



# Well Being in India: disparity and surprises across districts

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## Quality of Life – Definition by Prof. Joseph Stiglitz

### Quality of Life:

**“It is a broader concept than economic production and living standards which includes the full range of factors that influences what we value in living, reaching beyond its material side.”**

- Prof. Joseph Stiglitz, Commission on Measurement of Economic & Social Progress - 2009

## Quality of Life & Well Being : Indian context

**Well being, in the Indian context needs to consider a range of indicators representing material and social factors**

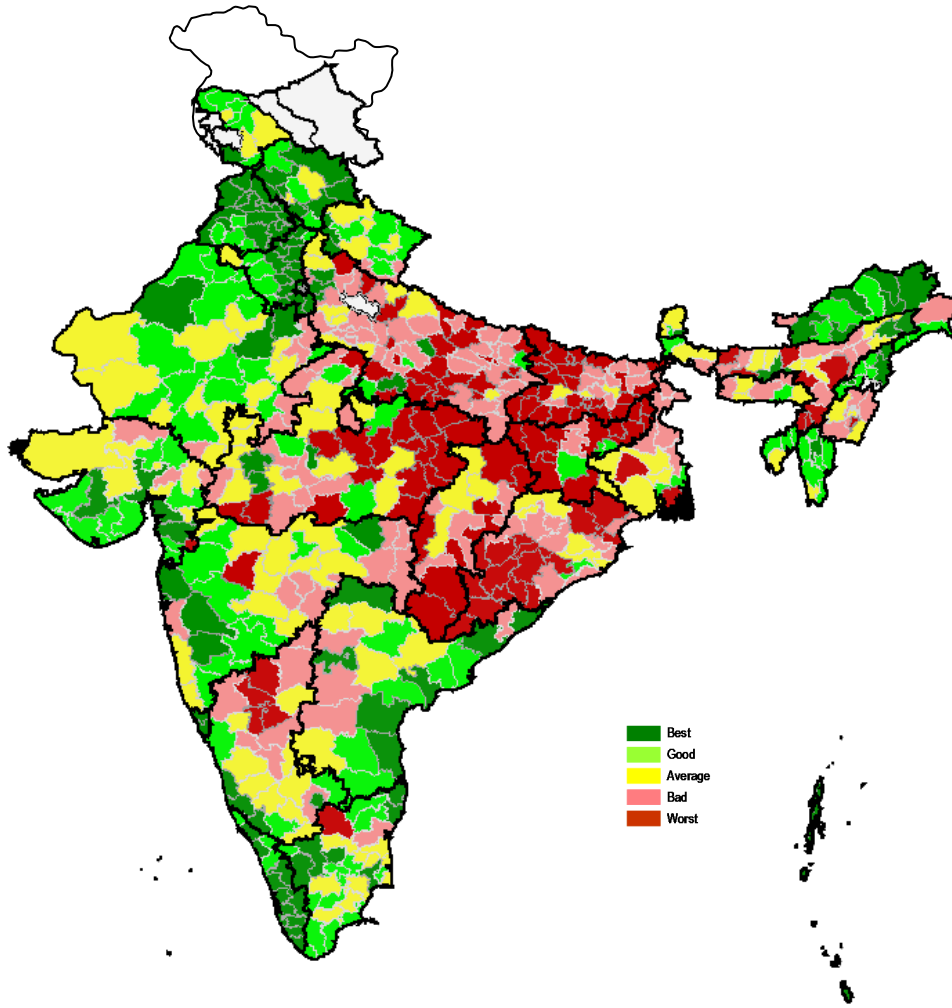
**Essential to look at a smaller geographical unit say, a district, instead of a typical state**

## 8 different categories were carefully selected to form the index on the basis of their ability to explain the well being of households

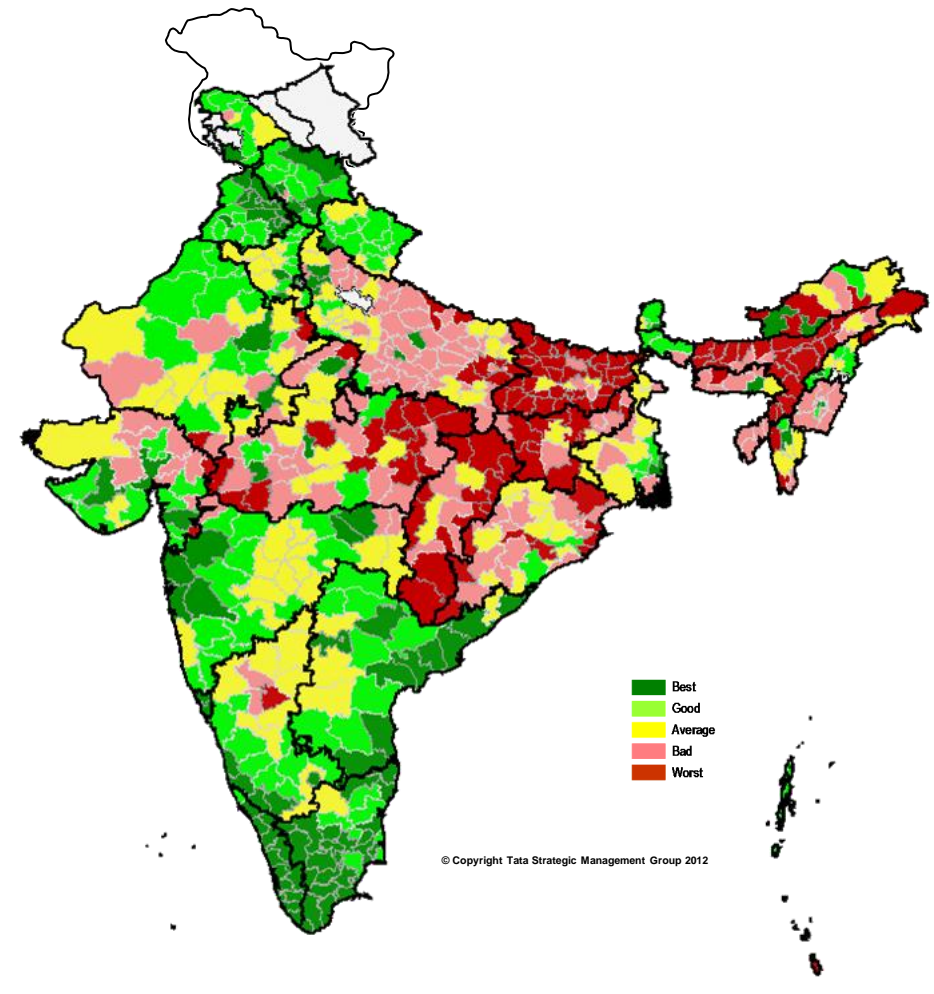
Category	Description
<b><u>Home amenities</u></b>	Type of home (pucca / kaccha), primary source of energy for lighting, electricity units consumed, expense on domestic servant /cook and LPG, ownership of air cooler/ conditioner
<b><u>Kitchen facilities</u></b>	Primary source of energy for cooking & ownership of appliances/white goods like stove, pressure cooker & refrigerator
<b><u>Education</u></b>	Expense on education
<b><u>Hygiene</u></b>	Expense on washing soap/soda, other washing requisites ,women and men toiletries & ownership of white goods like washing machine & water purifier
<b><u>Entertainment</u></b>	Expense on entertainment & ownership of radio, television, VCR/VCP/DVD player, tape recorder, CD player and personal computer
<b><u>Communication</u></b>	Expense on landline telephone and mobile, ownership of telephone instrument and mobile handset
<b><u>Transportation</u></b>	Expense on conveyance, ownership of personal transport vehicles like bicycle, motor cycle, scooter, motor car and jeep
<b><u>Healthcare</u></b>	Institutional and Non-institutional medical expense

# District-wise view of Well Being Index & Income Surrogates

District-wise per-capita Incomes<sup>1</sup>



District-wise Well Being Index

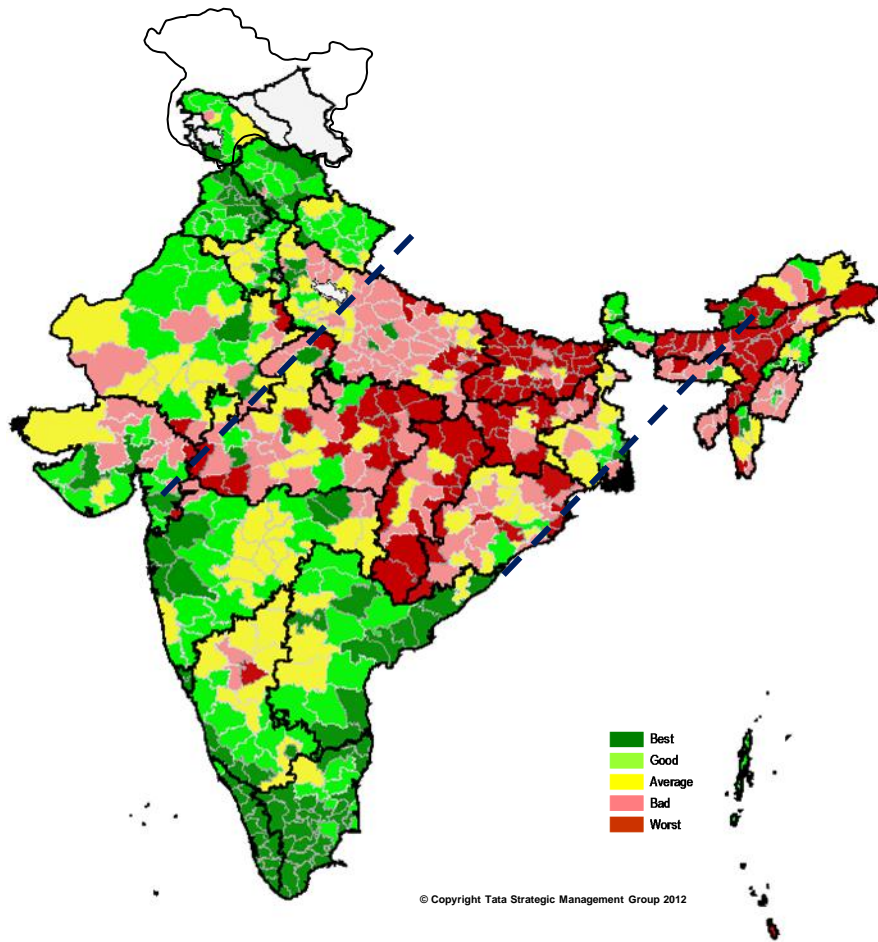


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Notes : 1) Per capita expenditure has been used as a surrogate for incomes

# Well Being Index (WBI) reveals wide diversity and disparity across districts, often within the same state

District-wise Well Being Index



- Most of peninsular India and North India are rated as average or better'
- Most of Central and East India are average or worse off

### Best 5

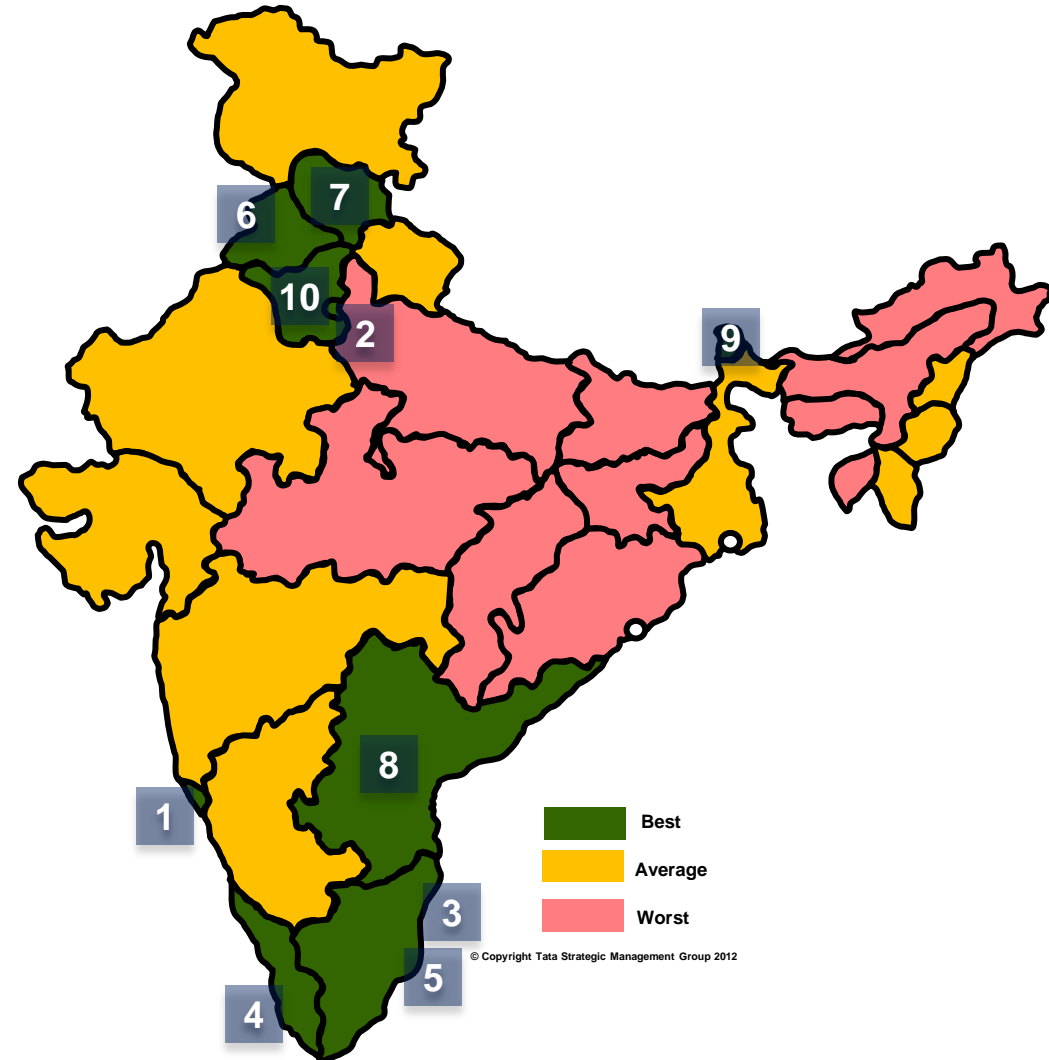
District	State
Chennai	Tamil Nadu
Mumbai	Maharashtra
North Goa	Goa
Bangalore	Karnataka
Ernakulam	Kerala

# Tamil Nadu & Andhra Pradesh are the large<sup>1</sup> state economies in the 'top-tier' state list otherwise composed of smaller states

STATE WISE WBI RANKS...(1/3)

## Top Tier States

State	WBI 2013 Rank
Goa	1
Delhi	2
Pondicherry	3
Kerala	4
Tamil Nadu	5
Punjab	6
Himachal Pradesh	7
Andhra Pradesh	8
Sikkim	9
Haryana	10



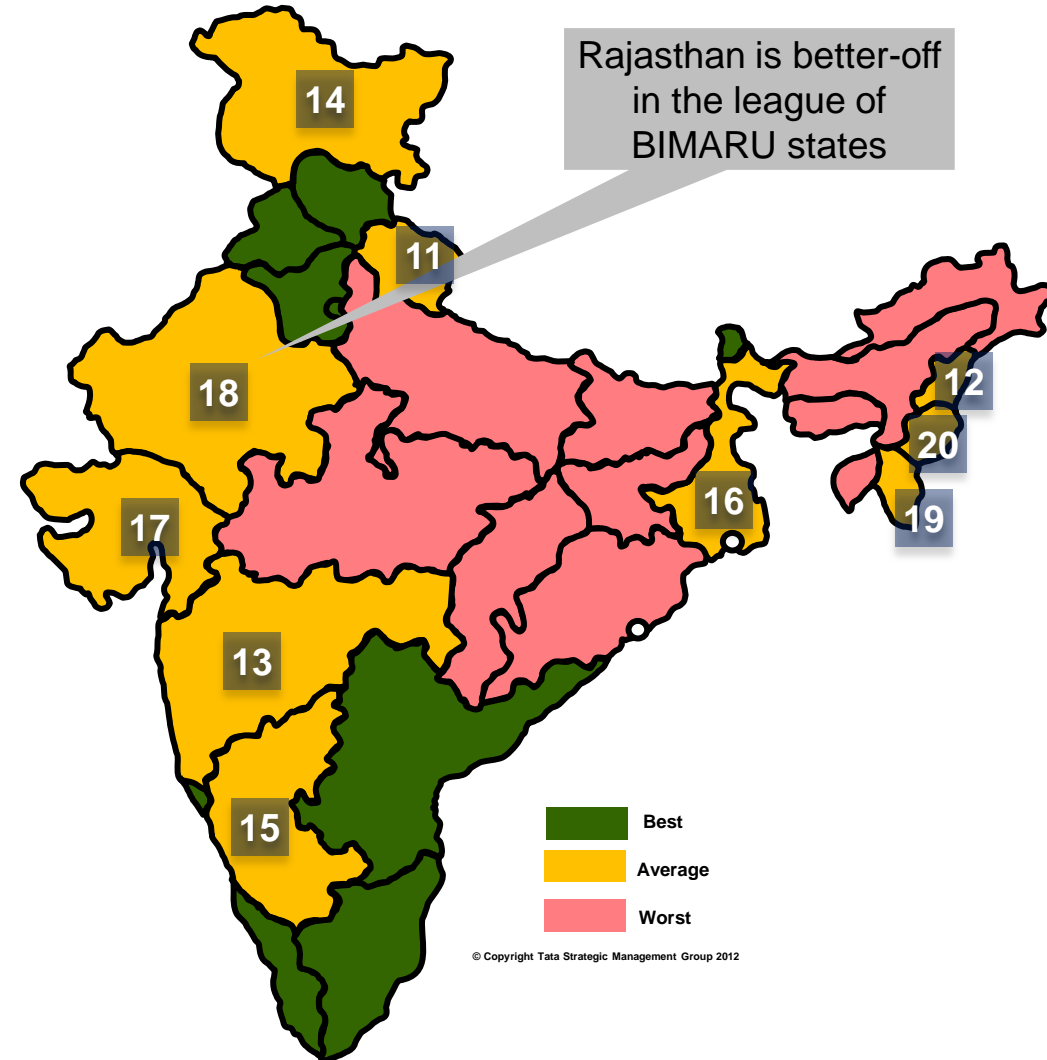
Notes : 1) Large states are with economies > 5% of India GDP at FY12 Current prices

# Mid-tier is mostly composed of large<sup>1</sup> state economies including Maharashtra, Gujarat, Karnataka & West Bengal

STATE WISE WBI RANKS...(2/3)

## Mid Tier States

State	WBI 2013 Rank
Uttaranchal	11
Nagaland	12
Maharashtra	13
Jammu & Kashmir	14
Karnataka	15
West Bengal	16
Gujarat	17
Rajasthan	18
Mizoram	19
Manipur	20



Notes : 1) Large states are with economies > 5% of India GDP at FY12 Current prices

