HUMAN DEVELOPMENT: AN ASSESMENT OF CHERPU GRAMA PANCHAYAT

Athira. Ambujakshan Nair

ABSTRACT

This article seeks to assess the human development of the Cherpu Grama Panchayat. It seeks to define the dimensions of human development. The article analysed the factors affecting human development, to evaluate human development programmes of Cherpu Grama Panchayat and to construct HDI of the sample BPL households of Cherpu Grama Panchayat.

Introduction

Human Resources refer to the size of population of a country along with its efficiency, educational qualities, productivity, organisational abilities and farsightedness. It is important for the proper utilisation of resources, increasing productivity, and development of skills, increasing the volume of output, raising per capita income, using it as a tool for economic change, improving quality of life and thereby contributing to economic development.

The term Human Development means a process of expansion of human capabilities, widening people’s choices, enhancement of people’s freedom and fulfilling basic human rights. Income expansion is a part of expansion of human capabilities.

So the basic issues involved in human development are to lead a healthy life with high life expectancy, to get educated, better standard of living, enhancing political freedoms, fulfilment of human rights and greater self respect.

The human development concept covers the entire society and not only the economy. The political, cultural and social factors are given the same importance as economic factors in human development concept. The major distinction between economic growth and human development is that economic growth concentrates its attention on the expansion of one choice that is income but human development covers the expansion of all human choices that is economic, social, cultural or political. So human development is a wider concept than economic growth.
There are many economic theories concerning human development. One such welfare theory is the Capability Approach which was first articulated by the Indian economist and philosopher Amartya Sen in the 1980s, and remains most closely associated with him. It has been employed extensively in the context of human development, for example, by the United Nations Development Programme, as a broader, deeper alternative to narrowly economic measures such as growth in GDP per capita. Here ‘poverty’ is understood as deprivation in the capability to live a good life, and ‘development’ The Capability Approach is defined by its choice of focus upon the moral significance of individuals’ capability of achieving the kind of lives they have reason to value. A person’s capability to live a good life is defined in terms of the freedoms they enjoy. Another important theory is endogenous growth theory ties the development of potential human capital (think of this as effort devoted to R&D).

The importance of human development is traced in the words of Amartya Sen and Mahbub-ul-Haq. According to Amartya Sen, ‘The contrast between what great things human beings can achieve and what limited lives most women and men end is truly remarkable’. According to Haq, ‘people are the real wealth of nations. The objective of development is to create an enabling environment for people to enjoy healthy and creative lives’. Haq also warns that ‘unless societies recognize that the real wealth is their people, an excessive obsession with creating material wealth can obscure the goal of enriching human life’.

In order to undertake the process of human development, there is need to devise an Index to measure the level of human development. According to Amartya Sen, the principles underlying a Human Development Index are: it should reflect human capabilities, it should include only a limited number of variables to make it simple and manageable, a composite index should be prepared rather than several separate indices, it should cover both social and economic aspects, its coverage and methodology should be kept flexible.

The concept of Human Development Index was put forth in 1990 by the prominent economists Amartya Sen and Prof. Mahbub-ul-Haq. Mahbub-ul-Haq formed a group of development economists including Paul Streeten, Frances Stewart, Gustav Ranis, Keith Griffin, Sudhir Anand and Meghnad Desai. Based on this UNDP developed a composite measure of human development known as Human Development Index and started publishing Human Development Report every year from 1990.


UNDP in its first Human Development Report, 1990 defines Human Development as a ‘process of enlarging people’s choices and strengthen human capabilities in a way that enables them to lead longer, healthier and fuller lives.’
The HDI is a summary measure for assessing progress in three basic dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living. A long and healthy life is measured by life expectancy at birth. Knowledge level is measured by mean years of education among the adult population; the standard of living is measured by Gross National Income (GNI) per capita expressed in constant 2011 international dollars converted using purchasing power parity (PPP) conversion rates. Earlier arithmetic mean of the three indices was taken but now geometric mean of the three indices is taken. Performance of each indicator is expressed as a value between 0 and 1. Countries fall into four broad human development categories: Very High Human Development, High Human Development, Medium Human Development and Low Human Development. Earlier the first two categories were in one category High Human Development. The countries with HDI value from 0.8 to 1 are in very high human development category, 0.7 to 0.799 are in the high human development category, 0.5 to 0.699 in the medium human development category, 0.5 and below lies in the low human development category. In the Human development Report 1990, of UNDP Japan was ranked first with HDI score of 0.996 and Niger the last with a HDI value of 0.116.

