	1	225	-	-	6	180	25	55
Surguja	1	-	1	20	18	540	64	18
Total	6	1566	17	710	114	3484	512	512

Source: Department of Economics and Statistics, Chhattisgarh

Keeping in view the far flung areas, forest land, hills, remote villages, etc., where most of the tribal habitations are concentrated, the population coverage norms have been relaxed by the Government of India (GoI) to one Primary Health Centre (PHC) for every 20000 population. The ratio of PHC to the total population of Chhattisgarh is 1:40617 while Kerala, which has proved to be a role model in the provision of health services in India, has a corresponding ratio of 1:33727. The ratio of the hospital beds in the State to the total population is 1:3316. On the other hand, Kerala has a ratio of 1:802. Most of the hospitals in the State lack modern infrastructure facilities and there is scarcity of latest surgical equipment. The State lacks training facilities for its health workers and has only 1 medical college in Raipur. Plans are underway to open a second medical college in Bilaspur. The rural and tribal areas are the most affected due to the inadequate health services in the State and this is further compounded by the

Figure VII.2



unwillingness of doctors to work in these rural areas.

The district-wise life expectancy is presented in Figure VII.2. The female life expectancy is higher than their male counterparts in most of the districts. Life expectancy in remote areas like Bastar and Surguja is better than some of the more urban districts like Rajnandgaon and Raipur.

In 1997, Chhattisgarh had a human development index of 39 as compared to 45 for all India. The State had a birth rate of 28.3 and a death rate of 10.6. The infant mortality rate was quite high at 84 deaths per thousand as compared to 71 for India. Realising the necessity of having a healthy population, the State Government has accorded priority to the health sector and thus given greater allocation to this sector. Chhattisgarh's plan outlay on health for 2001-02 as a percentage of total plan outlays (4.5%) is higher than most of the BIMARU states (3.35% for UP, 3.4% for MP) and also higher than all states (3.9%). Basic primary health care, pre and postnatal care, nutritional status and preventive care are the essential requirements for developing the health sector in the State.

Long distances, lack of an adequate transport network, remote villages and a dense forest cover act as deterrents to the Government's efforts in delivering health services to the people of the State. The State is also taking various initiatives to improve the health system and a health policy is currently being drafted for this purpose.

Employment

According to the 1991 census, the worker participation rate in Chhattisgarh is 30.7%. The district wise worker participate rate is highlighted in Table VII.6. The worker participation rate in the State is much lower than the rate for all India (38.03%). The male participation rate is 30.7% while the female participation is only 12.4%. The low involvement of the female population in work related activities are

Table VII.6

Districts	Worker Participation Rate	
	Male	Female
Bastar	49%	13%
Bilaspur	47%	13%
Dantewada	49%	13%
Dhamtari	50%	26%
Durg	47%	11%
Janjgir	47%	15%
Jashpur	45%	13%
Kanker	45%	14%
Kawardha	49%	20%
Korba	48%	8%
Korea	44%	4%
Mahasamund	49%	15%
Raigarh	48%	12%
Raipur	48%	12%
Rajnandgaon	47%	19%
Surguja	46%	7%

Source: 1991 Census

Table VII.7

Districts	Primary	Secondary	Tertiary
Bastar	88%	4%	8%
Bilaspur	81%	5%	13%
Dantewada	92%	2%	6%
Dhamtari	86%	6%	9%
Durg	71%	13%	16%
Janjgir	87%	5%	8%
Jashpur	89%	4%	7%
Kanker	89%	4%	7%
Kawardha	92%	2%	5%
Korba	76%	9%	16%
Korea	83%	4%	13%
Mahasamund	88%	4%	8%
Raigarh	84%	6%	10%
Raipur	76%	9%	15%
Rajnandgaon	84%	6%	10%
Surguja	91%	3%	7%
Chhattisgarh	83%	6%	11%

Source: Chhattisgarh A State is Born

due to lower female literacy in the remote areas. Most women in these areas are engaged in paddy cultivation. The southern and eastern districts of Chhattisgarh have the highest worker participation rates.