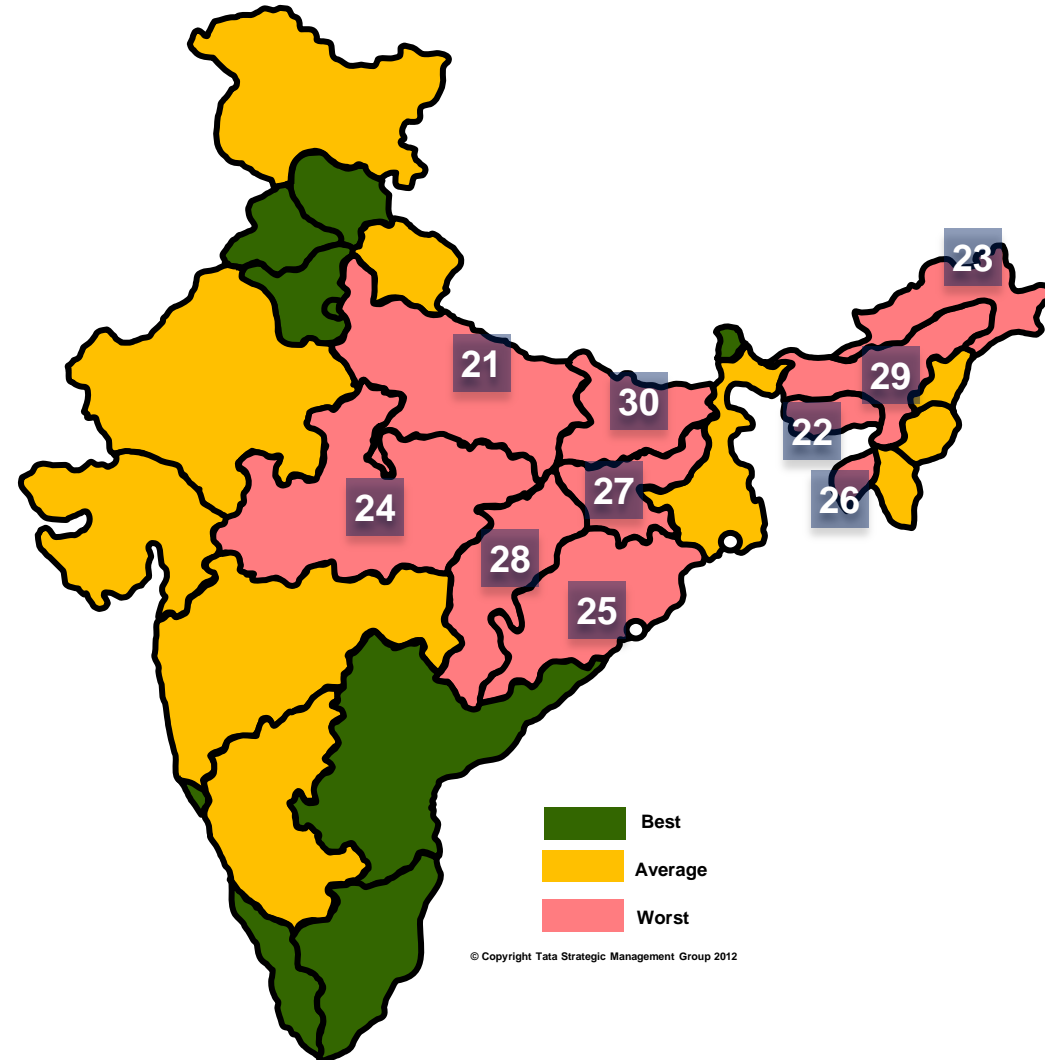


# Bottom tier is composed of states from the Eastern and North Eastern regions

STATE WISE WBI RANKS...(3/3)

## Bottom Tier States

State	WBI 2013 Rank
Uttar Pradesh	21
Meghalaya	22
Arunachal Pradesh	23
Madhya Pradesh	24
Orissa	25
Tripura	26
Jharkhand	27
Chattisgarh	28
Assam	29
Bihar	30



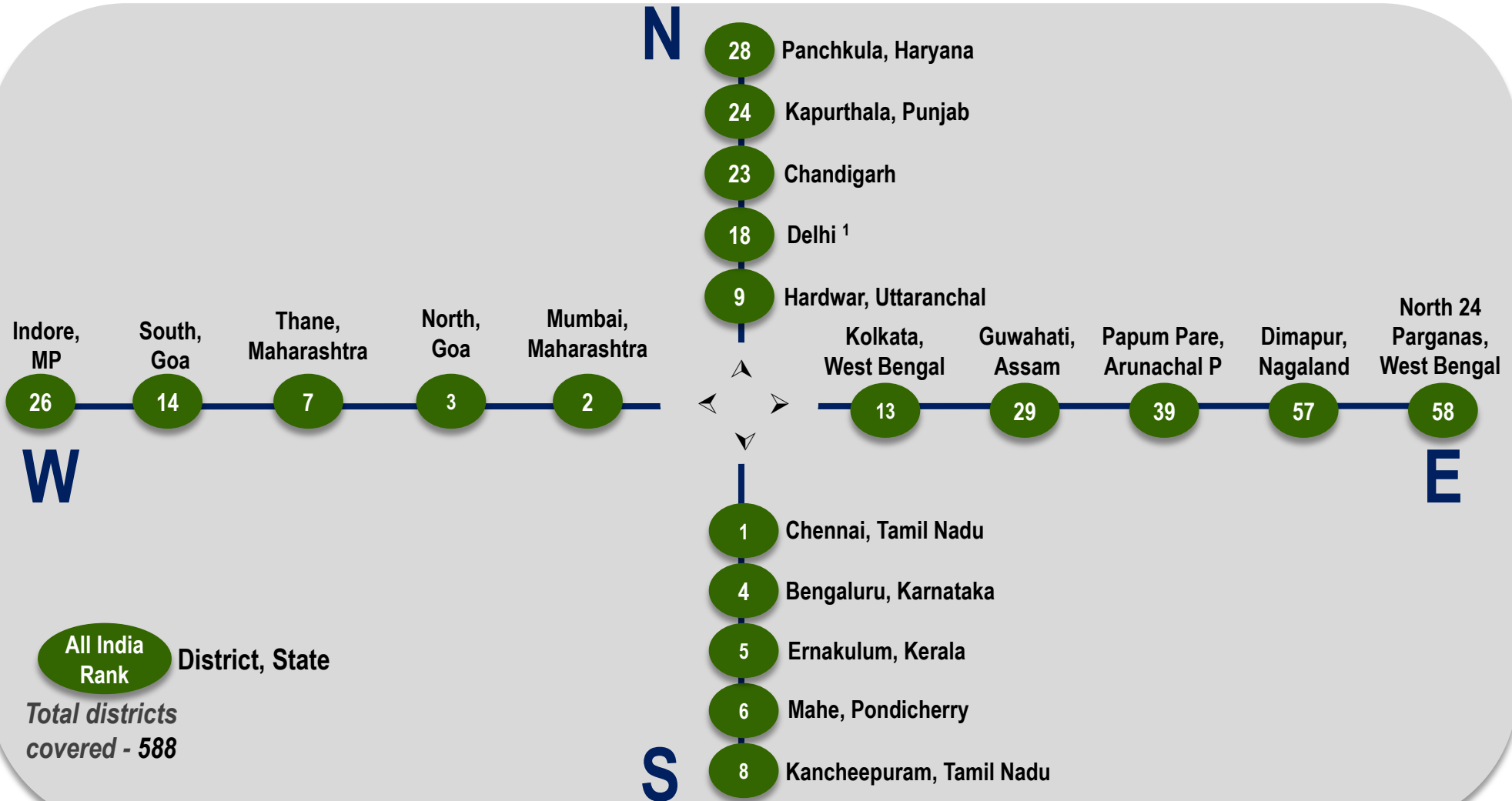
## All India Top 20 districts in Well-being score

District	State/UT	WBI Rank
Chennai	Tamil Nadu	1
Mumbai Suburban	Maharashtra	2
North Goa	Goa	3
Bangalore	Karnataka	4
Ernakulam	Kerala	5
Mahe	Pondicherry	6
Pondicherry	Pondicherry	7
Thane	Maharashtra	8
Kancheepuram	Tamil Nadu	9
Hardwar	Uttaranchal	10
Hyderabad	Andhra Pradesh	11
Thiruvallur	Tamil Nadu	12
Coimbatore	Tamil Nadu	13
Kolkata	West Bengal	14
South Goa	Goa	15
Thiruvananthapuram	Kerala	16
Pathanamthitta	Kerala	17
Delhi <sup>1</sup>	Delhi	18
Chandigarh	Chandigarh	19
Kapurthala	Punjab	20

*Total districts covered - 588*

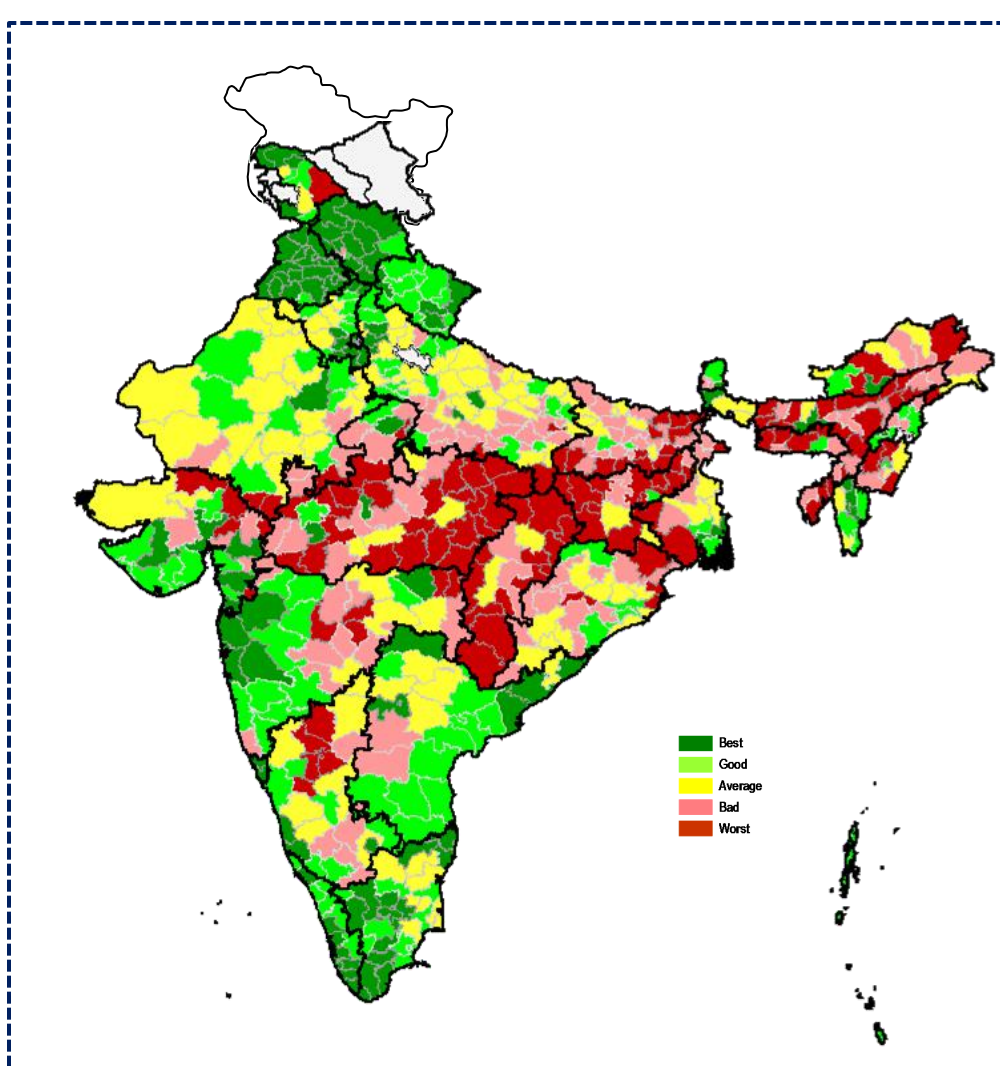
**Notes :** 1) Composite rank of all the Delhi districts used for representation; Two Delhi districts in All India top 10 – Delhi South ( Rank 5), Delhi East ( Rank 6)

# Region-wise top 5 districts in Well-being score



Notes : 1) Composite rank of all the Delhi districts used for representation

# Well Being Index – Category Maps : Home Amenities



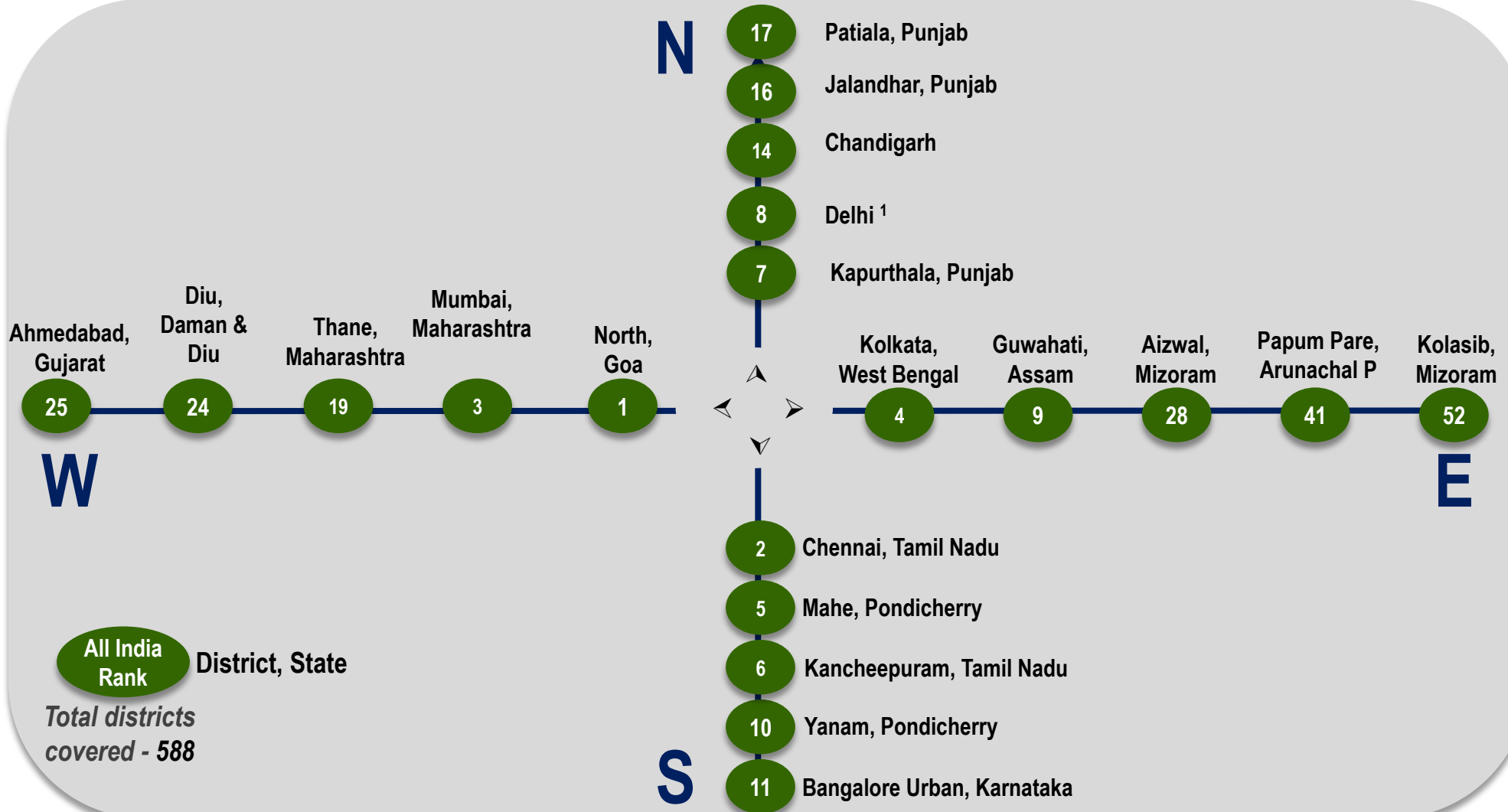
- Above Average: Majority of Tamil Nadu, Kerala, Punjab, Himachal Pradesh and Uttarakhand
- Below Average: Central India and Eastern states

### Best 5

District	State
North Goa	Goa
Chennai	Tamil Nadu
Mumbai	Maharashtra
Kolkata	West Bengal
Mahe	Pondicherry

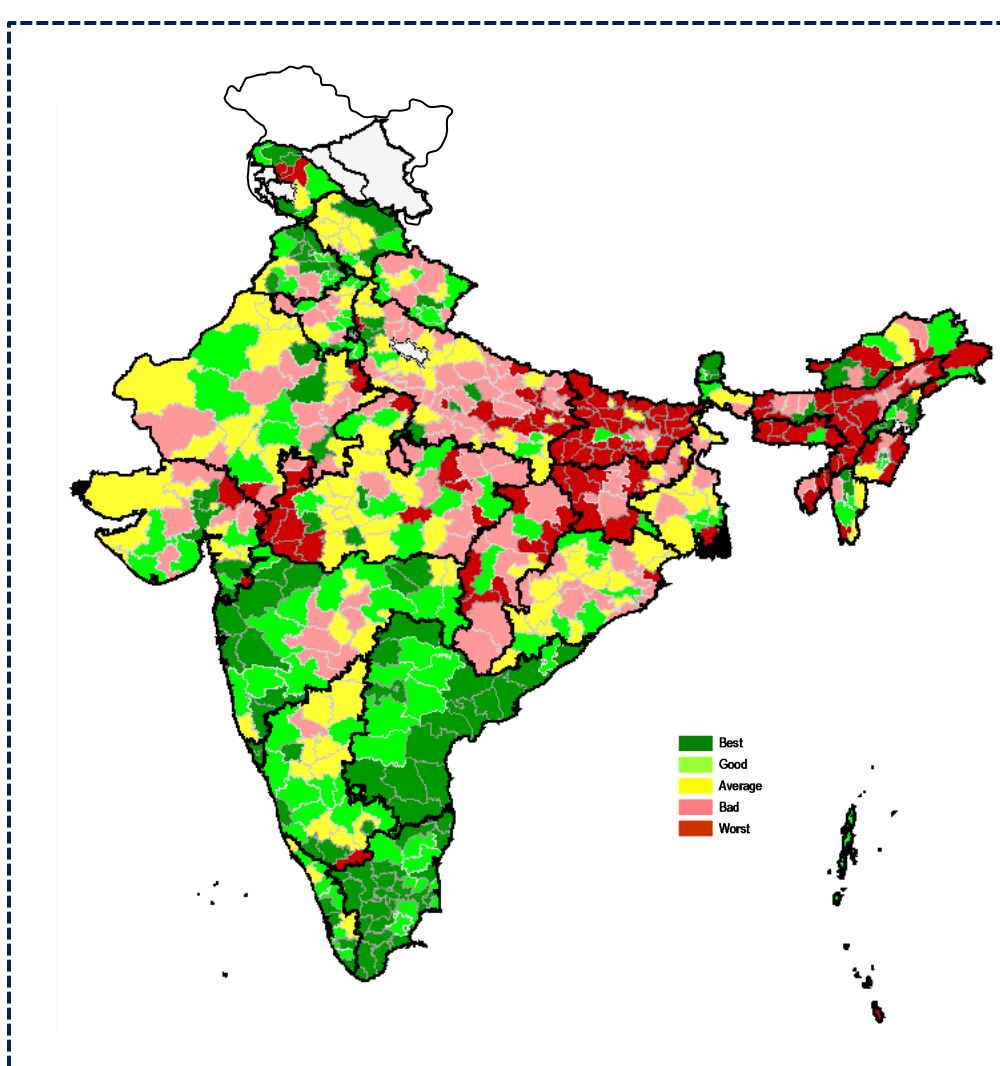
Notes : 1) Data on certain districts (uncoloured) in Jammu & Kashmir not available

# Region-wise top 5 districts in Home Amenities score



Notes : 1) Composite rank of all the Delhi districts used for representation

## Well Being Index – Category Maps : Kitchen facilities

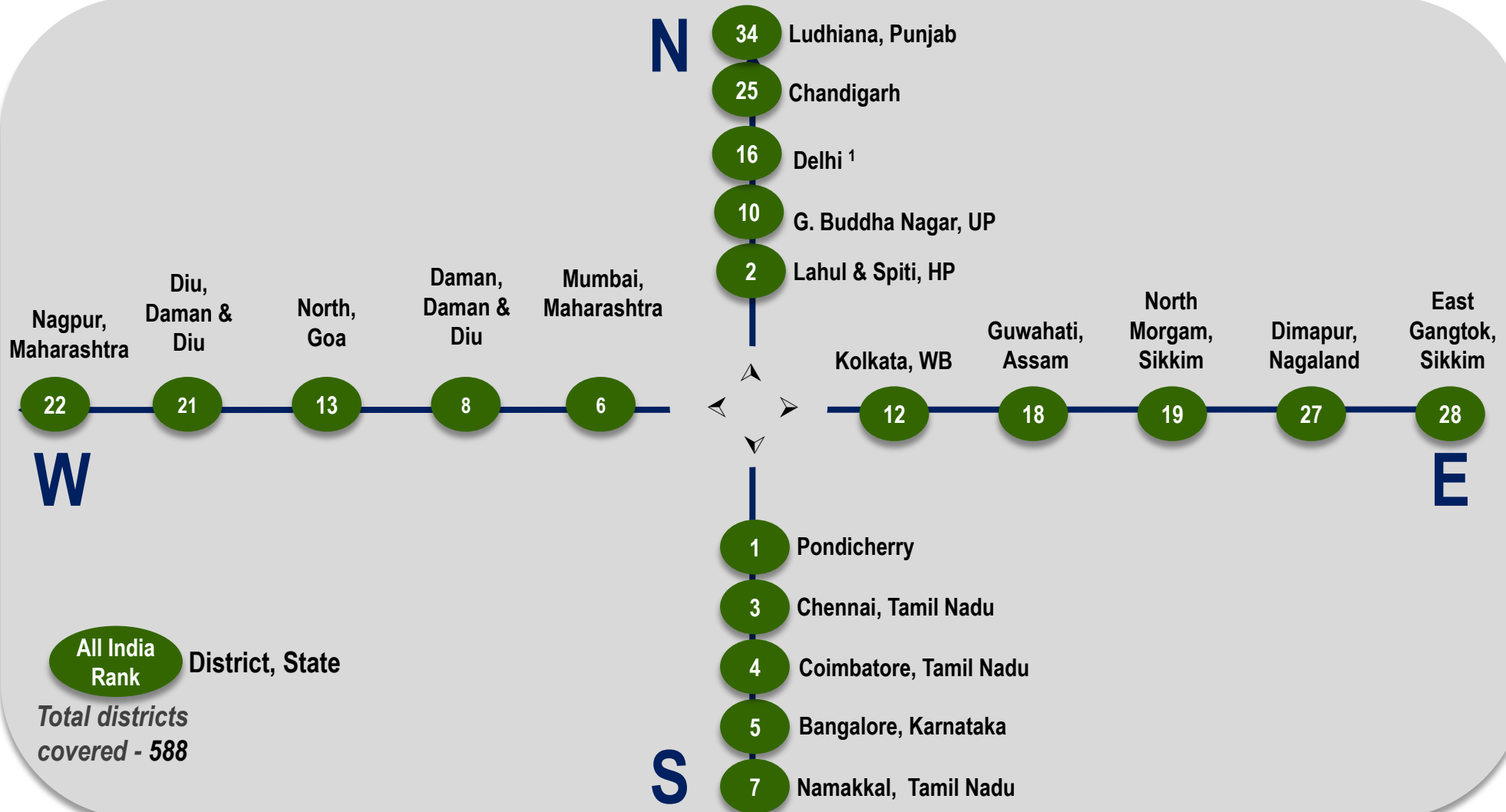


- All districts in Tamil Nadu & Andhra Pradesh are above average
- Eastern MP, Chhattisgarh and states in Eastern India are below average