Over the years, India has made substantial progress in human development. It has moved from the low human development category to the medium human development category. In 1990, India’s HDI score was 0.439 which is low and India’s recent human development ranking is 131 with HDI score of 0.624. At the state level, there are wide disparities in human development. Kerala stands first in the human development but states such as Bihar, Madhya Pradesh, and Rajasthan and UP lag behind. Kerala’s model of human development is famous around the world.

**Significance of the study**

Human Resources are essential for the potential utilisation of other resources in a nation. Further the concept of economic development is not just limited to increase in economic growth that is increase in the production of goods and services in a year but also the improved performance of human development indicators. An assessment of human development is essential to analyse the level of human development and take measures to solve the problems hindering human development and to achieve the unutilised potential in human development which in turn contribute to the development of other resources.

India lies in the medium human development category in the world. Kerala stands top among the states in India in human development but faces the second generation problems in health care and problems in employment front.
In Kerala and most of the states in India, the assessment of human development through preparation of Human Development Reports and calculation of HDI is mostly undertaken at the state level but at the local government level especially at the panchayat level such efforts are very less. But such efforts at the panchayat level will help the policymakers at the central, state and local government level to frame effective policies concerning human development and to understand the ideal model of human development. This study is significant as in this study human development of BPL families is considered which is necessary for the inclusive economic growth.

Statement of the problem

Kerala stands top among the states in India in terms of human development and is nearly in par with countries having high human development in the world. On the traditional indicators front of human development such as life expectancy, lower Infant Mortality Rate and higher Sex Ratio (Number of females per 1000 males); in the basic facilities front like housing, sanitation etc, Kerala has performed exceptionally well. But Kerala faces problem in the following dimensions of human development:

1) High morbidity rate of communicable, non communicable and life style related diseases
2) Unemployment especially among the educated.
3) Problem of access to better drinking water and waste disposal.

An assessment of human development through constructing Human Development Index especially at the panchayat level and an evaluation of the human development programmes especially in the front of skill development and its implementation at the panchayat level is needed for the upliftment of poor families. The role of Information Technology in Human Development must be considered.

Objectives of the study

1) To analyse the factors affecting human development of BPL families in Cherpu Panchayat
2) To evaluate the Human Development Programmes of Cherpu Grama Panchayat
3) To construct Human Development Index of the sample BPL households in Cherpu Panchayat

Methodology

Database and Data source :The study “Human Development: An assessment of BPL families of Cherpu Grama panchayat” is the study concerning 150 BPL households from different wards of Cherpu Grama Panchayat during the period 2017-18. Primary sources of data used for the study was collected from the samples using Interview method based on a Questionnaire. The secondary source of data
was collected from the records, handbooks and website of the Cherpu Grama Panchayat. The samples were selected using Random sampling method.

The data obtained was analysed with the help of tables, graphs, arithmetic mean, correlation, Geometric mean and operational definition were used.

**Limitations of the study**

Most important limitation of the study is concerning the usage of primary data as the respondents were unwilling to respond on certain aspects. There was lack of certain new and updated records from Cherpu Grama Panchayat which is an important limitation concerning secondary data. Time constraint was another important limitation of the study.

**Data analysis of main objectives**

The data obtained on variables such as health, education, employment- income, basic amenities, that affects human development of BPL families is analysed, an analysis of Human development programmes is done and a Human Development Index is prepared.