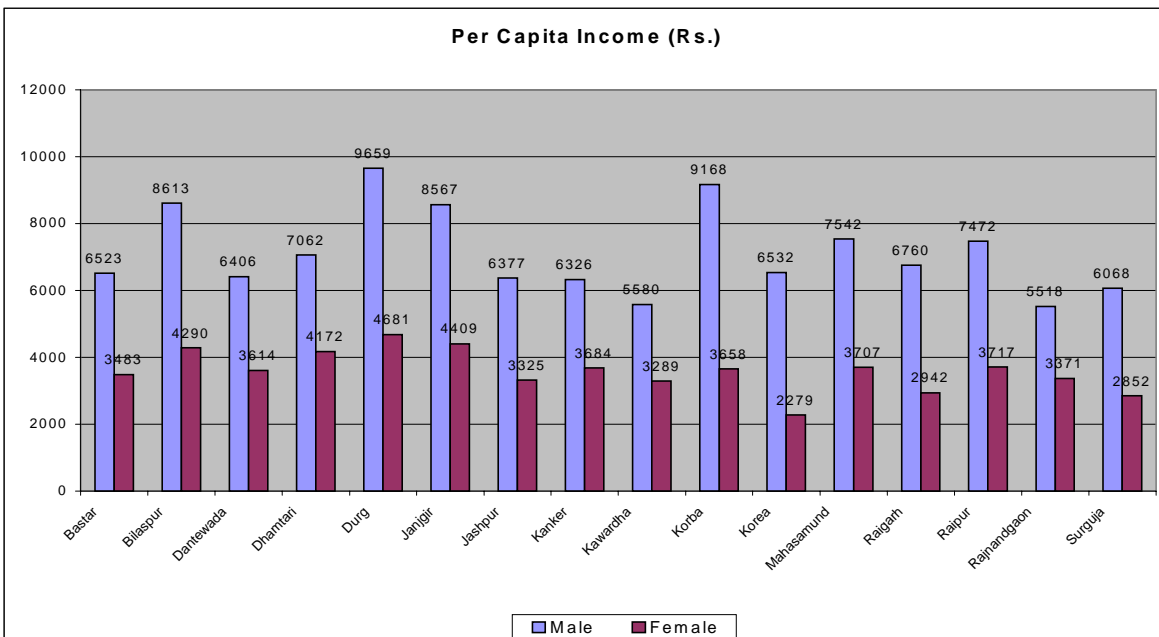
The employment indicators for Chhattisgarh are presented in Table VII.7. The farm sector dominates employment. 82% of all workers and 90% of all rural workers are involved in farm related activities including cultivation, agriculture and allied services. As the table indicates, there is a high dependence of rural population on agriculture for their livelihood. This sector thus demands careful attention and the State needs to develop modern irrigation and cultivation practices to increase the farm yield – vital for the economic growth of the region.

After the primary sector, the service sector offers the highest employment. The higher worker participation rate in

the secondary sector in Korba and Durg is due to the high level of industrialisation in these districts. Korba has three major power plants and Durg houses the Bhilai Steel Plant and smaller steel ancillaries. Also, literacy rates are higher in these districts, enabling the people to engage in non-farm activities. Still, overall there is low involvement in the secondary sector due to the lack of industries in the State and the Government must make efforts to increase investments in this sector. The workers engaged in the tertiary sectors are mostly from Raipur, Durg, Bilaspur and Korba. 11% of the entire State population and 52% of the urban employment are engaged in services.

Figure VII.3 presents the district-wise per capita income of the population. The major industrial towns of Durg and Korba have the highest per capita income in the State. This is on account of the large-scale industrialisation in

Figure VII.3



Source: 1991 Census

these districts. However, even in these districts the per capita income of males is more than twice that of the female per capita income. The per capita income of females is naturally even lower in the remote towns and villages. It is essential to make women self-reliant and provide ways and means by which they can increase their income generating capacity. Box VII.2 highlights the

initiatives taken by rural women in Andhra Pradesh for self-sustenance.

Government Initiatives - Employment

The Central Government has initiated various schemes and policy measures to alleviate poverty in rural areas by generating employment opportunities for the poor as well as creating sustainable

Box VII.2: Development of Women and Children in Rural Areas (DWCRA)

Nellore

In Nellore district 207565 women, each contributing a rupee a day saved an amount of Rs. 45 million (\$1.5 million) within 19 months by organising themselves in 6318 groups. Inspired by collective strength of thrift activity, women in poverty have joined the 'rupee a day' movement. Being a member in such a group accords a special recognition to them in their villages. The initiative is named *Podupulakshmi*, 'Podupu' stands for thrift and 'Lakshmi' the goddess of wealth. This movement which was originally started by a women's group in Leguntapadu village as a thrift activity was later adopted by 204 other women's groups. Today it is a synonym of women's strength - empowerment.