### Best 5

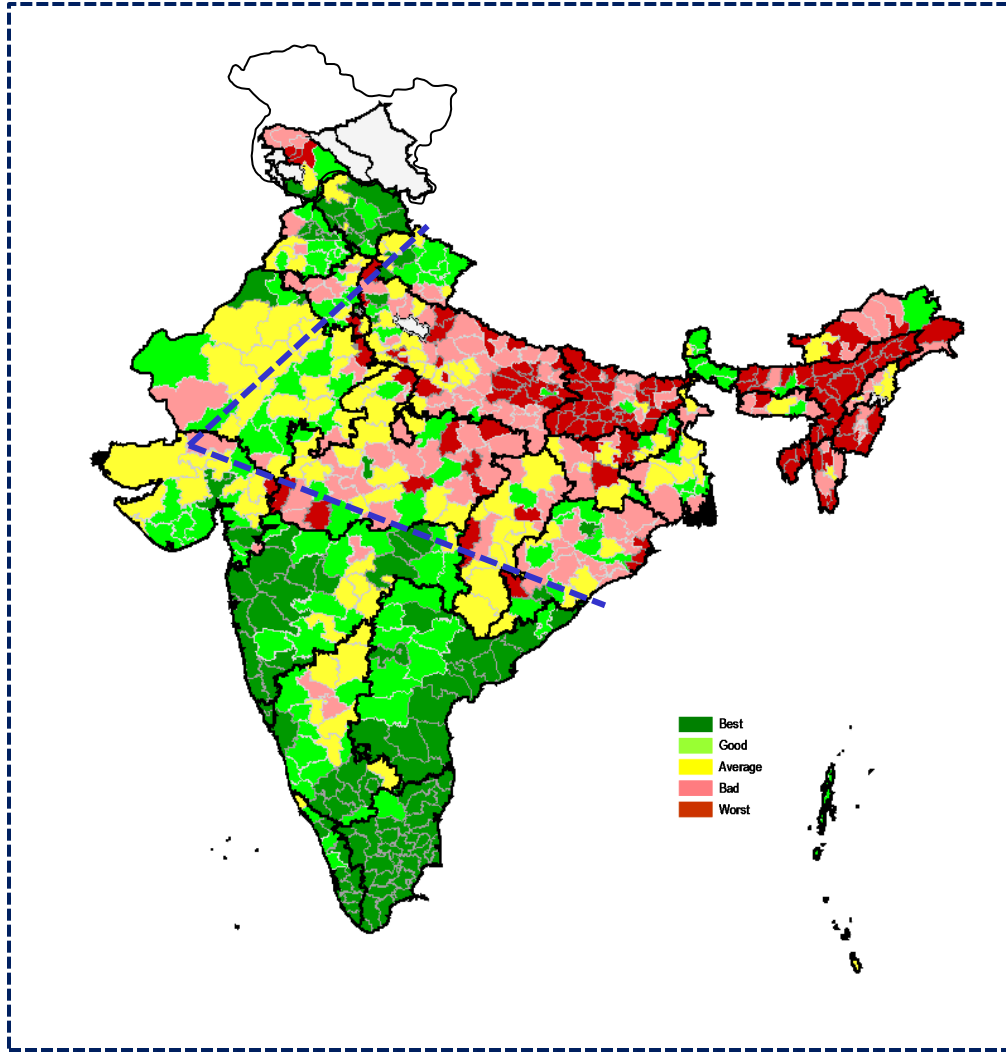
District	State
Yanam	Pondicherry
Lahul & Spiti	Himachal Pradesh
Chennai	Tamil Nadu
Coimbatore	Tamil Nadu
Bangalore	Karnataka

# Region-wise top 5 districts in Kitchen facilities score



Notes : 1) Composite rank of all the Delhi districts used for representation

# Well Being Index – Category Maps : Hygiene



- Most districts in peninsular India along with HP and Uttaranchal are ranked average and above
- Most of the districts in UP, Bihar, Assam, Nagaland, Meghalaya, Tripura are ranked below “Average”

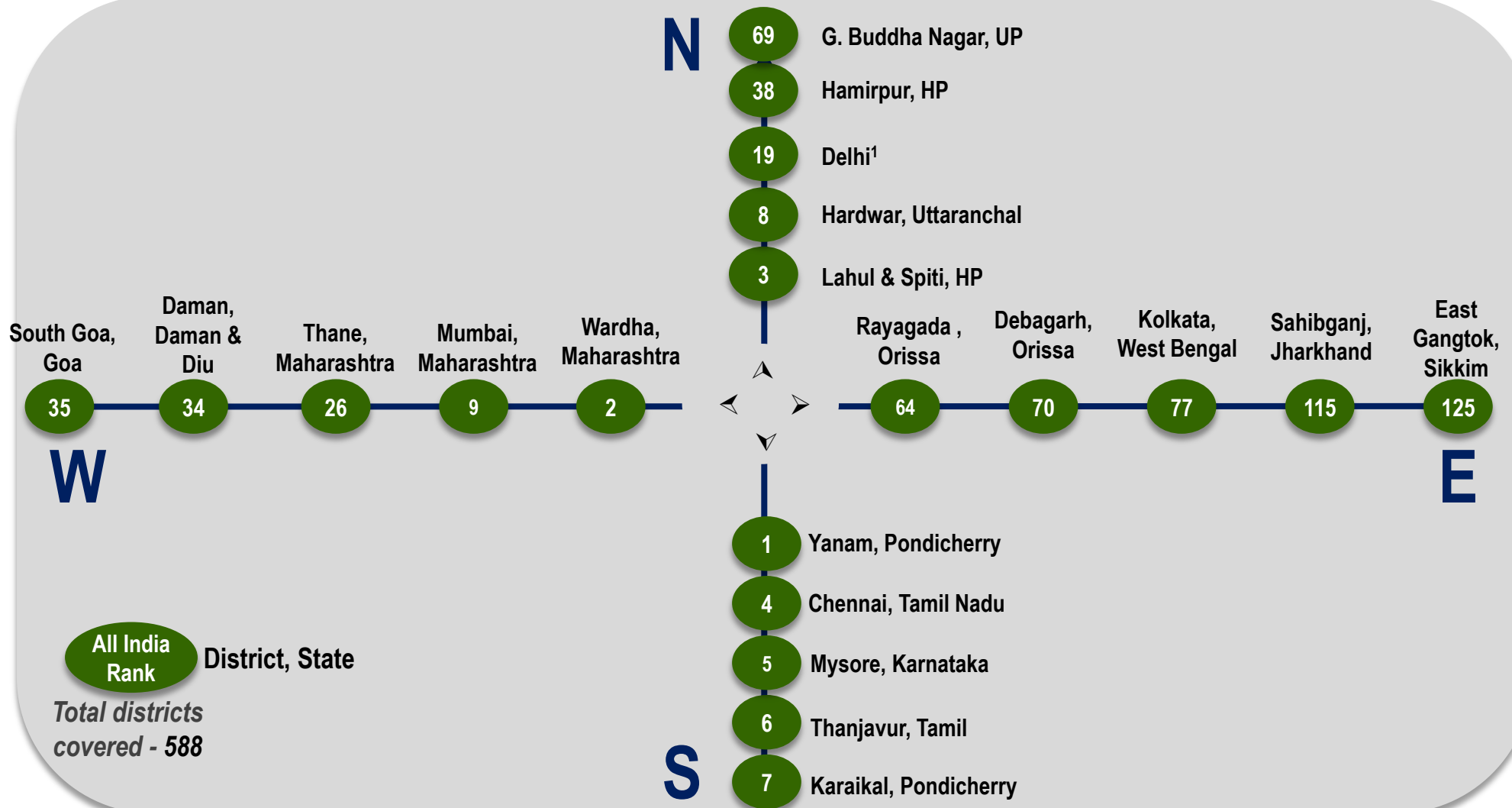
### Best 5

District	State
Pondicherry	Pondicherry
Wardha	Maharashtra
Lahul & Spiti	Himachal Pradesh
Dindigul	Tamil Nadu
Mysore	Karnataka

Notes : 1) Data on certain districts (uncoloured) in Jammu & Kashmir not available

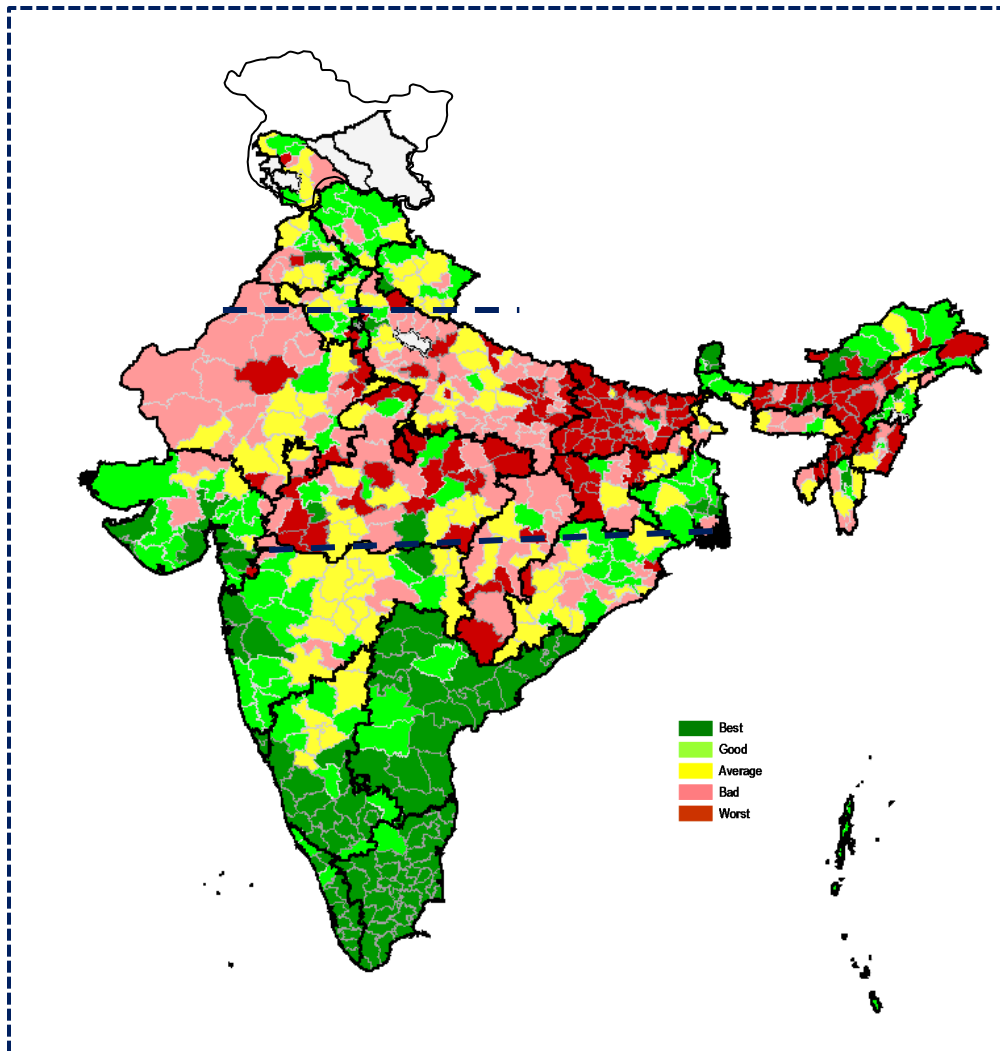


# Region-wise top 5 districts in Hygiene score



Notes : 1) Composite rank of all the Delhi districts used for representation

# Well Being Index – Category Maps : Entertainment



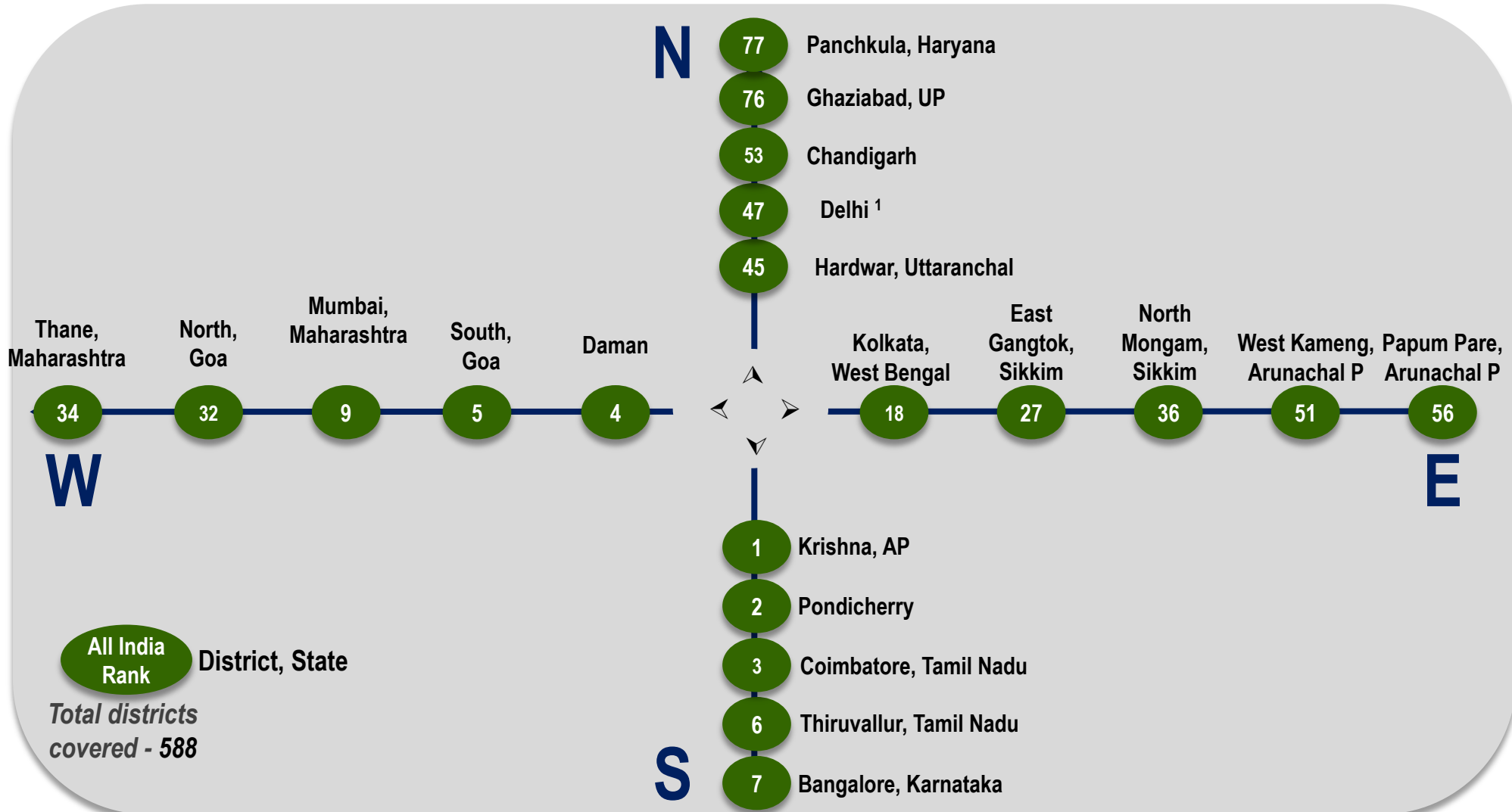
- All districts in Tamil Nadu, Andhra Pradesh & Kerala are above average
- Most of Rajasthan, Central India, UP and Bihar are average or below

### Best 5

District	State
Krishna	Andhra Pradesh
Yanam	Pondicherry
Coimbatore	Tamil Nadu
Daman	Daman & Diu
South Goa	Goa

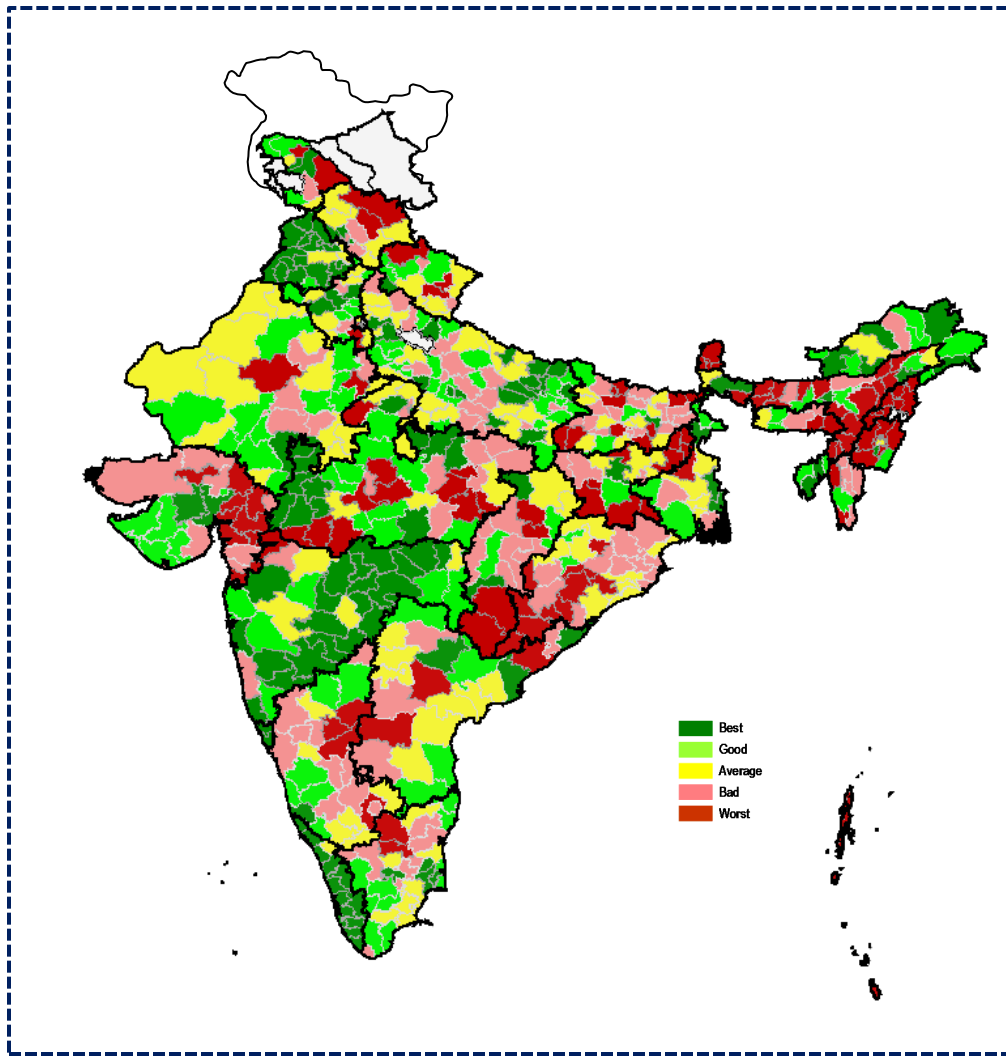
Notes : 1) Data on certain districts (uncoloured) in Jammu & Kashmir not available