**Human Development Index**

**Health**

Life expectancy index = 0.69

Life style diseases free index = 0.4707

Communicable diseases free index = 0.98

Health index = 0.68

**Education**

General literacy index = 0.98

Computer literacy index = 0.29

Enrolment in schools index = 0.95

Enrolment in college index = 0.5

Combined enrolment index = 0.96

Education index = 0.65
Standard of living index

Income index = 0.5

Employment index = 0.5

Employment and income index = 0.5

Access to proper drinking water index = 0.51

Access to toilet index = 0.96

Access to proper waste disposal index = 0.17

Basic amenities index = 0.436

HDI without adjusting for basic amenities = 3rd root of health index, education index and employment and income index

HDI without adjusting for basic amenities = 0.605

HDI after adjusting for basic amenities = 2nd root of HDI without adjusting for basic amenities and basic amenities index

HDI after adjusting for basic amenities = 0.51

Programmes

Rashtriya Swasthya Bhima Yojana (RSBY) entitles the beneficiaries to hospitalisation coverage upto 30,000 Rupees per annum on family floater basis for cases that require hospitalisation

**TABLE 1. Analysis of the number of respondent families who are RSBY card users**

<table>
<thead>
<tr>
<th>Sl no.</th>
<th>RSBY card holder</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Is a RSBY card user</td>
<td>93</td>
<td>62</td>
</tr>
<tr>
<td>2</td>
<td>Not a RSBY card user</td>
<td>57</td>
<td>38</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>
Analysis of the number of respondent families who avail medicines from Jan Aushadi scheme retail outlets

<table>
<thead>
<tr>
<th>SI no.</th>
<th>Medicines from Jan Aushadi shops</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Used to avail</td>
<td>56</td>
<td>37.33</td>
</tr>
<tr>
<td>2</td>
<td>Do not avail</td>
<td>94</td>
<td>62.67</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Sample survey

Chart 4.1. EDUCATIONAL ASSISTANCE

<table>
<thead>
<tr>
<th>Sl. no.</th>
<th>Medicines from Jan Aushadi shops</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Used to avail</td>
<td>56</td>
<td>37.33</td>
</tr>
<tr>
<td>2</td>
<td>Do not avail</td>
<td>94</td>
<td>62.67</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Sample survey

Table 3. Analysis of the number of families who have beneficiaries of MNREGA

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>employment</th>
<th>No. of respondents</th>
<th>percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Have beneficiaries</td>
<td>47</td>
<td>31.33</td>
</tr>
<tr>
<td>2</td>
<td>Do not have beneficiaries</td>
<td>103</td>
<td>68.67</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Sample survey
Table 4 Analysis of the respondent families who have beneficiaries of women self employment generation assistance from panchayat

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Self employment generation assistance</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Assistance for Goat husbandry</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>2.</td>
<td>Assistance for Poultry farming</td>
<td>2</td>
<td>1.33</td>
</tr>
<tr>
<td>3.</td>
<td>Assistance from Kudumbashree</td>
<td>72</td>
<td>48</td>
</tr>
<tr>
<td>4.</td>
<td>No assistance received</td>
<td>73</td>
<td>48.67</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Sample survey

Table 5 Analysis of the respondent families who have beneficiaries of Youth self employment generation assistance from panchayat

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Youth Self employment generation assistance</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Financial assistance for buying auto rickshaw</td>
<td>13</td>
<td>8.67</td>
</tr>
<tr>
<td>2.</td>
<td>Financial assistance for find job abroad</td>
<td>5</td>
<td>3.33</td>
</tr>
<tr>
<td>3.</td>
<td>Skill development programmes</td>
<td>2</td>
<td>1.33</td>
</tr>
<tr>
<td>4.</td>
<td>No assistance</td>
<td>130</td>
<td>86.67</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>150</td>
<td>100</td>
</tr>
</tbody>
</table>

Source: Sample survey

Table 6 Analysis of the number of respondents who are beneficiaries of pension schemes

<table>
<thead>
<tr>
<th>Sl No.</th>
<th>Type of pension</th>
<th>No. of respondents</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Old age pension</td>
<td>212</td>
<td>69.05</td>
</tr>
<tr>
<td>2.</td>
<td>Widow pension</td>
<td>52</td>
<td>16.94</td>
</tr>
</tbody>
</table>
3. Farm employees pension 4 1.30
4 Disabled pension 15 4.89
5 Other pensions 24 7.82
Total 307 100