Women in the district after successfully participating in the Total Literacy Campaign led an anti-arrack (country liquor) agitation that forced the State Government to ban sale of arrack. Money that was earlier spent on consumption of liquor is saved today and put into thrift as decided by women themselves. The amount saved is lent to those in need to start an income generating activity, to build a house or to do farming. Also, the amount earned is spent on improving the quality of food intake. The positive impact of this emerging thrift movement has made the women economically sound and politically aware. This is highlighted by the fact that 48 of them got elected in the local body elections in March 1995.

Anantpur

In Anantapur 45000 women from below poverty line families were brought to a common platform under DWCRA. Networking of women's groups has catalysed activities like education, family welfare, child health, nutrition, increase in family income, better sanitation, etc. and provided a forum for the groups to meet frequently and regularly. Average monthly income of the members has gone up by 39% (from Rs. 403- to Rs. 561). Incremental income has brought a change in their consumption pattern as frequency of intake of pulses, vegetables, eggs, milk and milk products has increased. (The proportion of families consuming milk/milk products has increased from 37% to 62%). Dependence on the money lender has been totally eliminated due to revolving fund made available to groups and the approach has created additional employment to people living in drought afflicted areas.

This approach has effected changes in the occupational pattern of the members such that some of them have switched over from being mere agricultural labourers to small businessmen. 33.2% of group members have constructed new houses and are now living in cleaner and greener surroundings as compared to their previous mud huts. A few social indicators highlighting the success of the program are given below:

- Over 90% member families immunised their children (non-member families 73%)
- 60% members sending their children to schools
- Female Literacy Rate among group members has gone up from 15% to 58%
- 62% people have been provided with adequate drinking water from the borewells and 31.4% from public taps, i.e. 93.4% have access to potable water
- Eligible couples adopting family planning among members is now 47% (as compared to 37% among non-members)

employment generating assets for them.

Jawahar Rojgar Yojana (JRY)

In April 1989, Gol launched Jawahar Rojgar Yojana after merging the National Rural Employment Programme and Rural Landless Employment Guarantee Programme. The second stream of JRY- 'Intensified Jawahar Rojgar Yojana' was added in 1993-94. Gol in 1993-94 launched the third stream of JRY- Innovative and Special Employment Scheme (ISES), which was project specific. JRY was later modified to the Jawahar Gram Samridhi Yojana. The primary objective of these schemes is to provide employment to the unemployed in the rural areas. The secondary objective is the creation of sustained employment by strengthening the rural economic infrastructure, creating community and social assets, positive impact on wage levels and overall improvement in the quality of life in rural areas. Income generating assets are created through a mix of bank credit and Government subsidies.

The Ministry of Rural Development and Employment, Gol, administers these schemes. At the State level, the schemes are administered by the Rural department. The Commissioner Rural Development Department controls the implementation and monitors the schemes. District Rural Development Agencies (DRDAs) headed by the District Magistrate in each district are responsible for implementation, co-ordination and monitoring of the schemes in each district through Panchayati Raj Institutions and other executing agencies. These schemes are funded jointly by the centre and the State in the ratio 80:20.

Swarna Jayanti Shahari Rojgar Yojana (SJSRY)

The Government also introduced SJSRY aimed at providing gainful employment to urban employed and unemployed. SJSRY is funded on 75:25 basis between the centre and the States.

Training of Rural Youth for Self Employment (TRYSEM)

As a supporting component of the Integrated Rural Development Program, the Government launched TRYSEM. The objective of this programme is to provide basic technical and entrepreneurial skills to rural youth from families below the poverty line to enable them to take up self-employment/wage employment in the broad fields of agriculture and allied sectors. The target groups for this scheme are rural youths in the age group of 18-35 years.

Pradhan Mantri's Gramodaya Yojana (PMGY)

In order to achieve the objective of sustainable human development at the village level, Gol has also introduced a new initiative in the form of PMGY. This scheme would focus on the creation of social and economic infrastructure with the objective of improving the quality of life of people especially in rural areas. Programmes related to health, education, drinking water, housing and rural roads would be undertaken within this programme. PMGY would have two components - programme for rural connectivity with 50% allocation and other programmes of primary health, primary education, shelter, drinking water and nutrition being accorded the remaining 50% allocation.

Section 3: The Way Forward

This section provides an overview of the possible steps that the Government could undertake to improve the social infrastructure in Chhattisgarh. This includes enumeration of specific steps in the areas of education, health and employment.