# Region-wise top 5 districts in Entertainment score



Notes : 1) Composite rank of all the Delhi districts used for representation

# Well Being Index – Category Maps : Healthcare Spends



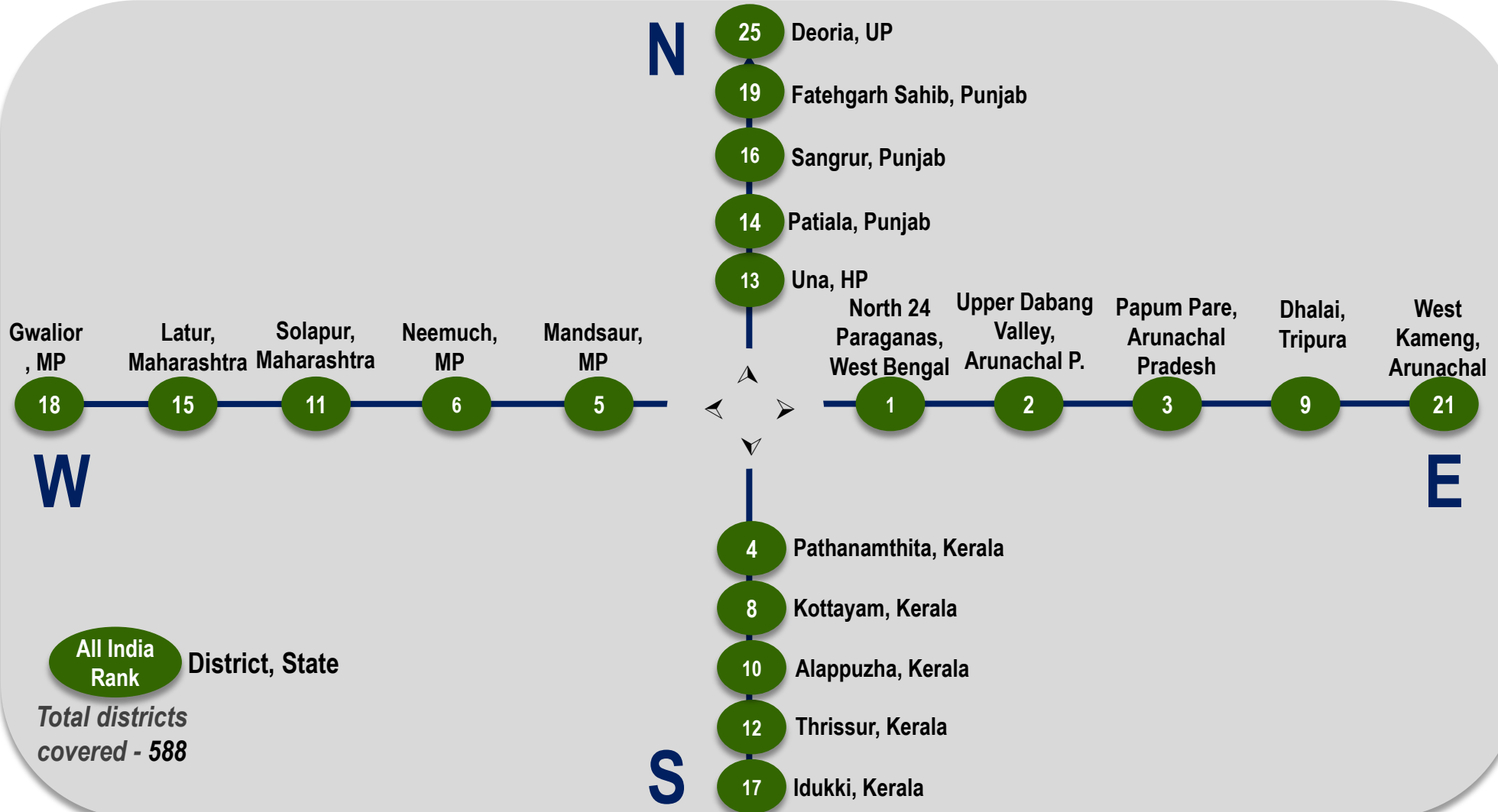
- “Best”: Kerala, Punjab, Eastern Maharashtra,
- Average and Below : Most of Orissa, Chhattisgarh, South Gujarat, Bihar, Jharkhand

### Best 5

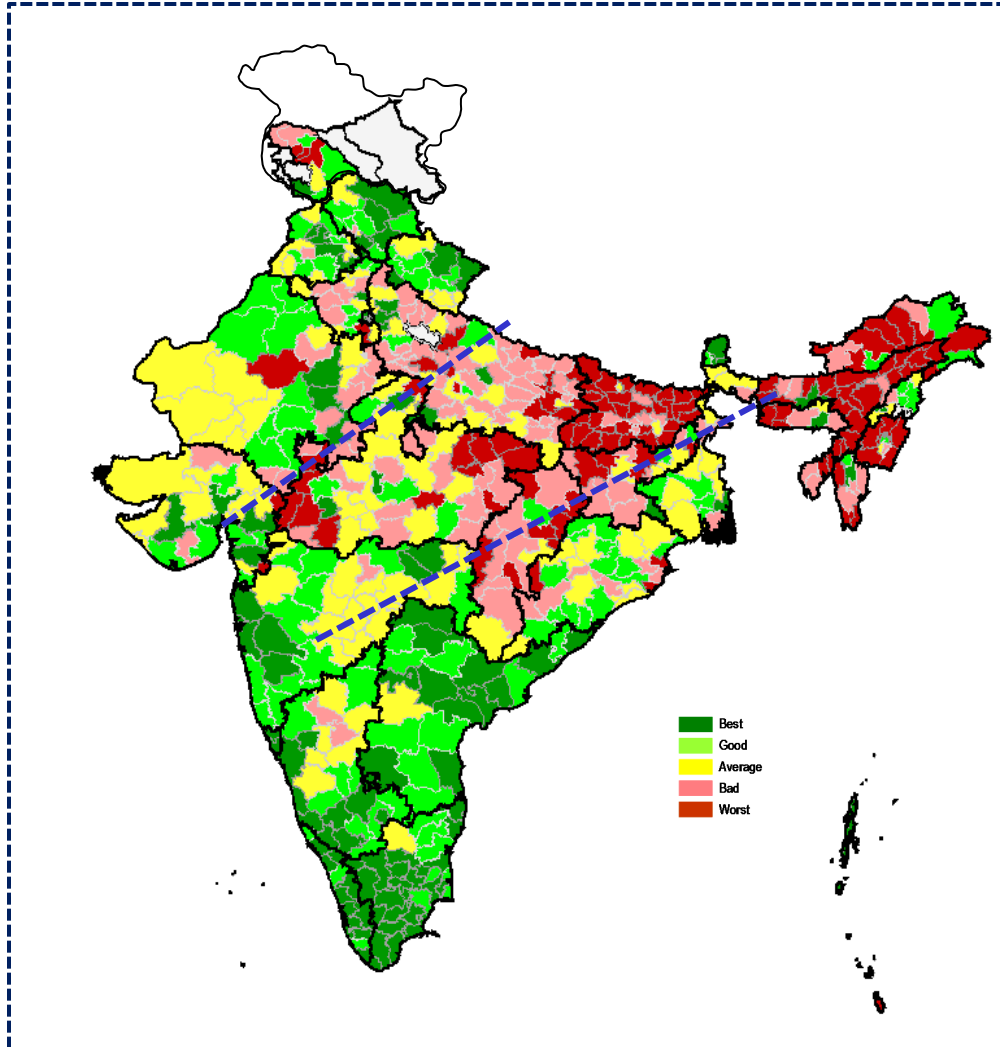
District	State
North 24-Parganas	West Bengal
Upper Dibang Valley	Arunachal Pradesh
Papum Pare	Arunachal Pradesh
Pathanamthitta	Kerala
Mandsaur	Madhya Pradesh

Notes : 1) Data on certain districts (uncoloured) in Jammu & Kashmir not available

# Region-wise top 5 districts in Healthcare Spends



# Well Being Index – Category Maps : Communication

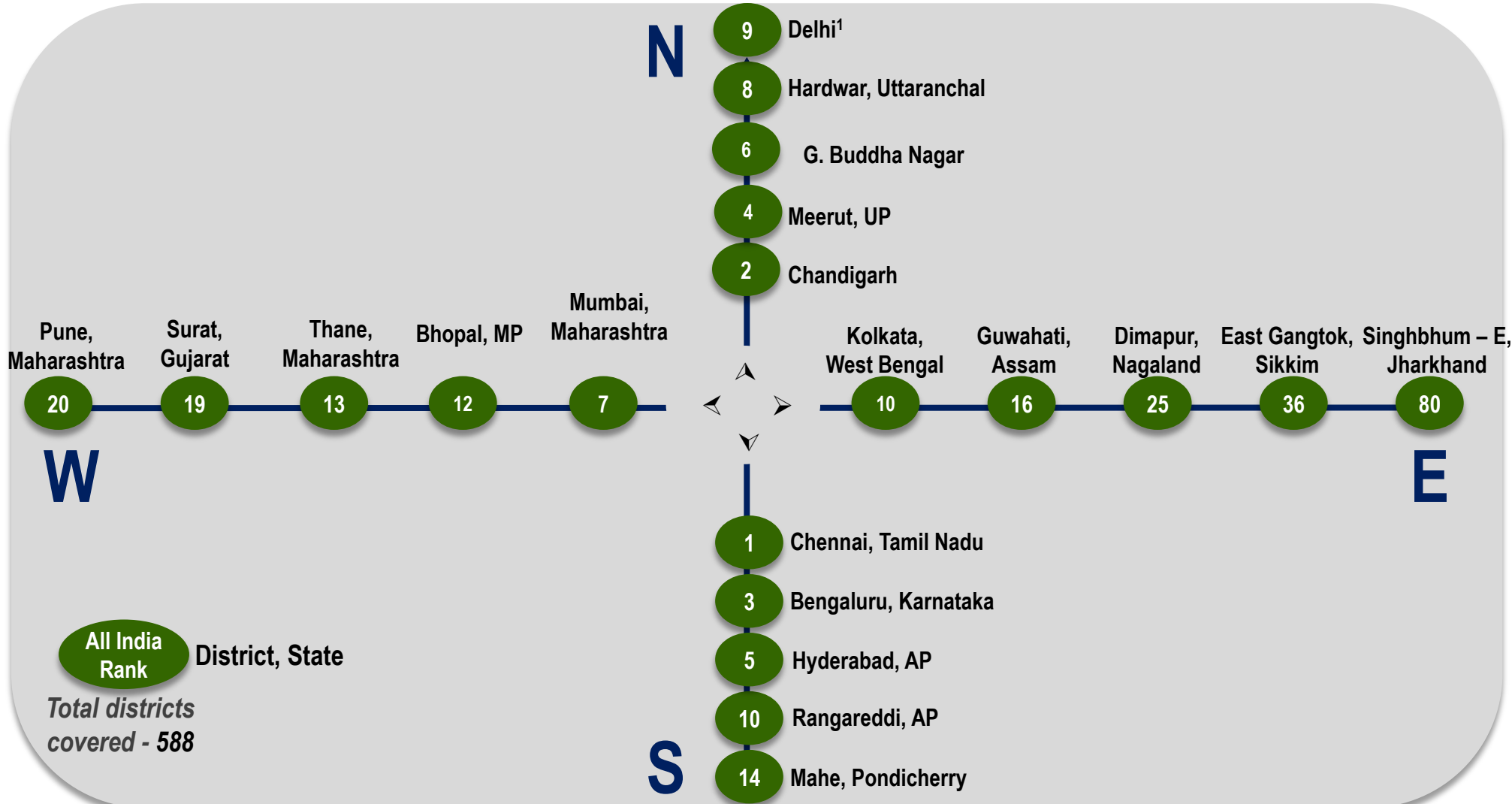


- Average and Above : Most of Peninsular India , Punjab, HP, Uttaranchal, West Bengal
- Average and Below: Most of UP, Bihar, Chhattisgarh, Jharkhand and N East

### Best 5

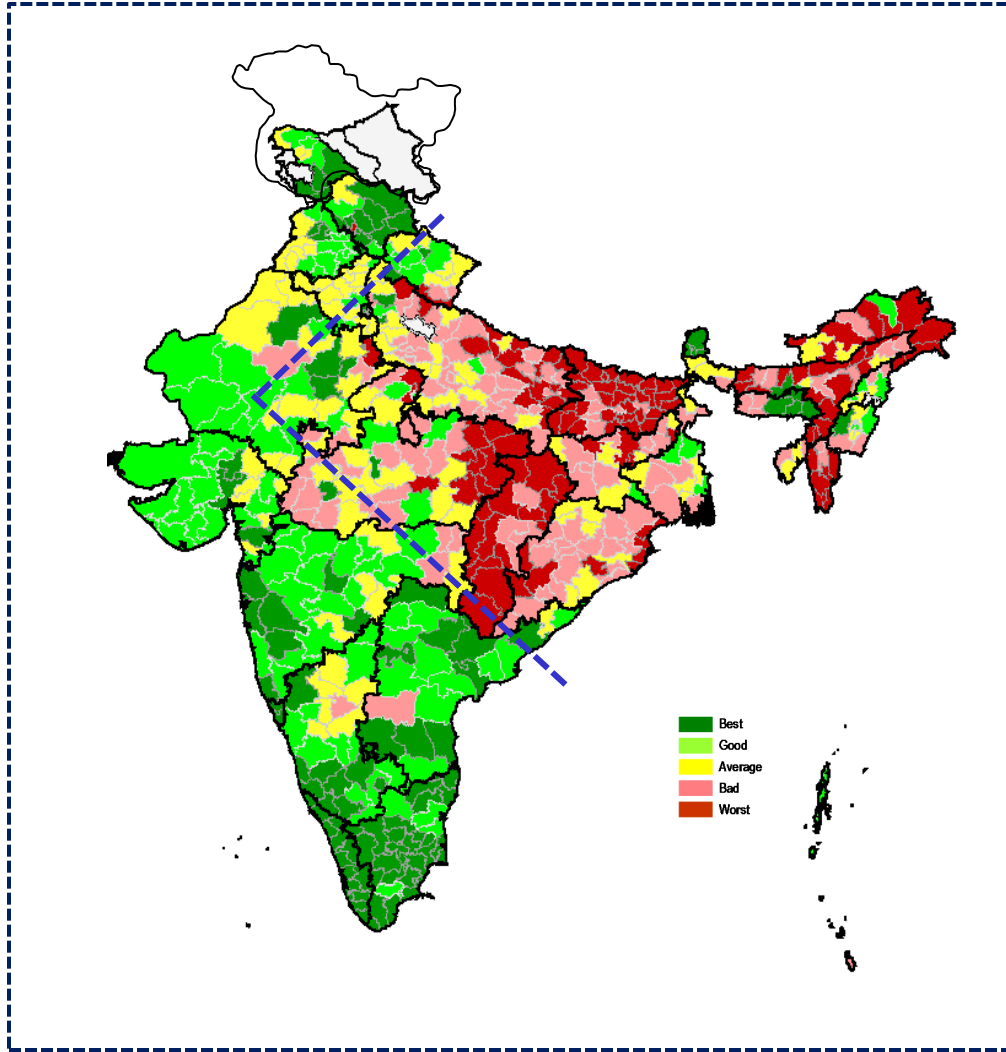
District	State
Chennai	Tamil Nadu
Chandigarh	Chandigarh
Bangalore	Karnataka
Meerut	UP
Hyderabad	Andhra Pradesh

# Region-wise top 5 districts in Communication score



Notes : 1) Composite rank of all the Delhi districts used for representation

# Well Being Index – Category Maps : Transportation



- Most districts of West, South and North West India are average or better
- Average and Below : Central and Eastern India, UP

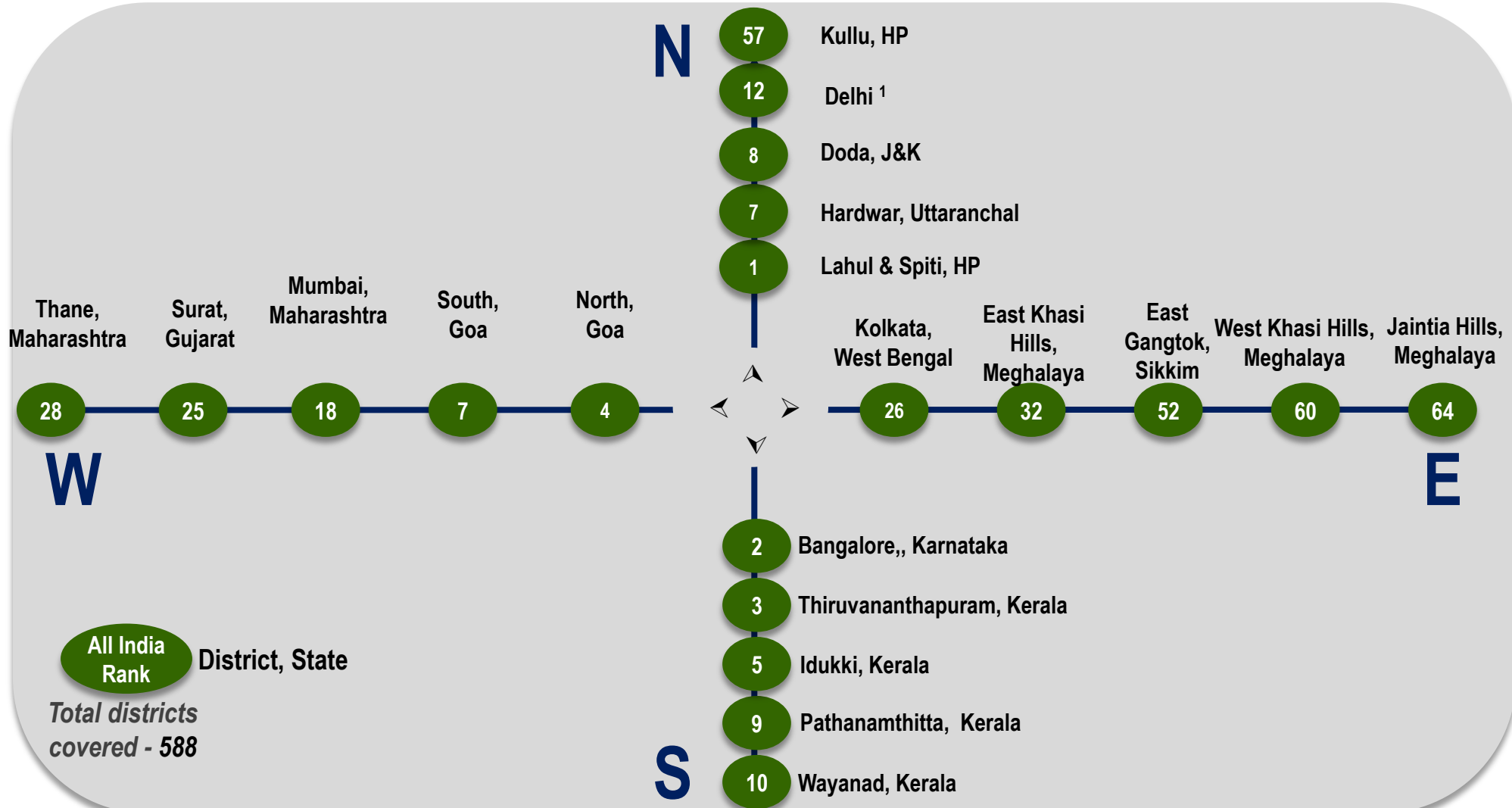
### Best 5

District	State
Lahul & Spiti	Himachal Pradesh
Bangalore	Karnataka
Thiruvananthapuram	Kerala
North Goa	Goa
Idukki	Kerala

Notes : 1) Data on certain districts (uncoloured) in Jammu & Kashmir not available