Source: Sample survey

**CHART 4.2 FUND ALLOCATION FOR VARIOUS HUMAN DEVELOPMENT PROGRAMMES**

<table>
<thead>
<tr>
<th>Human development programme</th>
<th>Allocation of fund (in Rupees)</th>
<th>No. of sample beneficiaries</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Women employment generation</td>
<td>300000</td>
<td>77</td>
</tr>
<tr>
<td>2 Education</td>
<td>1050000</td>
<td>21</td>
</tr>
<tr>
<td>3 Youth employment generation</td>
<td>1250000</td>
<td>20</td>
</tr>
<tr>
<td>4 Nutritional food distribution</td>
<td>1600000</td>
<td>92</td>
</tr>
<tr>
<td>5 Sanitation</td>
<td>2425600</td>
<td>55</td>
</tr>
<tr>
<td>6 Housing</td>
<td>8100000</td>
<td>107</td>
</tr>
<tr>
<td>Total</td>
<td>14725600</td>
<td>372</td>
</tr>
</tbody>
</table>
Source: Cherpu Grama Panchayat Report 2017 and Sample survey

\[ r = 0.5857 \]

**Findings**

- There is a medium health index due to the high life expectancy index and communicable diseases free index
- The life style diseases free index is low
- Nutritional food distribution beneficiaries and RSBY card users are high but Jan Aushadi scheme beneficiaries are low
- There is medium education index due to high general literacy index and enrolment in schools index
- There is low computer literacy index and enrolment in colleges index
- The number of beneficiaries of educational assistance programmes are low
- There is low standard of living index due to low employment index and income index.
- Savings of the respondents are low but debt is high
- The beneficiaries of youth employment generation schemes and MNREGA are very low, the beneficiaries of old age pension are high and the Kudumbashree has played an important role in women self employment generation assistance.
- Basic amenities index is low due to very low proper waste disposal index, and low proper drinking water facilities index.
- The proper access to toilets index is very high.
- The fund allocation for various human development programmes and the number of beneficiaries did not show much relationship which is revealed from the moderate correlation between the two.
- The overall HDI of sample BPL families after adjusting for basic amenities is low

**Suggestions**

- Since the incidence of lifestyle related diseases is high, more awareness programmes regarding lifestyle diseases control can be conducted by the panchayat.
- People should be made aware of the Jan Aushadi Scheme that will help them to lower their cost on medicines.
- The Panchayat should introduce computer literacy missions for improving the computer literacy of the panchayat.
- Measures should be taken by the panchayat to encourage enrolment for higher education.
• The Panchayat should conduct awareness programmes for creating awareness about the youth employment generation programmes of the panchayat

• The panchayat should make the youth aware of the benefits of various job oriented computer courses.

• A basket for disposing the waste can be placed by the panchayat in each area for collecting the waste from the household and effectively dispose of the waste to solve the acute problem of waste disposal by the respondents

• Speedy construction of biogas plant should be undertaken by the panchayat for effective biogas waste disposal.

• Awareness programmes about the various human development programmes of the panchayat will help in effective utilisation of the funds available for these programmes by increasing the number of beneficiaries.

CONCLUSION

Human development is the development of potential human resources of a nation. Human development is a multidimensional concept. It includes development in areas such as health, education, standard of living and political freedom. The process of human development can be initiated only by undertaking an assessment at the grass root level in a nation which reveals the real potentialities and problems faced by the people. The disadvantaged or below poverty line sections need to be identified to overcome the obstacles hindering their process of development in education, health and standard of living. They can be empowered by providing quality health, education and improve their standard of living by improving their access to basic amenities, employment generation and financial inclusion.

The dissertation entitled “Human Development: An Assessment of the BPL families of Cherpu Grama Panchayat” attempted to make an assessment of human development of BPL families of Cherpu Grama Panchayat by analysing the factors affecting human development of BPL families, evaluating the human development programmes of Cherpu Grama panchayat and by preparing Human Development Index of 150 sample BPL households. The dissertation revealed the good performance of the BPL families in health, education and access to toilets but the performance of employment and income indicators and access to proper drinking water facilities and waste disposal is lacking. Improvement in both of these factors is an important prerequisite for development of BPL families. Even though the financial inclusion performance through Kudumbashree and in terms of large number of beneficiaries of LPG subsidy under DBT scheme is note-worthy, the commercial banks access to BPL families for making deposits and availing credit is limited. The implementation of the various human development programmes is lacking and there is less number of beneficiaries. The HDI score after adjusting for basic amenities is 0.51 which is less and there is a need to take measures to overcome the deficiencies in human development in order to foster the human development of BPL sections in Cherpu Grama Panchayat.
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