The Government needs to develop strategies aimed at benefiting people living in the rural areas and also improve its service delivery mechanisms. Few considerations that the State should keep in mind while formulating these strategies include:

- All Government schemes must possess viable income generating potential
- Implementation programs must be transparent and follow a time-bound procedure
- Sufficient resources should be allocated for primary education specially for job-oriented education
- Programs should not be target driven – but focussed on achieving the objective laid out
- The poor lack access to information about various Government schemes. NGOs could play a significant role by conducting mass education and mass awareness programs
- Ensuring convergence of service delivery and feedback (from the grassroots functionaries) is necessary for the programs to have a significant impact on the quality of life of the people especially the poorer/ Economically Weaker Sections (EWS), women and children

An example of Government-sponsored self-employment schemes is the Gram Samridhi Yojana in which the beneficiaries are provided with monetary loans and grants for taking up self-employment and other income-generating activities

People's participation

As indicated before, ensuring peoples participation is the key to the success of any program. People's participation can be defined as the process by which people are able to organise themselves and are able to identify their needs and share in the implementation of the participatory action.

The involvement of people down to the grassroots level is essential to ensure the success of social development programs. Participation involves the

right to exercise voice and choice and developing human, organisational and management capacity in order to sustain improvement. Informal methods of fostering education through community participation can also reap benefits for the local population. Box VII.3 highlights the programs run in a few Asian countries where community participation has aided in educating the rural masses.

To improve its service delivery mechanism, Chhattisgarh should focus on strengthening the institutional capacity of the State Government institutions to plan and implement poverty reduction programs. Box VII.4 illustrates the Janmabhoomi scheme of the Government of Andhra Pradesh, which is focussed on community participation to address all aspects of social development.

Box VII.3: Informal Education through Community Participation in Asian Countries

China

The basic features of China's primary education programmes have been:

- Responsiveness to the circumstances of the learners
- Economies in the cost of provision of facilities
- Increasing the local pool of trained workers and peasants for improved local production
- Moral education in the sense of political orientation and inducing nationalism

While policies were framed at the national level, implementation was decentralised. Primary education was made essential for better production and for propagating the Government's political ideology. Countrywide, MINBAN (people-run) schools gave access to all the children in a six-year primary-school structure, appointed local teachers and were financed mostly by co-operatives. Only in the very poor areas were State-subsidies given. The MINBAN teachers were functionally trained but did not receive formal teacher training. More than 50% MINBAN teachers were not formally qualified and were paid not by the State but by the communities. Agriculture, technical trades and similar skills required in the rural situation were given to the pupils by the local practitioners and work-study schools were encouraged.

Vietnam

Vietnam has a network of night schools for everybody. In some schools, the students at higher levels teach those at the lower levels. In the Mekong Delta (where roads and bridges get washed away and communications break down during floods), fair-weather schools of short duration operate on a simplified curriculum and ensure that access to education is guaranteed for all.

Thailand

In Thailand, two programmes are conducted for those who do not wish to continue formal schooling. These are

- *Interest-groups*: In this scheme, at least 15 learners from a village come together to decide what they wish to learn, find a teacher who can frame the curriculum and teach them within a specified period say, five days to three months. These villagers then submit the scheme for sanction to the district education authorities with whom a flexible budget is available. The teacher's salary is sanctioned if the curriculum is approved. When the learners certify that the teacher has satisfactorily completed the set curriculum, his salary is paid by the authorities
- *Reading centres*: The reading centres are mostly newspaper reading centres for neo-literate adults. The Government has also adapted a system whereby the centre functions both as a 'reading and listening centre', with additional club activities such as dramatics, etc.

Box VII.4: Janmabhoomi Program in Andhra Pradesh

Janmabhoomi is a people centered development process launched in the State of Andhra Pradesh in January 1997. This process has evolved out of the experience gained through the implementation of Prajala Vaddaku Paalana (taking administration to the door steps of the people) launched in November 1995 and Sramadanam (contribution of labour) launched in January, 1996. It aims at establishing an ideal society, which embodies and cherishes the principles of people's participation, equality, transparency and accountability leading to sustained economic development and excellence in all walks of life. The goal is an enhanced quality of life for every man, woman and child in the State. The following are the five core areas of Janmabhoomi:

- Community Works
- Primary Education
- Primary Health and Family Welfare
- Environment Conservation
- Responsive Governance

The Government has decided to have three rounds of Janmabhoomi in a year; in January, May and October. During each round the campaign will focus on a special theme. The special theme for the January round (Rythu Janmabhoomi) will be on the farmers, the May round (Mahila Janmabhoomi) on women and the October round (Balaheena Vargalu Janmabhoomi) on the weaker sections. During each round of Janmabhoomi, Gram Sabhas will be held in all the Gram Panchayats and Municipal Wards in the State. The officials of the Line Departments at the Village / Ward level will attend the Gram Sabhas in their respective areas. The Gram Sabha will undertake a review of the following Government Institutions functioning at the grassroots level.