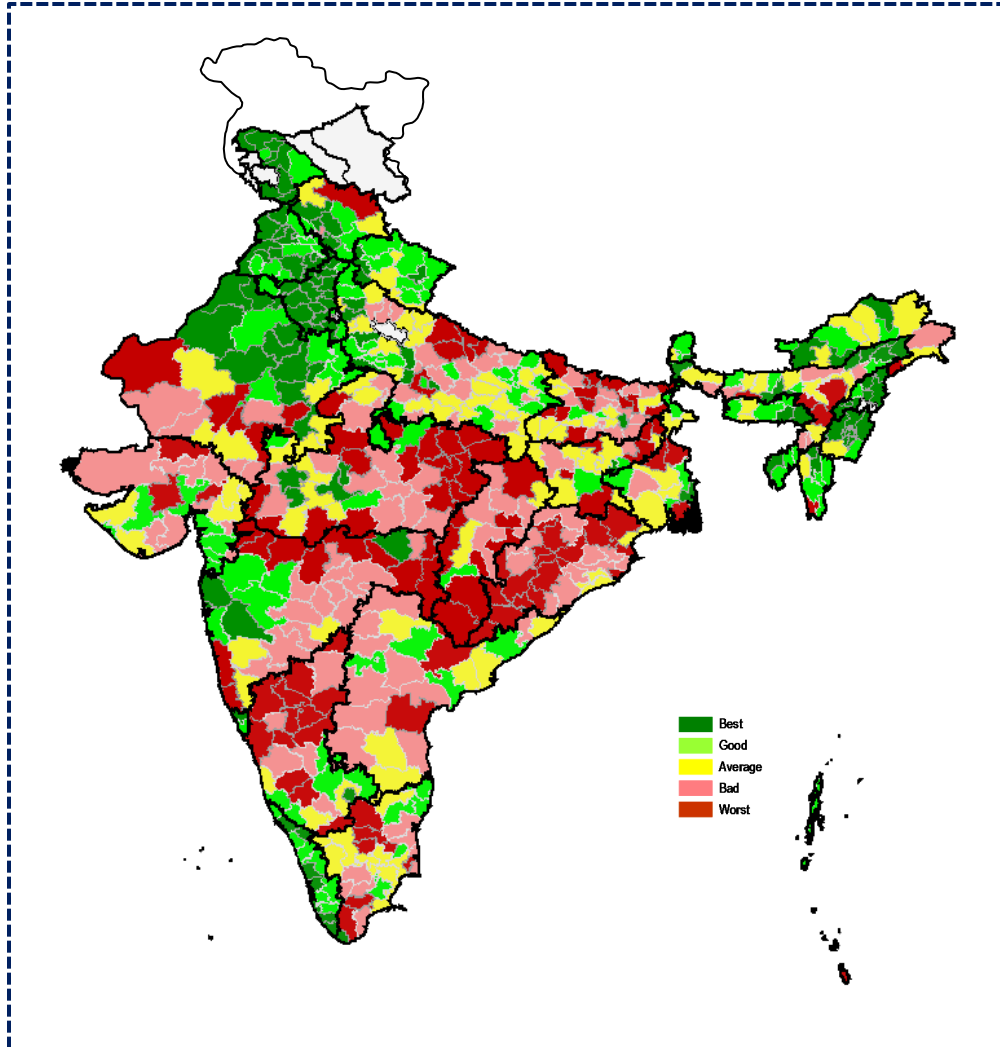


# Region-wise top 5 districts in Transportation score



Notes : 1) Composite rank of all the Delhi districts used for representation

# Well Being Index – Category Maps : Education Spends



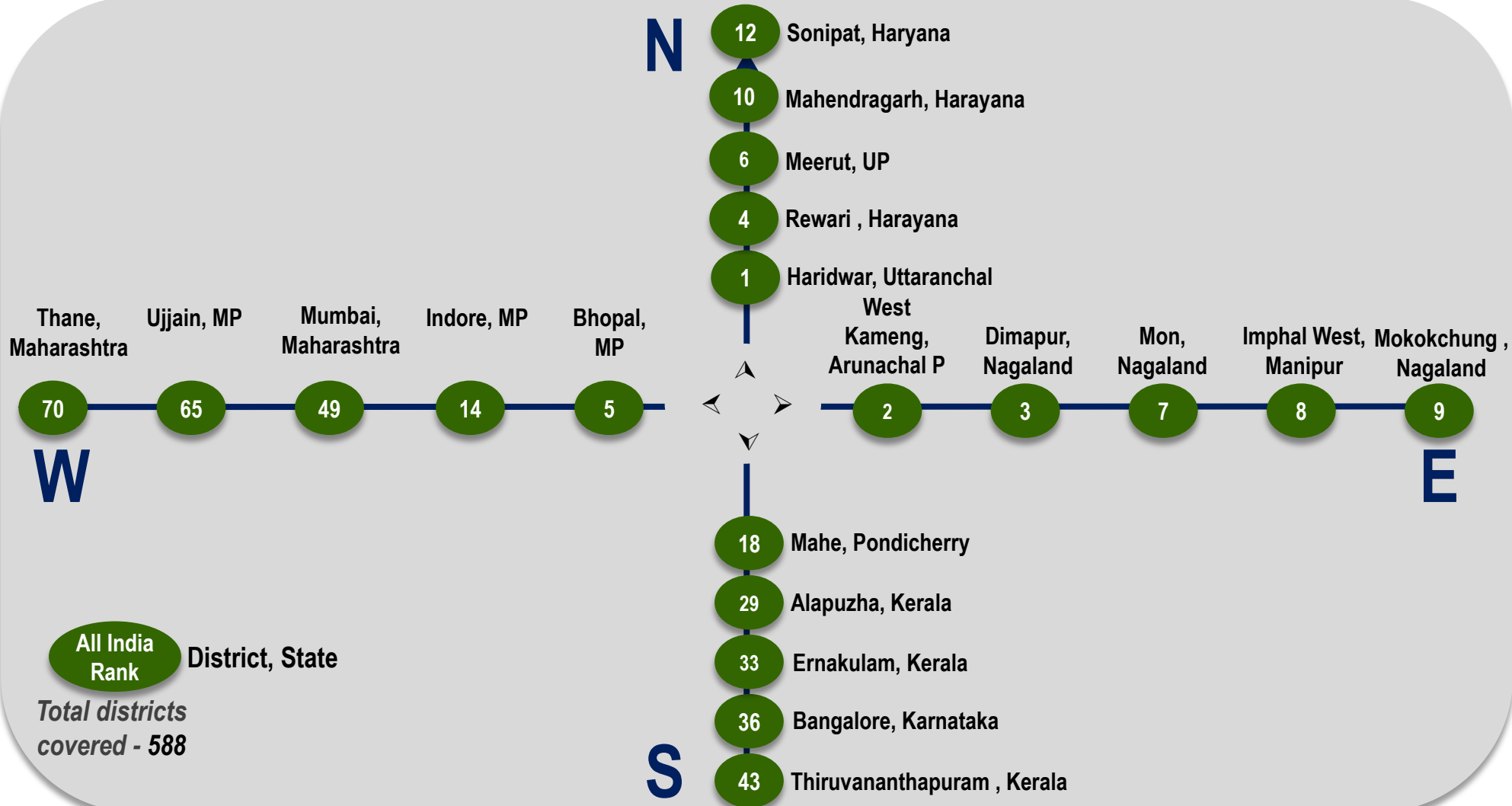
- Average and above: Most districts in Punjab, Haryana, North Rajasthan, Kerala, Uttaranchal and Tripura
- Above and Below: Most districts in Orissa, North Karnataka, Bihar, MP and Chhattisgarh

### Best 5

District	State
Hardwar	Uttaranchal
West Kameng	Arunachal Pradesh
Dimapur	Nagaland
Rewari	Haryana
Bhopal	Madhya Pradesh

Notes : 1) Data on certain districts (uncoloured) in Jammu & Kashmir not available

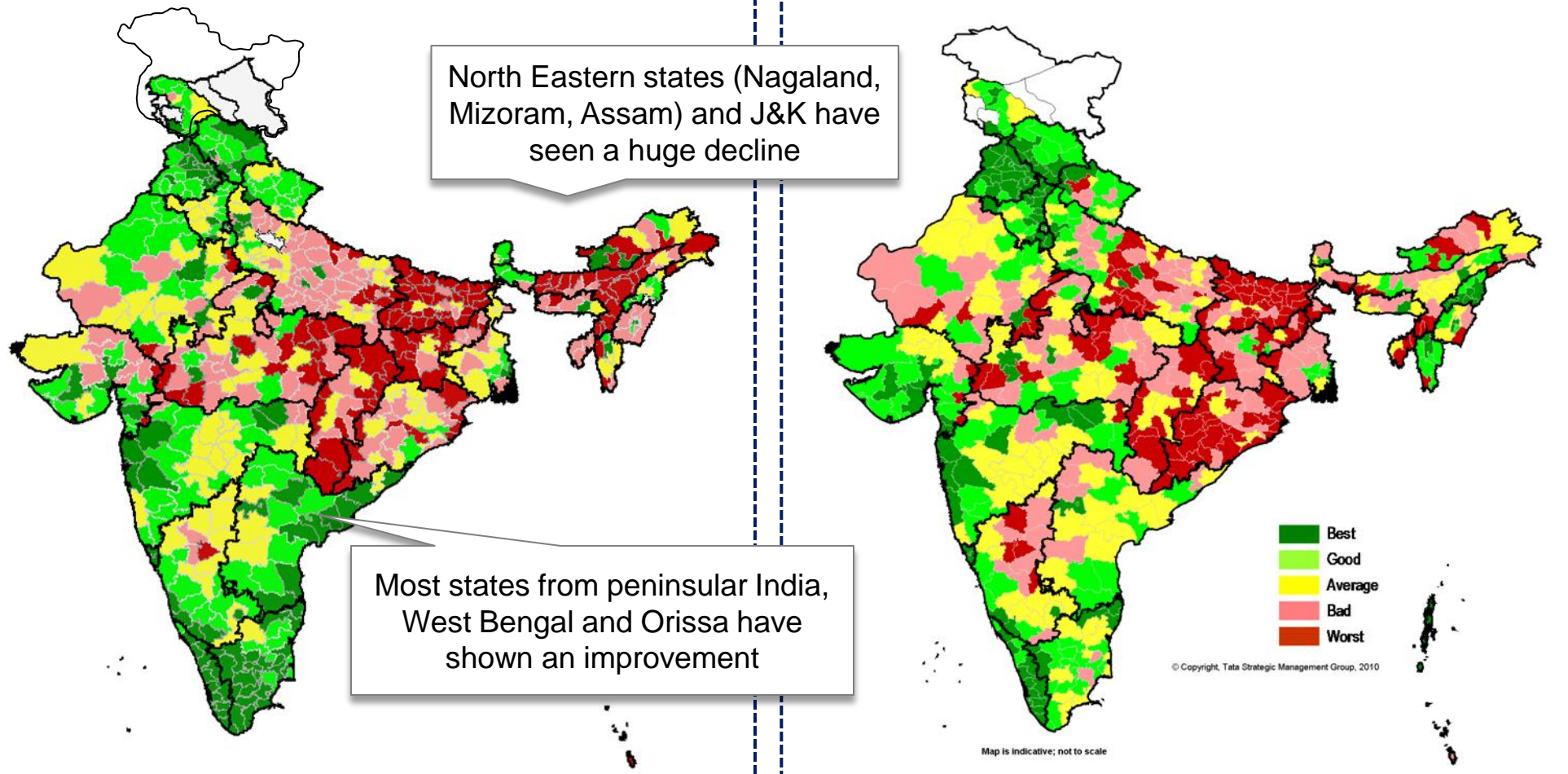
# Region-wise top 5 districts in Education spends



# Well-being Index across years

Well-being Index 2013

Well-being Index 2010



Notes : Data on certain districts (uncoloured) in Jammu & Kashmir not available

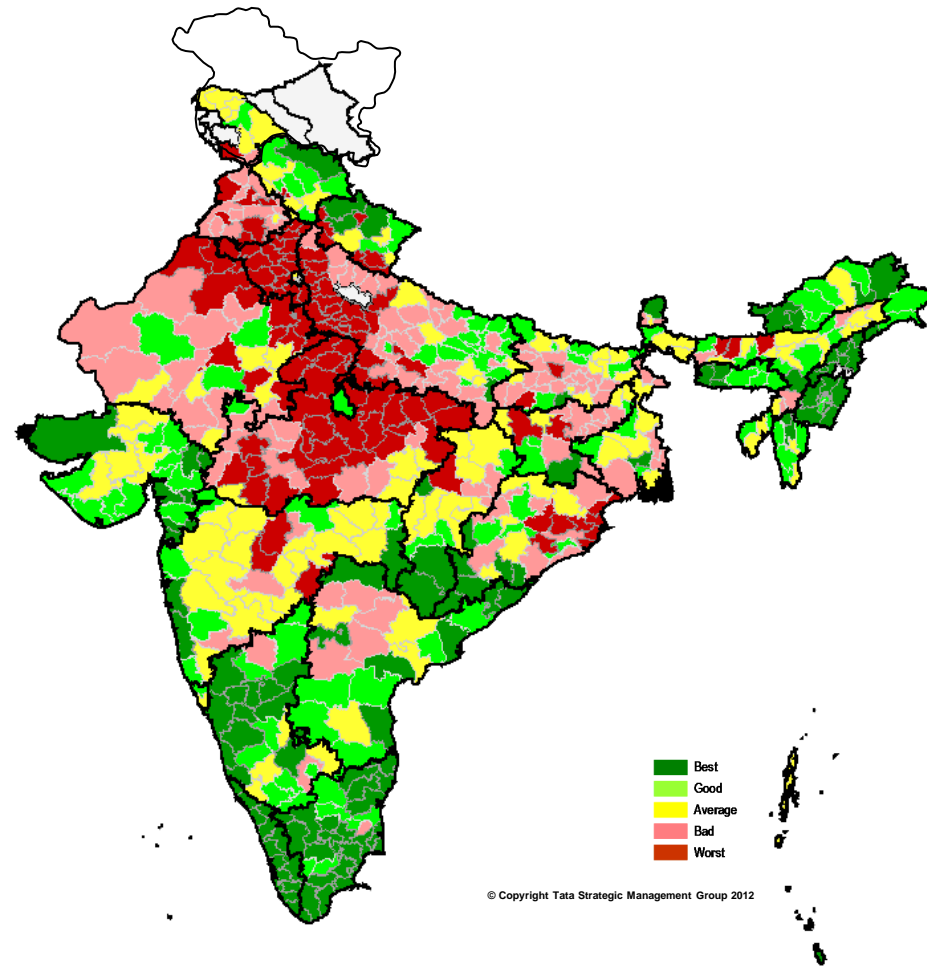
**While the WBI captures all major material parameters, it does not include a very important reality of Indian society –  
the well being, status and treatment of women**

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## 3 categories were selected to form the Female Security Index (FSI) on the basis of their ability to explain the status and treatment of women in India

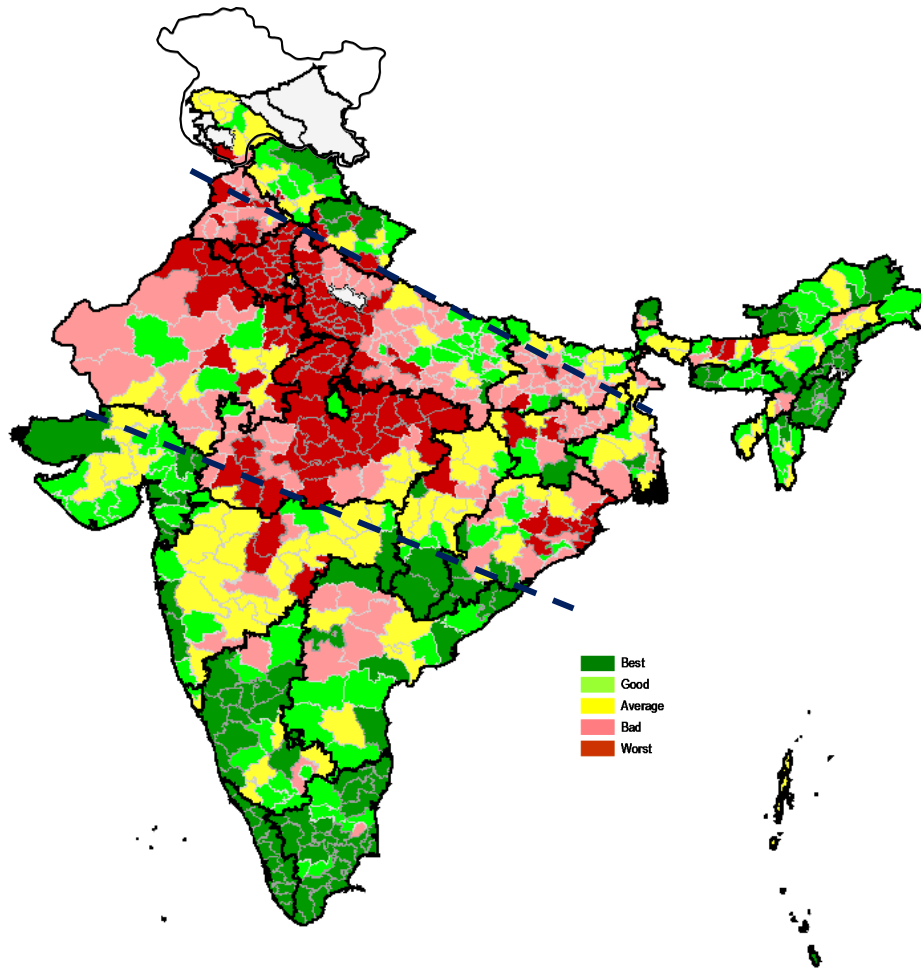
- Gender ratio<sup>1</sup> in 0-6 years age group
- Incidences of Rape<sup>2</sup>
- Dowry deaths<sup>2</sup>

## District-wise view of Female Security Index (FSI) 2009-10



# A female security index (FSI) has been created using gender ratio and crime against women

## District-wise Female Security Index



- Clear divide between North India & South India
- Uttaranchal and HP in North India are average or better
- Worst ratings for districts in Punjab, Haryana, Madhya Pradesh, West UP and North Rajasthan

### Best 5

District	State
The Nilgiris	Tamil Nadu
Pondicherry	Pondicherry
Karaikal	Pondicherry
Sivaganga	Tamil Nadu
Mahe	Pondicherry

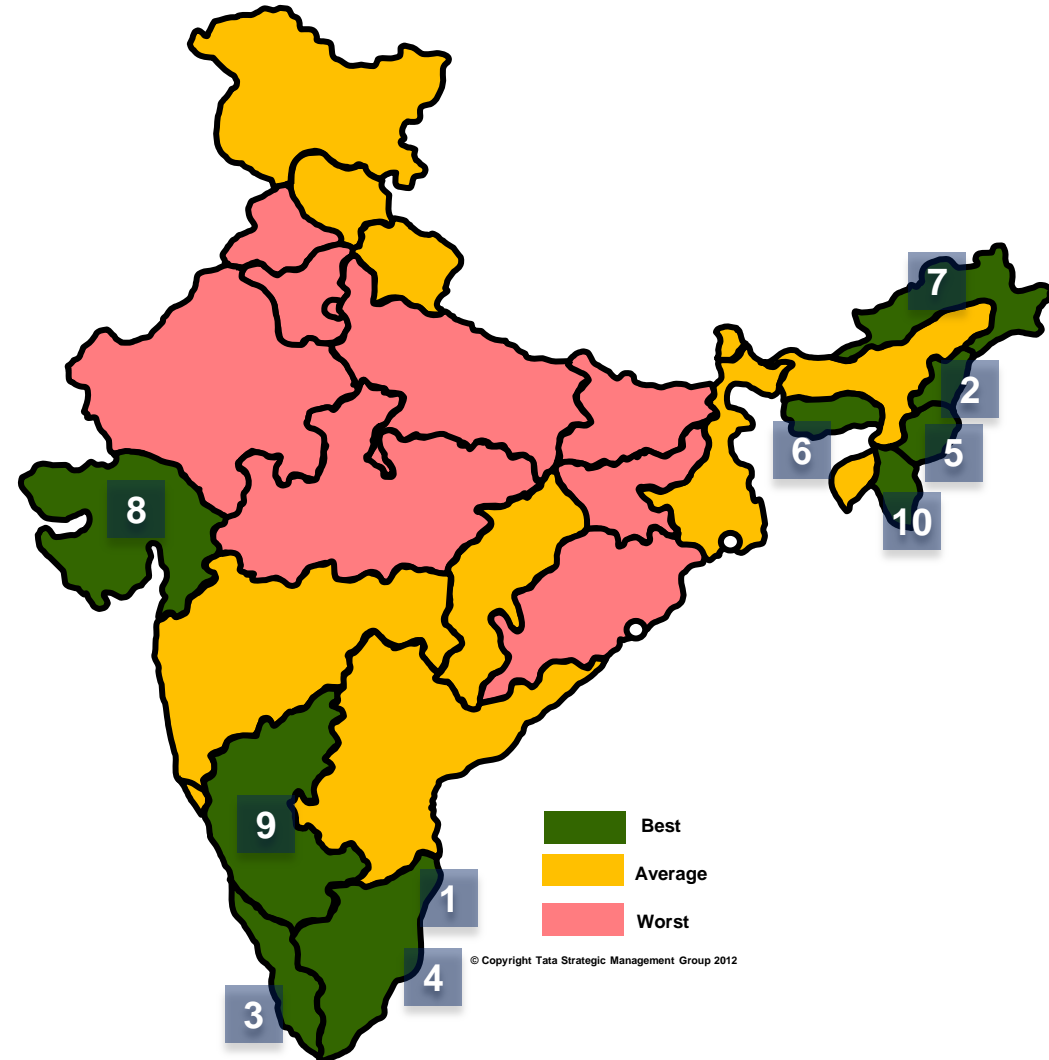


# Southern states, Gujarat and most North-Eastern states are the most secure for women

STATE WISE FSI RANKS...(1/3)