- Schools
- Health Sub Centres
- Anganwadi Centres
- Rural Livestock Units
- Fair Price Shops
- Electricity Sub-Station
- Primary Agricultural Cooperative Society
- Welfare Hostels
- Continuing Education Centres
- Non-formal Education Centres
- Literacy Centres

The officials in charge of these institutions will present the following before the Gram Sabha:

- Activities undertaken during the year
- Funds received from the Government and the expenditure incurred during the year
- The problems faced in the functioning of the institutions, which require the attention and cooperation of the people

People's participation is the core of the development process under Janmabhoomi. This has been achieved by organising people into Self Help Groups based on common goals and interests. There are mainly three types of groups:

- Groups dealing with development of natural resources
- Groups dealing with the development of human resources
- Groups dealing with the employment generation

Water User Association (WUA), Watershed Development Committees (WDC) and Vana Samrakshana Samithies (VSS) are the self help groups organised for the development of natural resources at the village level. Village Education Committees (VEC) and the Mother's Committees are the self help groups organised for the development of Human Resources at the community level. Development of Women and Children in the Rural Areas (DWCRA), Development of Women and Children in the Urban Areas (DWCUA) and Chief Minister's Empowerment of Youth (CMEY) are the self-help groups organised for employment generation.

The objective should be to focus on Government institutions, officials and technical staff at the district and panchayat levels along with educational institutions and other appropriate agencies and organisations (including local NGOs) dealing directly with the rural poor.

Education

The State must make endeavours to create a competitive knowledge based society for its citizens. The Government should ensure the following to support its initiatives in making the State 100% literate:

- Expand the reach of educational institutions to provide access to basic education in the remotest areas
- Encourage the establishment of world class higher education facilities at every district head quarters
- Provide and support the private sector in the establishment of high quality secondary education facilities in every taluka
- Encourage the creation of state-of-the-art professional research based education institutions in all disciplines
- Integrate education with information and communication technologies to:
 - Network and deliver education and training
 - Institutionalise distance education
- Create institutional linkages to other sectors of social development such as health and rural development
- Market Chhattisgarh as a destination for affordable and high quality education

Providing world class educational facilities to the masses requires large investments. The Prime Minister's council on trade and industry has set the following goals to be achieved by 2015:

- Universalise primary education (age group 5-9 years) and upper primary education (age group 10-14 years). Apart from this a 75% enrolment rate is to be achieved in higher secondary (age group 15–19 years) and 20% enrolment in colleges and professional education (age group 20-24 years)

The annual recurring expenditure (recurring expenditure is in the form of establishment expenses, teacher salaries, textbooks and training material) that would be required to meet the above objectives would be around 11% of the current Gross National Product (GNP). This translates to Rs.180000 crores each year.

In order to finance its education schemes, the State could consider some of the following options:

- Reallocate Government spending on education towards the level, which provides the highest social returns i.e. in primary education
- Facilitate the creation of a credit market for education together with selective scholarships especially in higher education. Students from poor and disadvantaged families could avail of cheaper loans
- Decentralise the management of public education and encourage the expansion of private and community-supported schools

The State has a vital role to play in bringing about an education centric development. The Government must focus strongly on primary and secondary education and leave higher

and professional education to the private sector. It must not only use information and communication in the delivery of education but also foster an environment conducive to the widespread use of such technologies.

Health

To improve the health scenario in the State the Government could consider the following activities:

- Higher Government allocation to the health sector. This should be focussed on primary health care and the Government should create opportunities for private sector involvement in secondary and tertiary health care
- Enhance the efficiency of existing health care infrastructure for primary, secondary and tertiary care. This can be achieved through appropriate institutional strengthening, improvement of referral linkages and creating of Health Management Information System (HMIS)
- Skill upgradation of all categories of health personnel as a part of a structured health education process
- Active involvement of Panchayati Raj Institutions in planning and monitoring of health programs at the local level so that there is greater responsiveness to health needs of the people and greater accountability
- The Government should specifically explore the option of community run Primary Health Centres and make use of available local and community resources so that operational efficiency and quality of services

To benefit construction workers, the Government of Tamil Nadu has introduced Insurance corpus by levying a small cess on building construction. The cess is levied at the time of passing of the building layout plan itself

improve and the services are made more responsive to user's needs

- Since there are a lot of remote regions in the State, increasing the number of PHCs may not be feasible due to shortage of funds and skilled medical staff. The Government should consider setting-up mobile health centres such that remote regions in the State also have access to medical facilities
- Strengthen programs for prevention, detection and management of health issues arising due to the continuing deterioration of the ecosystems. For instance, pollution control is a big issue in Korba due to the mass-scale industrialisation in the region

Employment

The Government needs to follow a concerted effort to increase additional job opportunities for its people and create infrastructure for technical and industrial training facilities. To improve the welfare of the organised and unorganised labour, the State could

consider some of the following options:

- Promote small scale industries
- Increase the number of employment exchanges and job placement agencies
- Facilitate investments by private sector for investments in vocational training
- Promote training institutions and provide incentives for entrepreneurial development
- Provide financial assistance to rural unorganised workers
- Provide group insurance schemes for agriculture, construction and unorganised workers

Table VII.8

Sector	Task	Power to Panchayats
Education	Primary Education	Setting up new schools in response to community demand, appointing teachers, arranging for space for conducting schooling and management of all such schools set up through Education Guarantee Scheme is done by Gram Panchayats
		All new teachers are appointed by Janpad Panchayat
	All school buildings costing below Rs.3 lakhs are constructed by Gram Panchayat	
	Primary and Secondary School Education	Panchayat, Janpad and District level Education Committees oversee all matters of school education like location of new schools, transfer of teachers within the district and staffing of District Institutes of Education Training
Health	Primary Health	Panchayats recruit volunteers to become rural health practitioners responsible for disease surveillance and reporting epidemics
		Health Committees of Gram Panchayat, Janpad
		Panchayat and District Panchayat supervise all aspect of primary health management
Natural Resource Management	Watershed Management	Community-level watershed management committees undertake work with panchayat support
	Forest Management	Power vests with gram panchayats for supervision, issue of transit passes for forest produce
		Community-based Joint Forest Management Committees manage degraded forests under panchayat supervision
		Co-operatives of pluckers manage collection of non-timber forest produce under panchayat supervision
	Management of water bodies	The management of water bodies and their tenancy rights are with the panchayat at all the three levels
Management of Minor Minerals	Mining royalty rights along with tenancy rights with gram panchayats	

Local governments have to play a significant role in poverty alleviation. Table VII.8 highlights tentative tasks for panchayats and the powers that they need to possess to effectively carry out the process of social development.

Action Plan

To bring about social upliftment and equity, a proposed action plan for the Government is given below that integrates all social development parameters:

- **Provide access to food security**

This can be achieved through

- Increasing food production by expanding the net cropped area
- Increasing the intensity of cropping through transfer of technology in the fields of irrigation, soil conservation, etc.
- Raising yields through introduction of improved farming practices and inputs
- Provision of marketing services, credit and supply of inputs
- Introducing more drought resistant varieties particularly for drought prone areas
- Enhancing the reach and efficiency of the public distribution system

- **Providing access to resources**

The access to existing productive resources like land and water resources are needed to increase productivity, employment and income of the rural poor.

- Carry out land reforms and development: As land is the major means of production in rural areas, land rights could be provided to all those who depend upon it. Initiating the process of land reforms would ensure better tenure rights for marginal and landless farmers
- Diversify agricultural product-mix with value added products like dairy farming, livestock, horticulture and floriculture

- **Access to Basic Services and Healthy Environment**

Access to basic services like education, health, water supply and sanitation should be provided at minimum cost.

- Efforts at all levels should be made to ensure 100% attendance in schools
- Provision for safe drinking water, sanitation and immunisation should be the priority tasks for improving the health of the poor
- Create employment opportunities in the small-scale sector in rural areas. Enhance skill-set of workers through vocational training
- Improve infrastructure network in terms of connectivity by roads and telecommunications in the remotest village of the State

- **Access to financial services**

Due to their irregular and unpredictable income the poor need access to affordable credit. The poor also find it difficult to accumulate savings because they lack access to safe institutions with an interest in small deposits.

Microfinance would provide financial services to landless marginal farmers, rural poor and people living below the poverty line. Microfinance services would include savings facilities, credit and other services like insurance. Providers of microfinance would include commercial and development banks, non-Government organisations and co-operatives, etc. Microfinance has the potential to increase the physical capital of the poor while simultaneously building human and social capital