## Top Tier States

State	FSI 2013 Rank
Pondicherry	1
Nagaland	2
Kerala	3
Tamil Nadu	4
Manipur	5
Meghalaya	6
Arunachal Pradesh	7
Gujarat	8
Karnataka	9
Mizoram	10

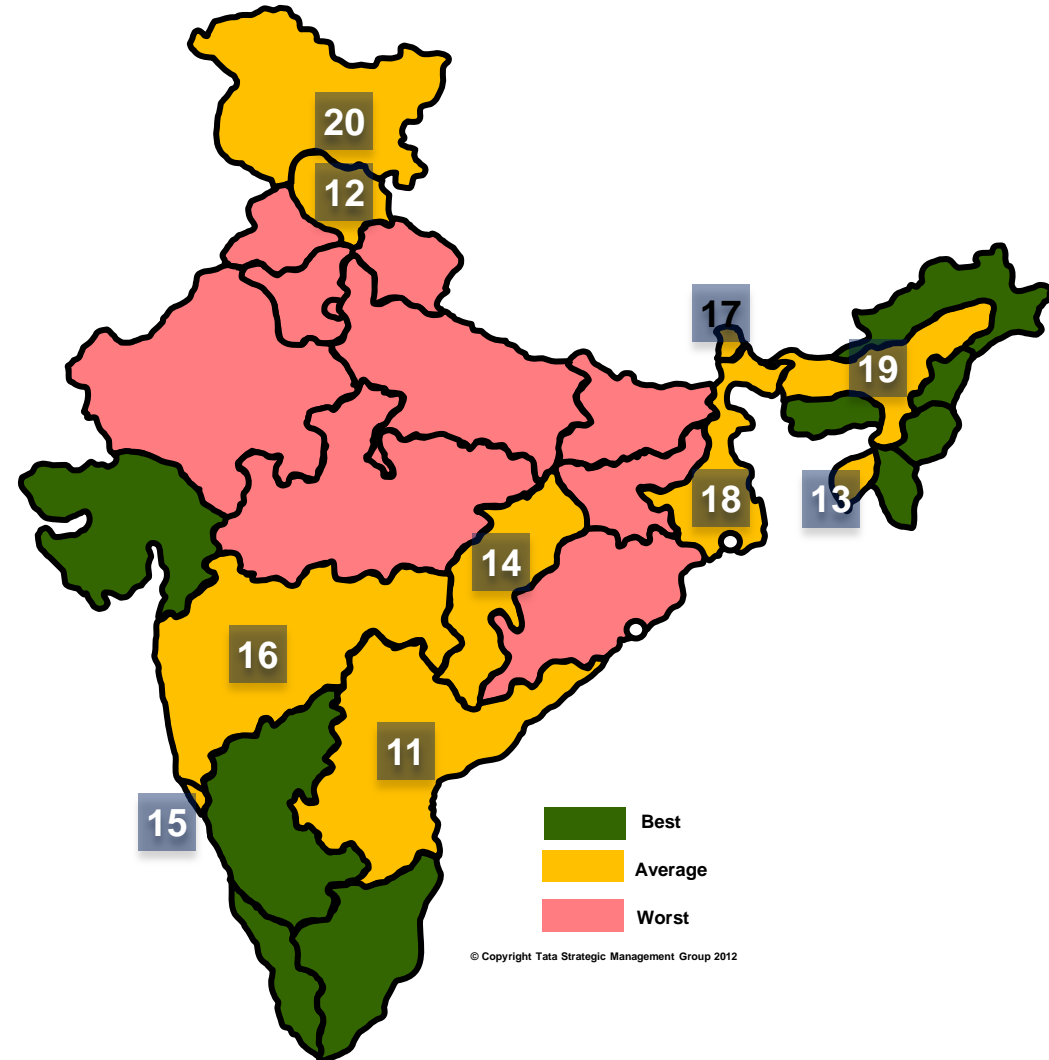


# Maharashtra, AP, Chhattisgarh, HP and West Bengal are in the middle tier

STATE WISE FSI RANKS...(2/3)

## Mid Tier States

State	FSI 2013 Rank
Andhra Pradesh	11
Himachal Pradesh	12
Tripura	13
Chattisgarh	14
Goa	15
Maharashtra	16
Sikkim	17
West Bengal	18
Assam	19
Jammu & Kashmir	20

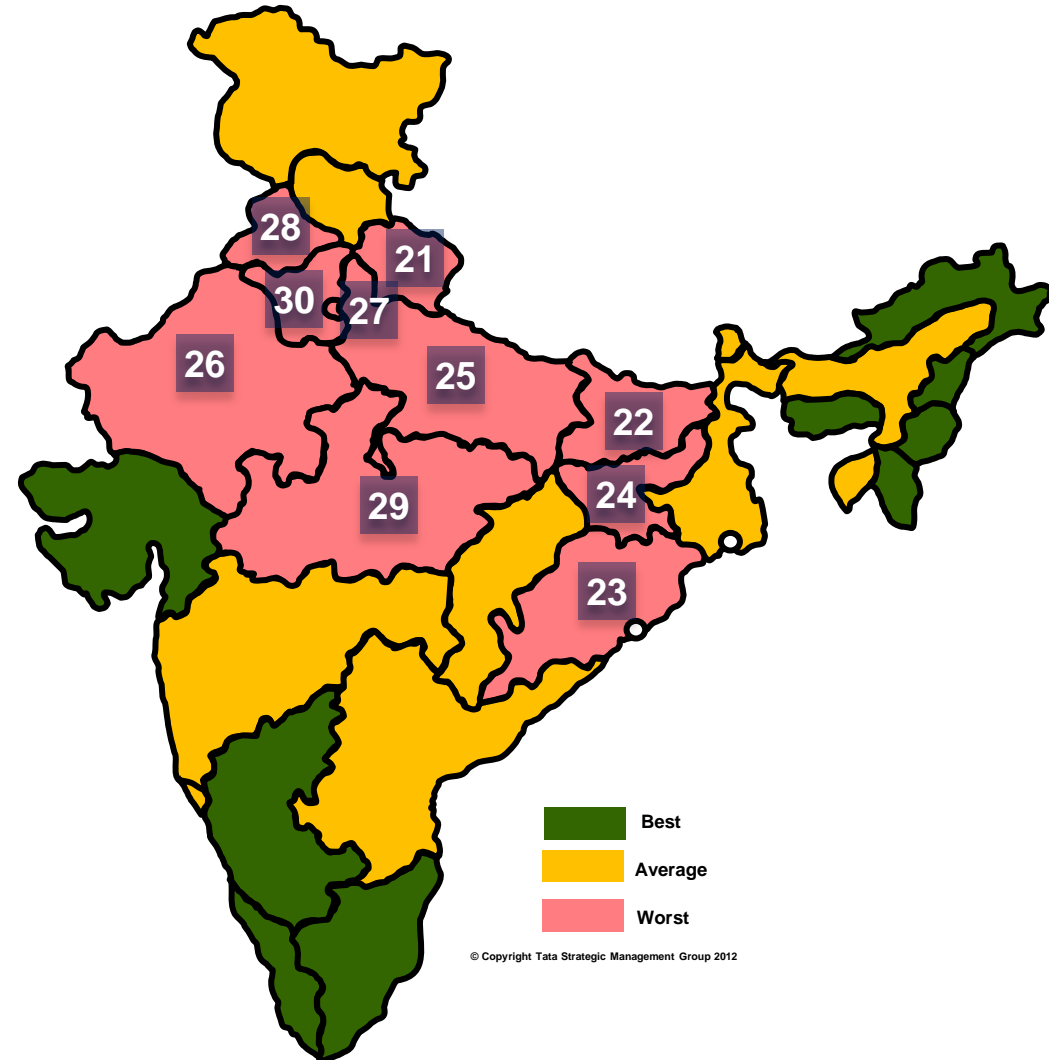


# BIMARU, Orissa and most of North India are the worst in terms of female security

STATE WISE FSI RANKS...(3/3)

## Bottom Tier States

State	FSI 2013 Rank
Uttaranchal	21
Bihar	22
Orissa	23
Jharkhand	24
Uttar Pradesh	25
Rajasthan	26
Delhi	27
Punjab	28
Madhya Pradesh	29
Haryana	30



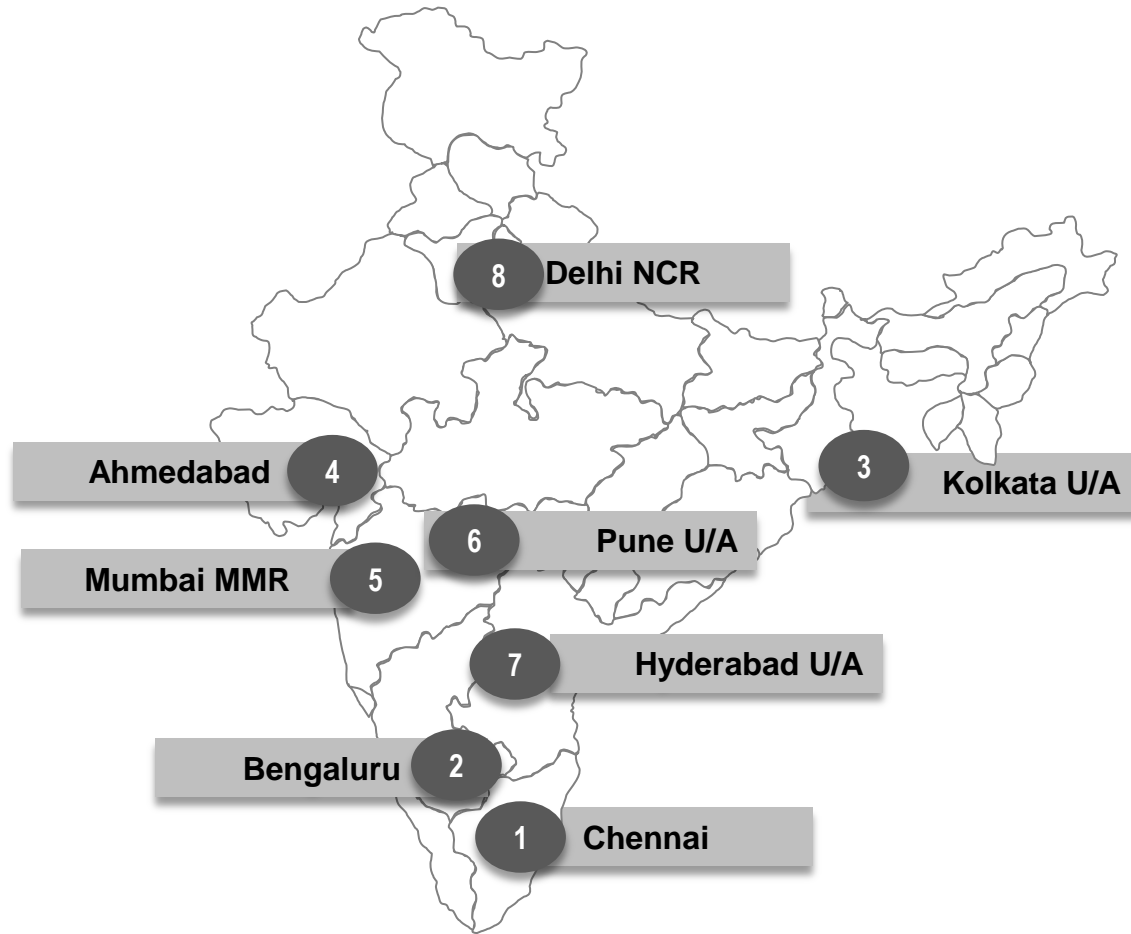
## The Top 20 districts by FSI Score is dominated by the southern states, with the conspicuous absence of metros and mini-metros

District	State/UT	FSI Rank	WBI Rank
The Nilgiris	Tamil Nadu	1	80
Pondicherry	Pondicherry	2	9
Karaikal	Pondicherry	3	48
Sivaganga	Tamil Nadu	4	83
Mahe	Pondicherry	5	8
Thanjavur	Tamil Nadu	6	50
North Cachar Hills	Assam	7	583
Lahul & Spiti	Himachal Pradesh	8	64
Tawang	Arunachal Pradesh	9	572
Kancheepuram	Tamil Nadu	10	11
West Kameng	Arunachal Pradesh	11	74
The Dangs	Gujarat	12	546
Coimbatore	Tamil Nadu	13	17
Thiruvarur	Tamil Nadu	14	114
Virudhunagar	Tamil Nadu	15	76
Nagapattinam	Tamil Nadu	16	134
Erode	Tamil Nadu	17	56
Udupi	Karnataka	18	66
Thiruvallur	Tamil Nadu	19	15
Mokokchung	Nagaland	20	181

*Total districts covered - 588*

# Chennai is the most secure followed by Bengaluru, while Delhi NCR and Hyderabad U/A feature at the bottom

FSI RANKINGS: TOP 8 URBAN AGGLOMERATIONS<sup>1</sup>



**Notes:** 1) Mumbai includes: Greater Mumbai UA (Mumbai and Mumbai Suburban, Navi Mumbai, Thane); Delhi includes: NCT of Delhi; Kolkata includes: Kolkata city; Pune includes: Pune City, Pimpri – Chinchwad; Hyderabad includes: Hyderabad, Secunderabad; For Others, UAs as defined by Census

## Hyderabad UA's low FSI rank is driven by higher dowry deaths while Delhi's rank is lower due to all three factors

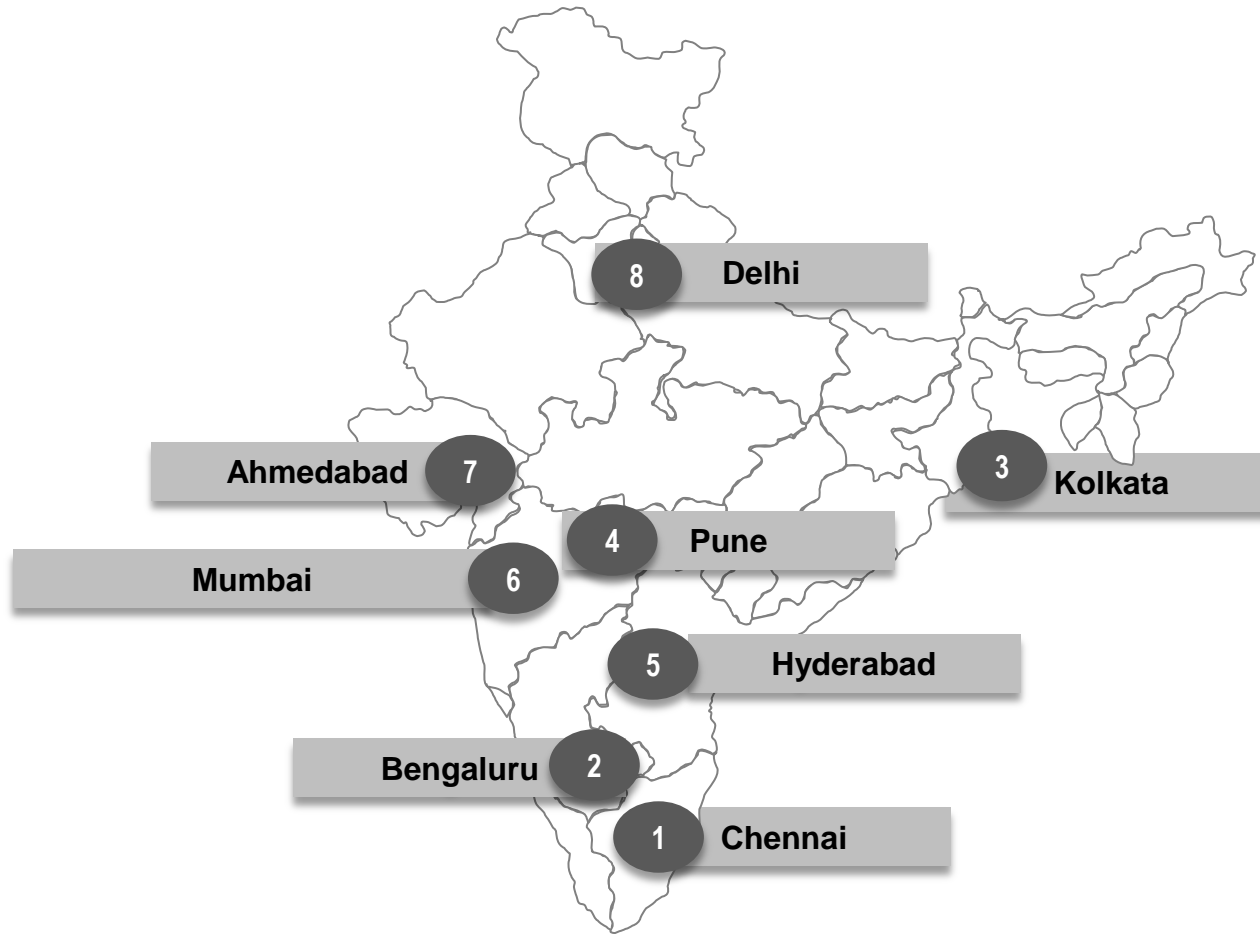
FSI RANKINGS: TOP 8 URBAN AGGLOMERATIONS<sup>1</sup>

FSI Rank within Top 8 cities	UA	Gender Ratio (Female /1000M)	Rapes - Nos	Rapes - per lakh females	Dowry Deaths - Nos	Dowry Deaths - per lakh females
1	Chennai	964	43	1.9	18	0.2
2	Bengaluru	940	65	1.6	51	0.7
3	Kolkata UA <sup>2</sup>	946	220	3.3	73	1.1
4	Ahmedabad	852	56	2.0	9	0.1
5	Mumbai MMR	900	294	3.4	33	0.4
6	Pune UA	883	80	3.3	6	0.1
7	Hyderabad UA	943	135	3.6	87	1.7
8	Delhi NCR <sup>2</sup>	866	581	5.8	193	1.9

**Notes:** 1) Mumbai includes: Greater Mumbai UA (Mumbai and Mumbai Suburban, Navi Mumbai, Thane); Delhi includes: NCT of Delhi; Kolkata includes: Kolkata city; Pune includes: Pune City, Pimpri – Chinchwad; Hyderabad includes: Hyderabad, Secunderabad; For Others, UAs as defined by Census 2) Estimated based on district crime figures

# Chennai is the most secure followed by Bengaluru, while Delhi and Ahmedabad feature at the bottom

FSI RANKINGS: TOP 8 CITIES



## Ahmedabad city's low FSI rank is driven by lower gender ratio, while Delhi's rank is lower due to all three factors

### FSI RANKINGS: TOP 8 CITIES

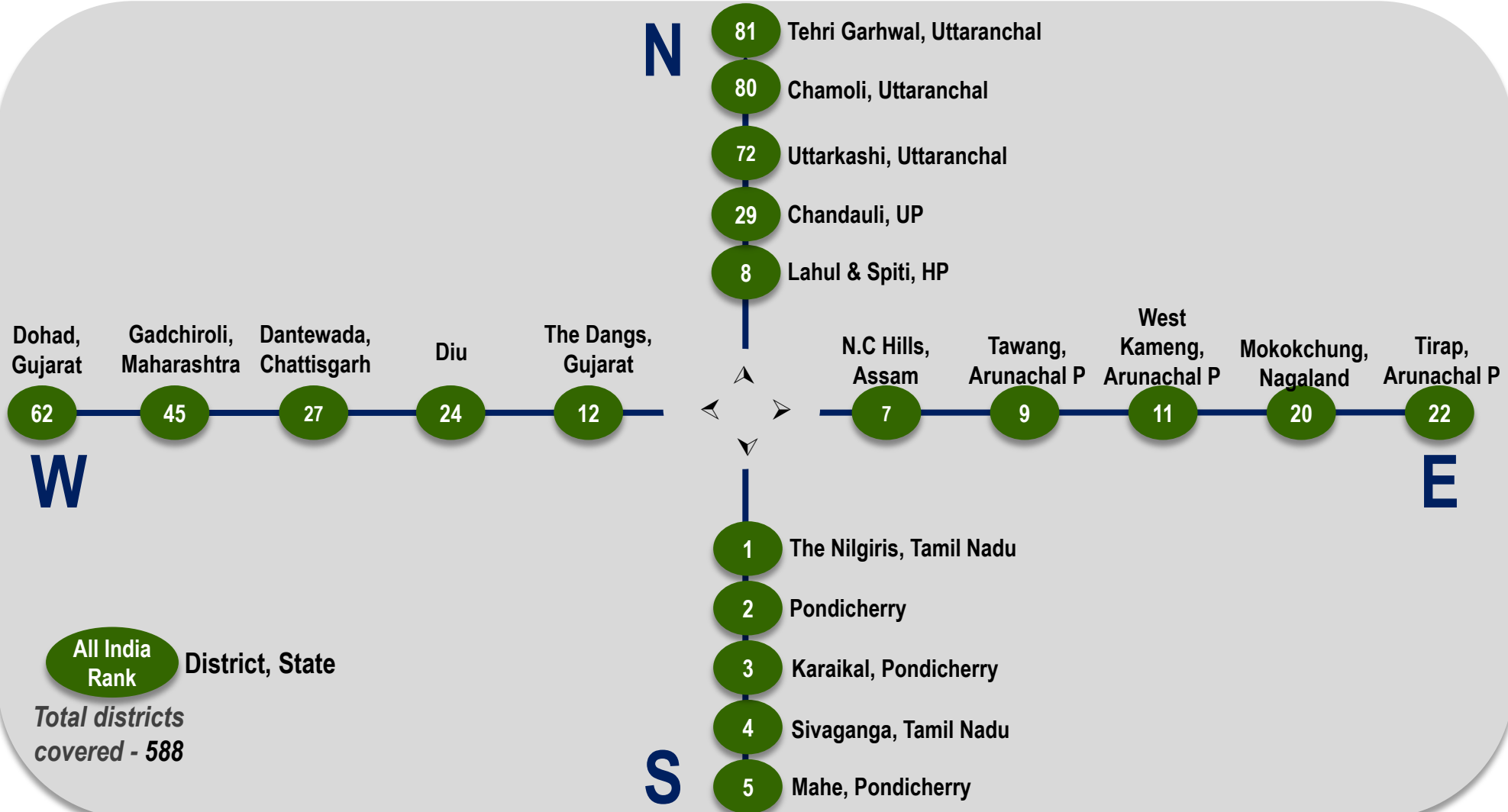
FSI Rank within Top 8 cities	City	Gender Ratio (Female per 1000M)	Rapes - Nos	Rapes - per lakh females	Dowry Deaths - Nos	Dowry Deaths - per lakh females
1	Chennai	964	43	1.9	18	0.2
2	Bengaluru	940	65	1.6	51	0.7
3	Kolkata	930	37	1.7	11	0.3
4	Pune <sup>1</sup>	883	52	3.3	4	0.1
5	Hyderabad	943	46	2.3	36	1.9
6	Mumbai	900	191	3.3	18	0.3
7	Ahmedabad	852	56	2.0	9	0.1
8	Delhi	866	488	6.3	118	1.5

**Total rapes in 7 metros/mini-metros (excluding Delhi) : 490**

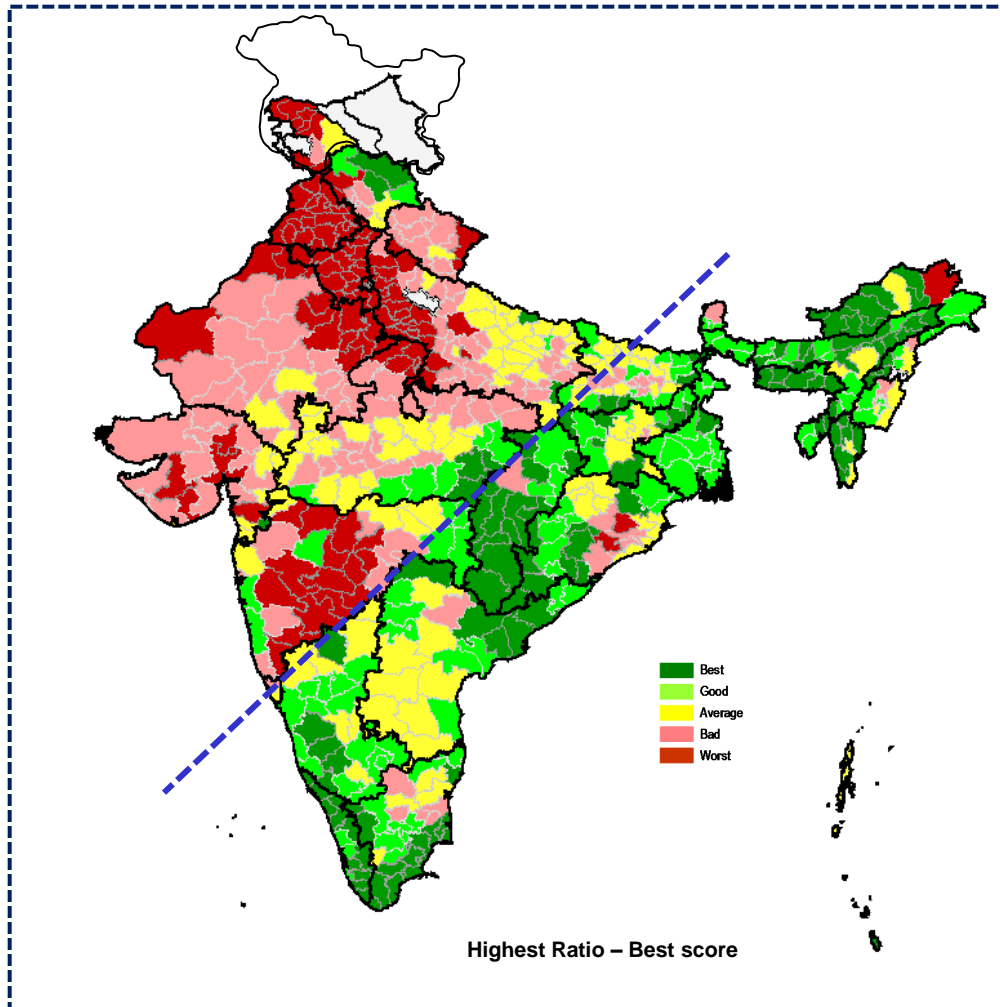
Notes: 1) Estimated based on district crime figures



# Region-wise top 5 districts in FSI score



## Female Security Index – Category Maps : Gender Ratio (0-6 years)

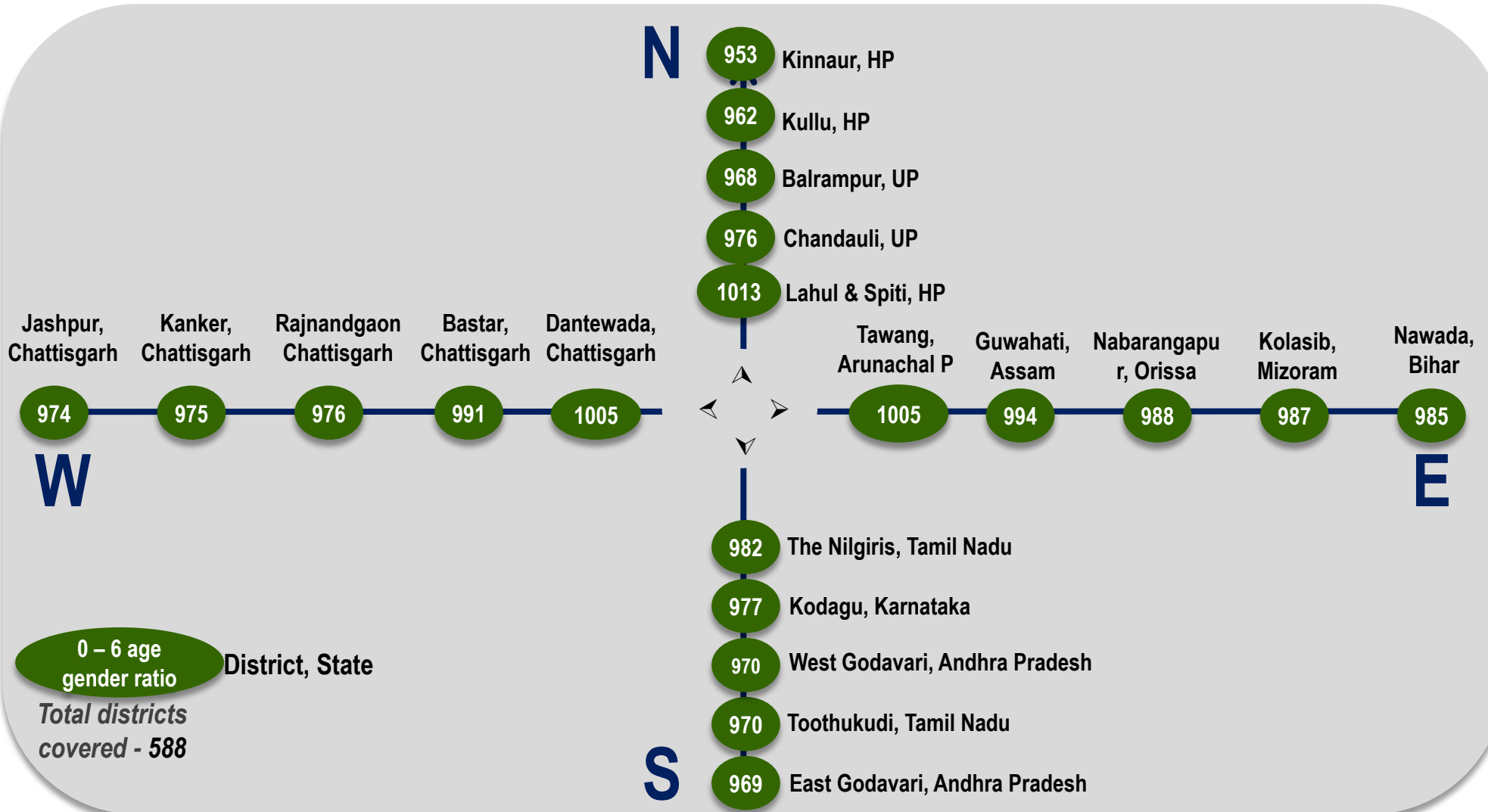


- Clear divide between North, West India and rest of India
- Majority of Chattisgarh is rated the “Best”
- Himachal Pradesh is significantly better than the rest of North India

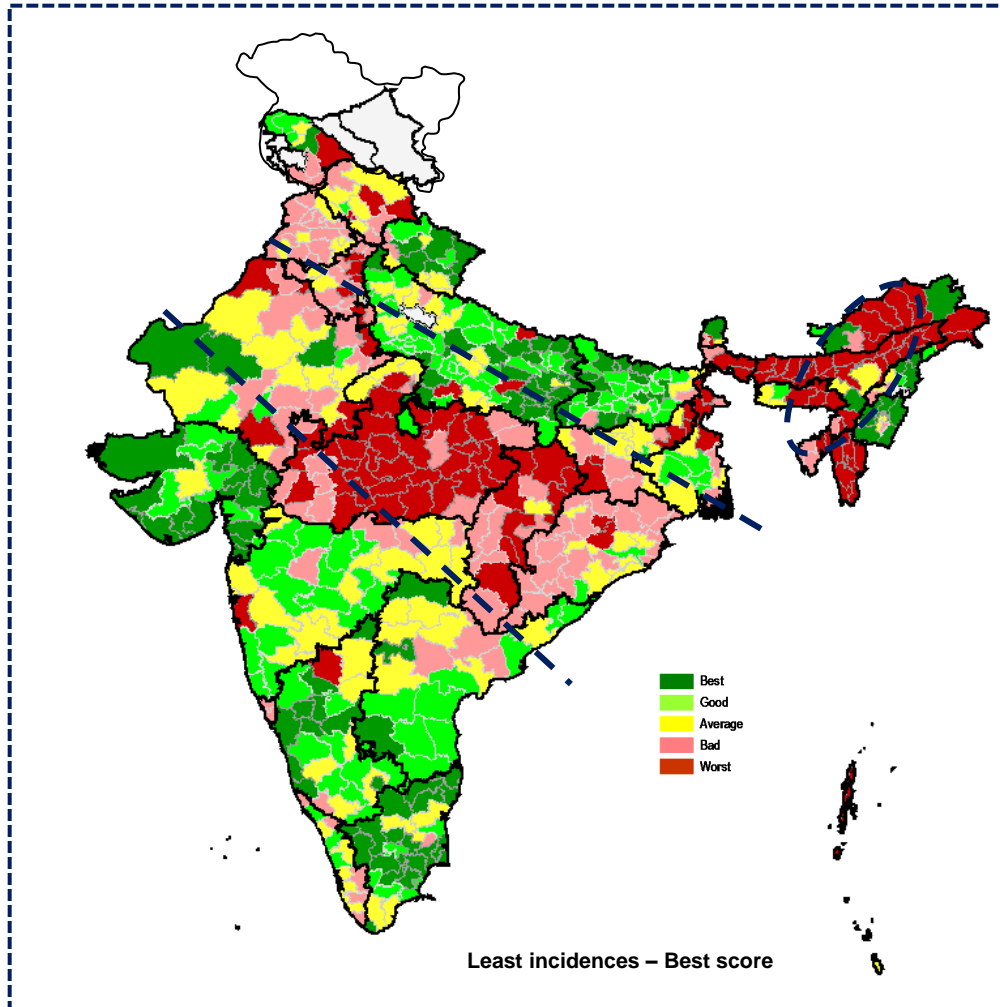
### Best 5

District	State
Lahul & Spiti	Himachal Pradesh
Tawang	Arunachal Pradesh
Dantewada	Chattisgarh
Guwahati	Assam
Bastar	Chattisgarh

# Region-wise top 5 districts in Gender Ratio (0-6 years)



# Female Security Index – Category Maps : Rape Incidences

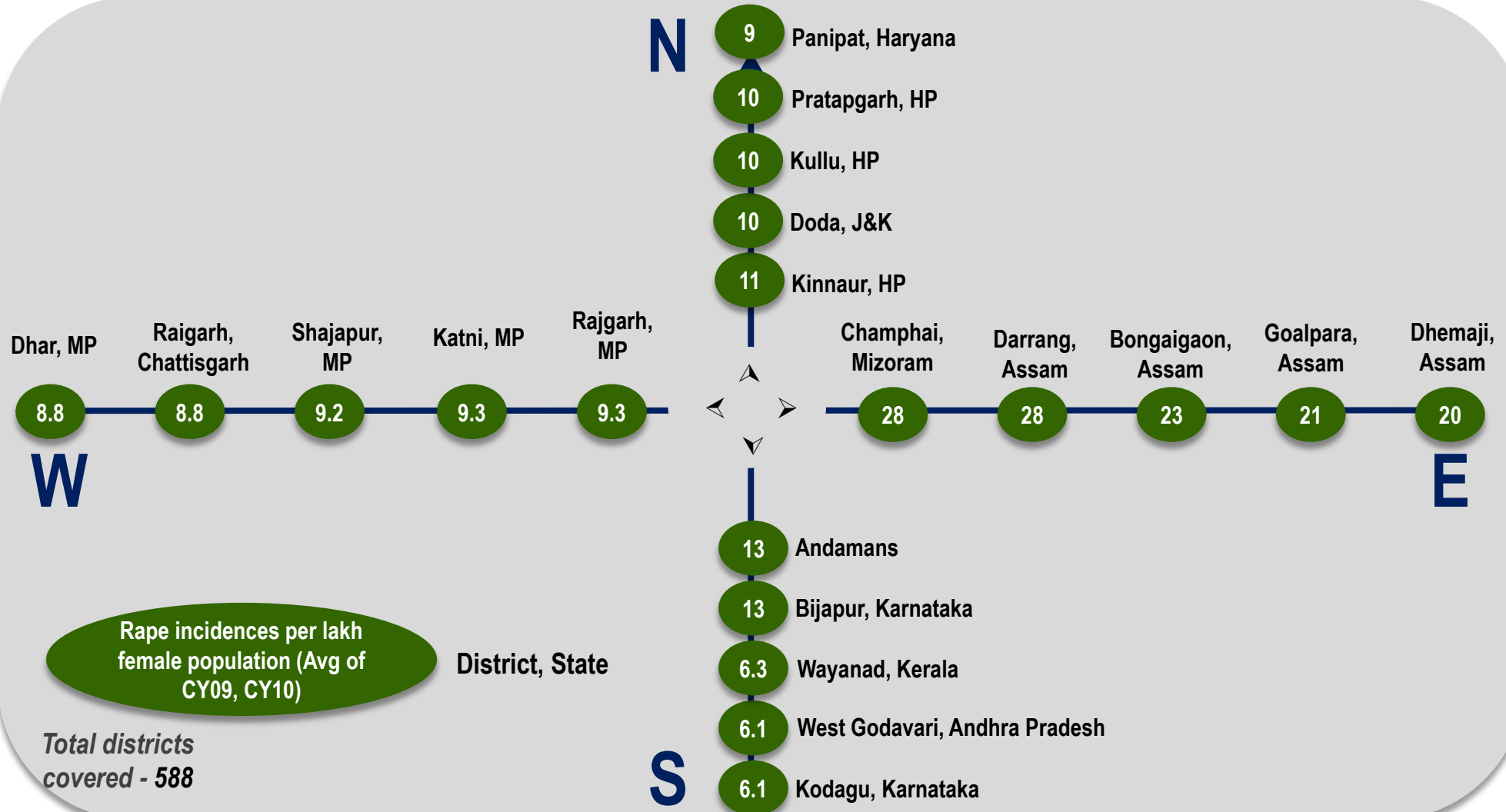


- Most districts of MP, Chattisgarh, Orissa, N Rajasthan, Haryana, Punjab and HP are average or worse
- Most districts of Gujarat, Peninsular India, Bihar, UP and Uttaranchal are average or better

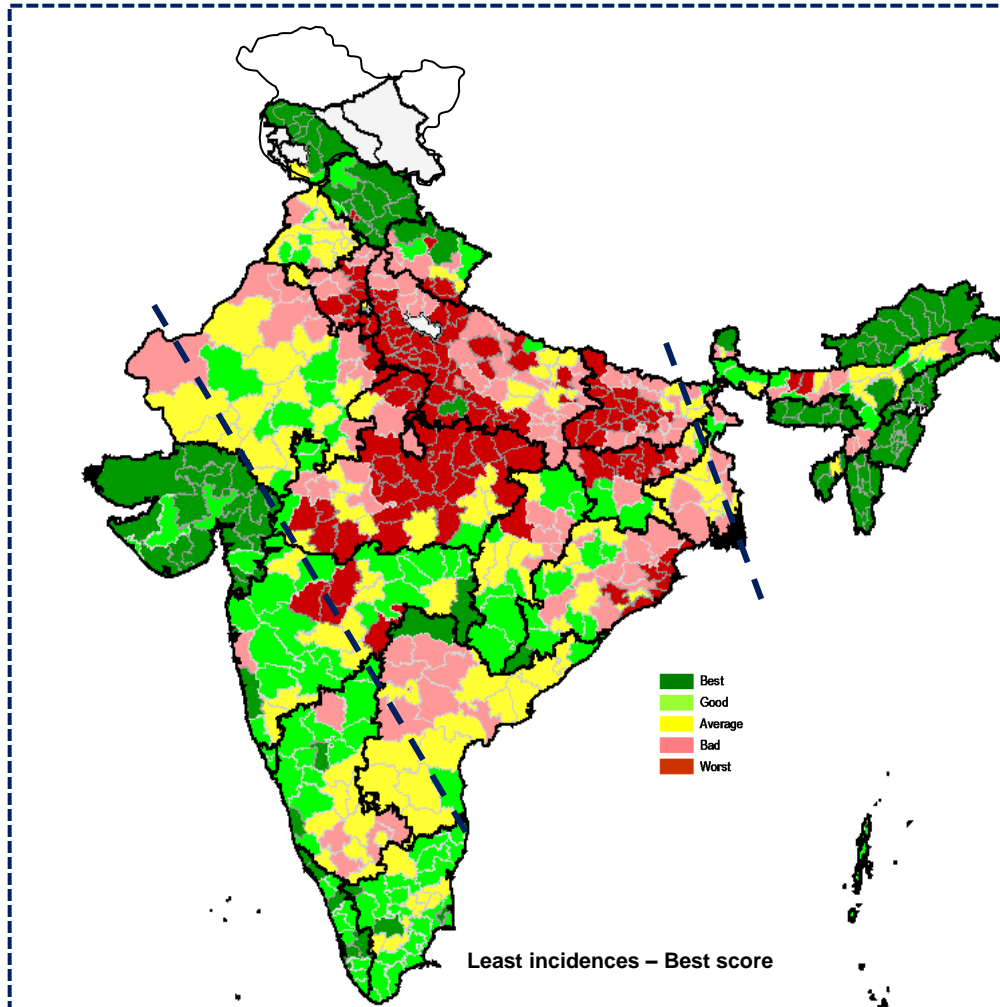
## Best 5

District	State
Karaikal	Pondicherry
Mahe	Pondicherry
Tamenglong	Manipur
Diu	Daman & Diu
Chandel	Manipur

# Region-wise Worst 5 districts in Rape Incidences (per lakh female population)



# Female Security Index – Category Maps : Dowry Death Incidences



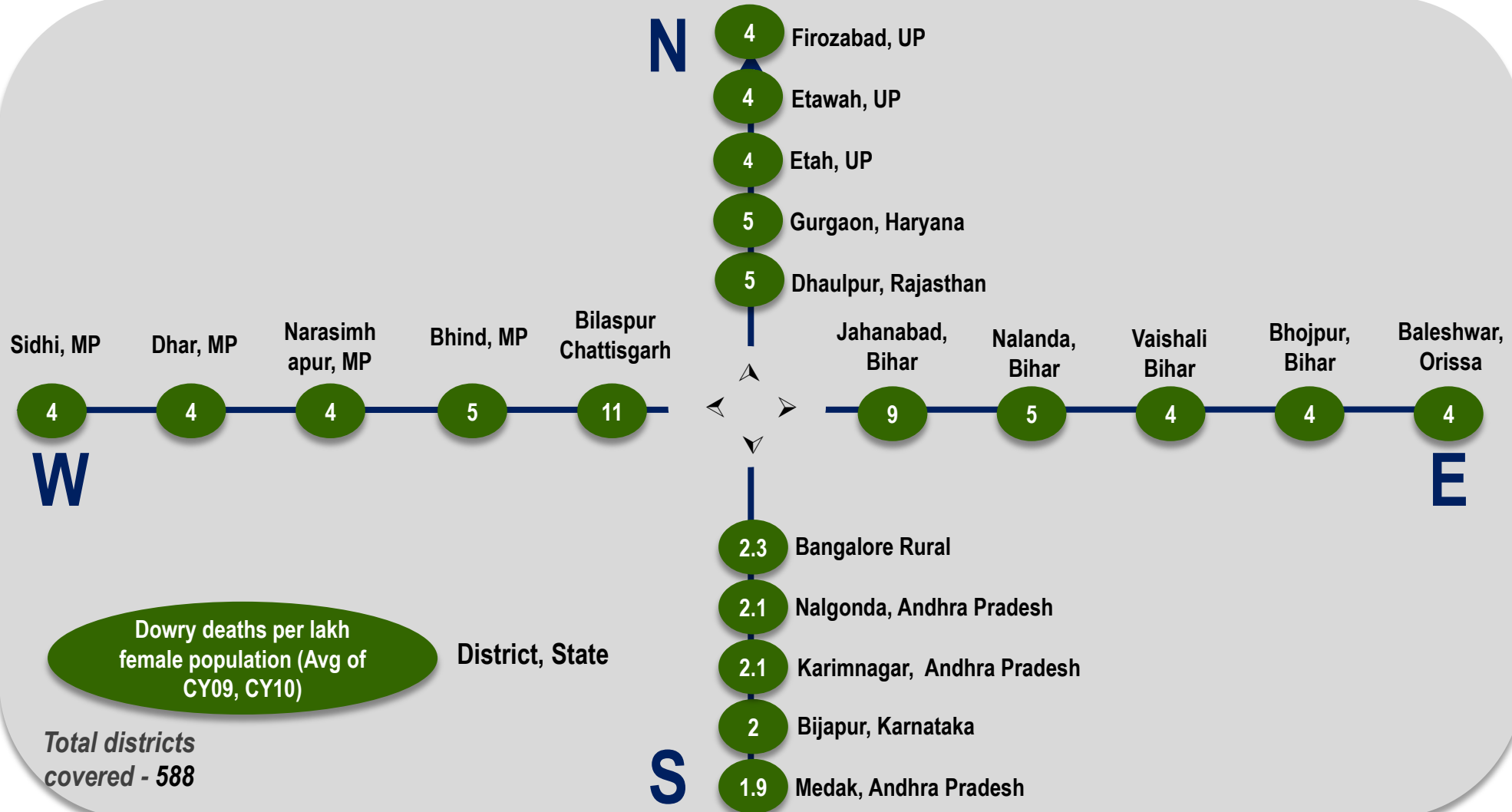
- Most districts in Gujarat, Kerala, TN, HP and North East are average or better.
- Most districts in MP, UP, Bihar, W Bengal and Haryana are average or worse

### Best 5 states<sup>2</sup>

States	Number of districts with 0 annual dowry death incidences / Total districts
Manipur	9/9
Mizoram	8/8
Nagaland	7/7
Meghalaya	7/7
Arunachal Pradesh	14/15

Notes : 1) Data on certain districts (uncoloured) in Jammu & Kashmir not available 2) More than 100 districts have reported nil dowry death incidences in India in the 2009-10 period

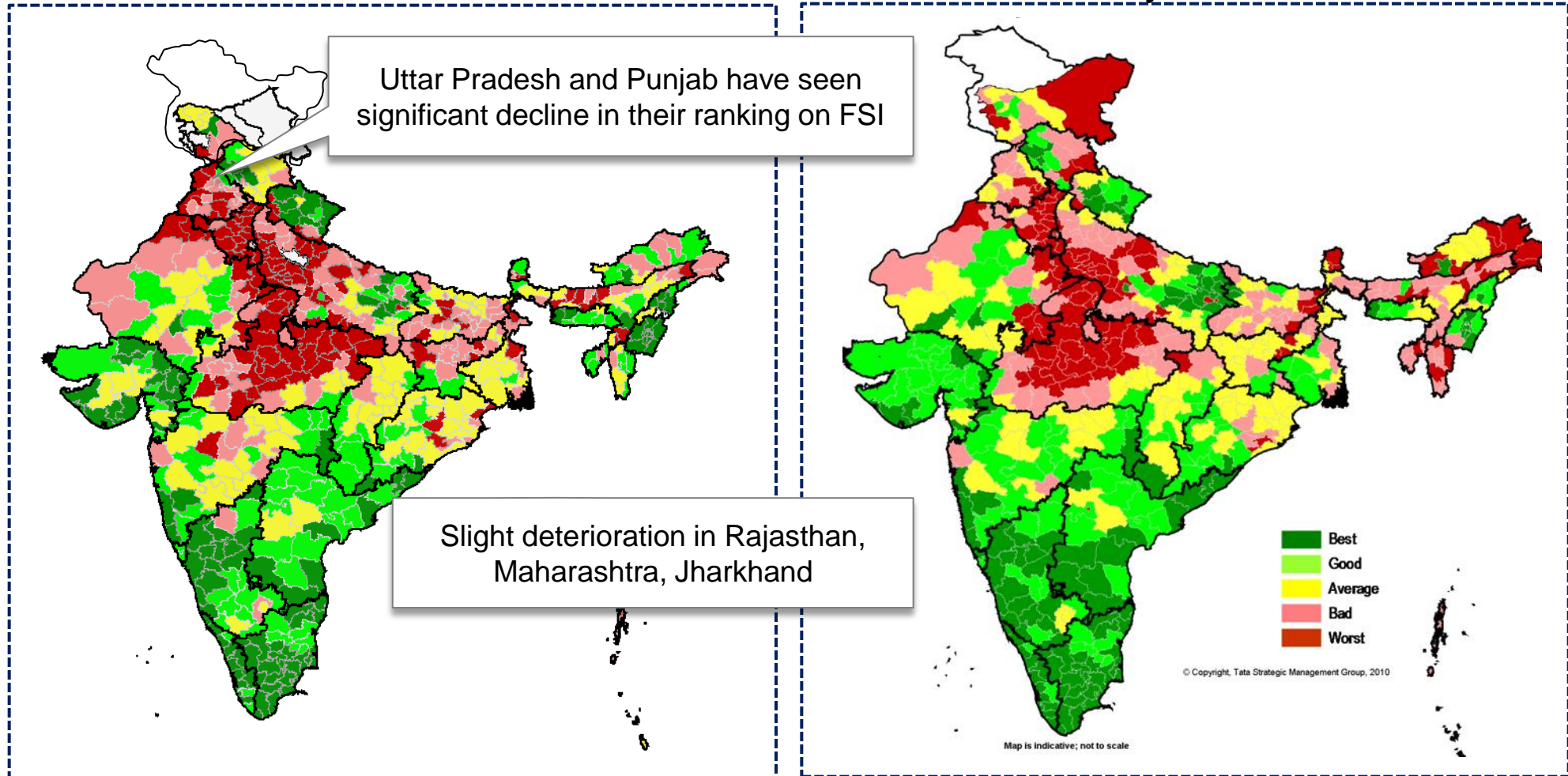
# Region-wise Worst 5 districts in Dowry Death Incidences (per lakh female population)



# Female Security Index over the years(Comparable methodology)

Female Security Index - 2013<sup>1</sup>

Female Security Index - 2010

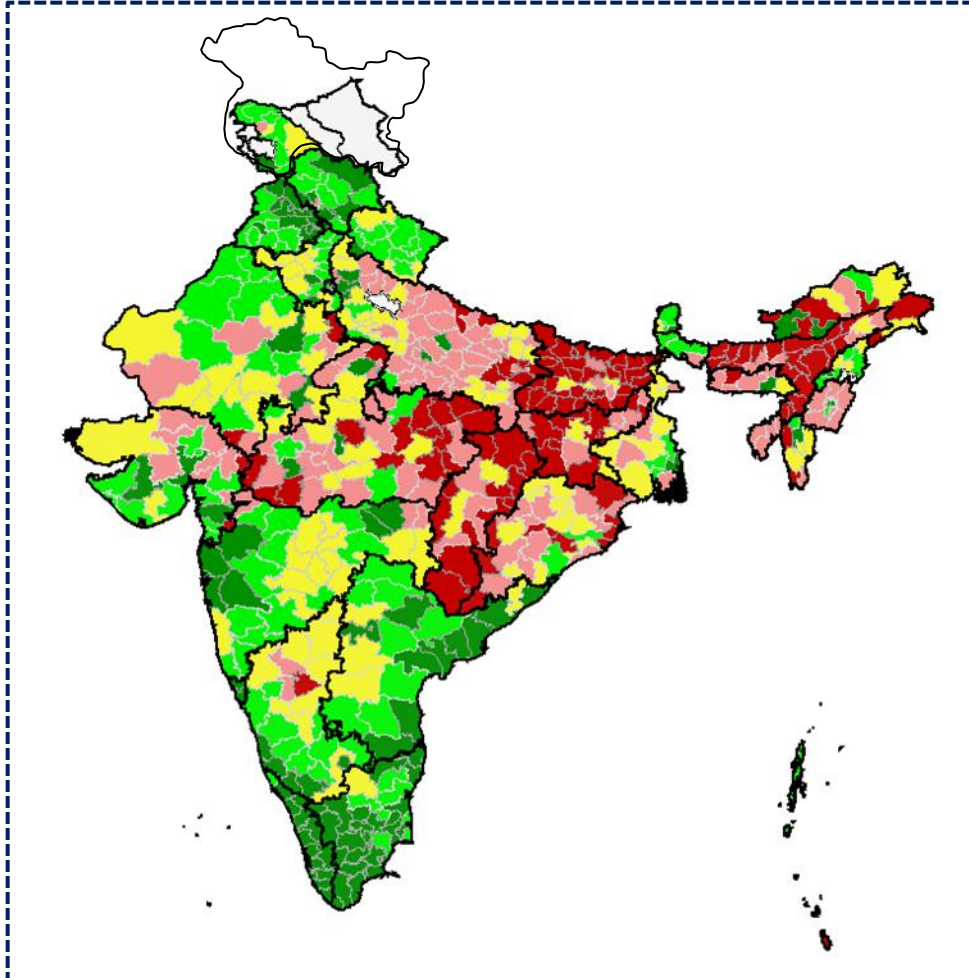


**Notes :** 1) This map varies from the FSI Map previously presented, as it is created retaining the previous edition's methodology.: Gender Ratio of 0-6 yrs has been considered in this edition, unlike to overall Gender ratio considered earlier. 2) Data on certain districts (uncoloured) in Jammu & Kashmir not available

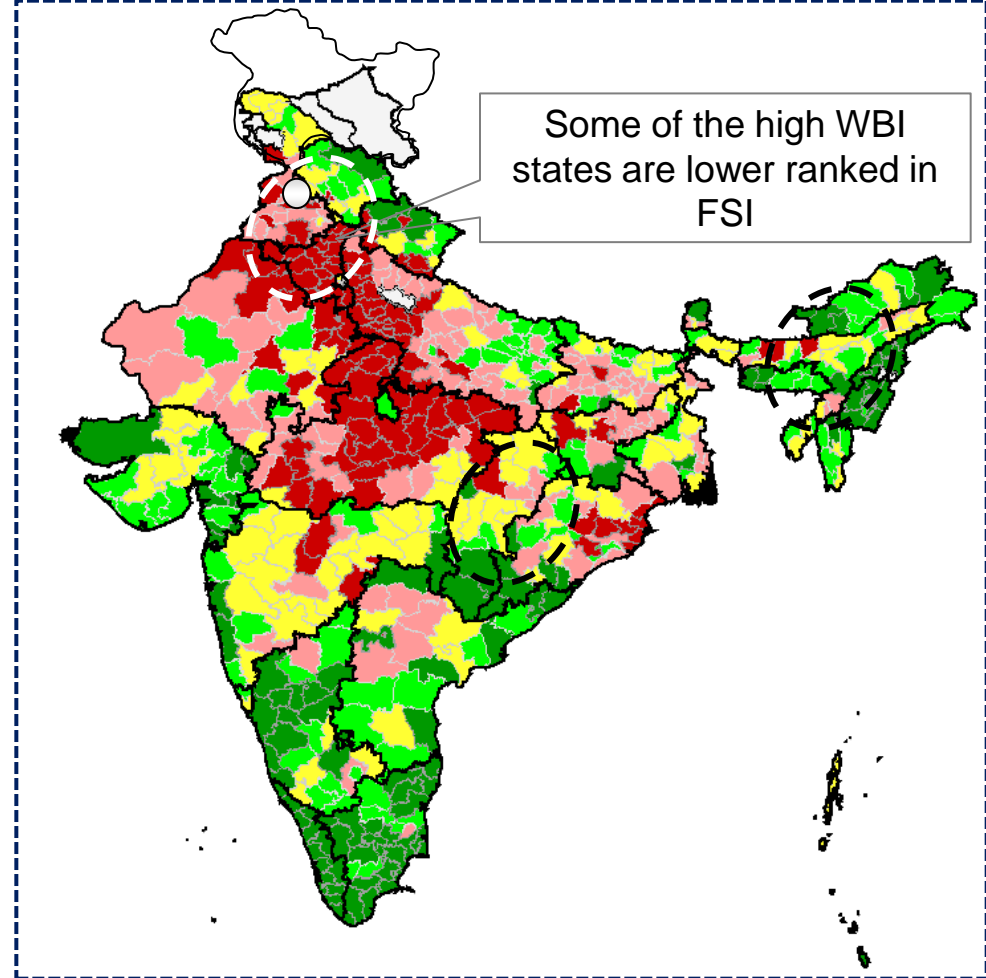


# A comparison of well being index and female security index reveals some interesting findings

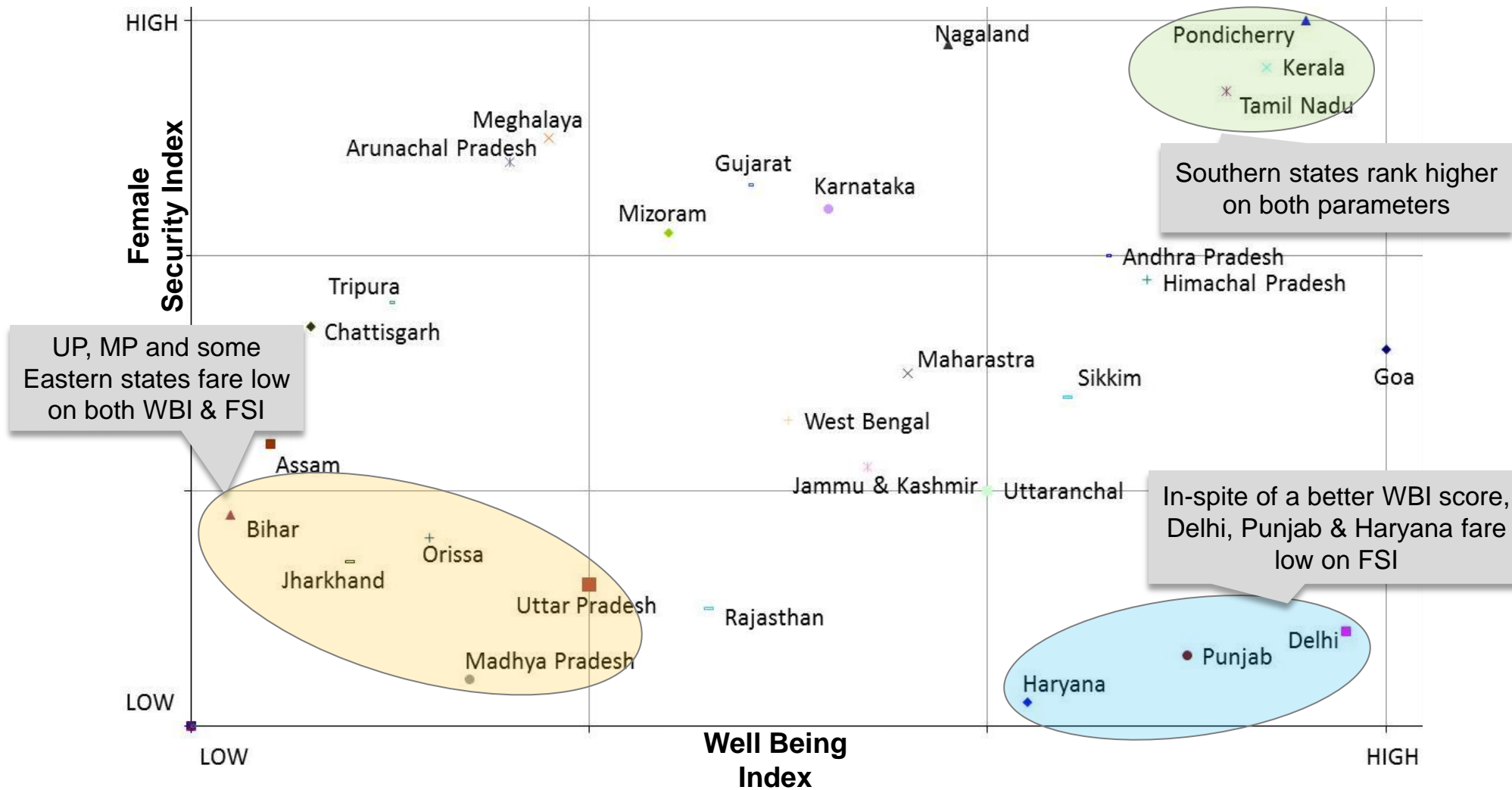
### District-wise Well Being Index



### District-wise Female Security Index



# Southern states are the only ones faring well on both Wellbeing and Female security



## Conclusions

- Vivid diversity and disparity across districts
- There is no apparent correlation between the Well Being Index and Female Security Index
- Insights on district should be the foundation for action planning
- This study is for NGOs, policy makers and Corporates (CSR):
  - To improve 'well being' in rural India
  - To improve gender security

**Report available to all interested parties**

## The following are further areas of interest for the Practice focusing on Social Sector

### AREAS OF INTEREST

- 1 Nutrition: Infants & Mothers
- 2 Purified drinking water
- 3 Low cost housing & sanitation
- 4 Primary education
- 5 Basic energy
- 6 Primary healthcare

# In the Social Sector Tata Strategic Management Group can offer support to address issues impact the real Bottom of Pyramid

## NEED FOR CSR CONSULTING

FOCUS AREAS	KEY CONCERNS	OUR OFFERINGS
<div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center;">Fund Creation and Use</div>	<ul style="list-style-type: none"> <li>• <i>CSR Objectives &amp; Focus sectors</i></li> <li>• <i>Allocation to each sector</i></li> <li>• <i>Beneficiaries</i></li> <li>• <i>Goal &amp; Impact</i></li> </ul>	<div style="border: 1px solid black; border-radius: 10px; padding: 10px; text-align: center;">CSR Strategy Formulation</div>
<div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center; margin-bottom: 5px;">Implementation Partners</div> <div style="display: flex; justify-content: space-around; margin-top: 5px;"> <div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center; width: 30%;">NGO</div> <div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center; width: 30%;">Trusts</div> <div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center; width: 30%;">Other Agency</div> </div>	<ul style="list-style-type: none"> <li>• <i>Ground level implementation structure</i></li> <li>• <i>Alignment of Implementation partner's capabilities to the project requirements</i></li> <li>• <i>Create new implementation partners</i></li> </ul>	<div style="border: 1px solid black; border-radius: 10px; padding: 10px; text-align: center;">Implementation Capacity Building</div>
<div style="border: 1px solid black; border-radius: 10px; padding: 5px; text-align: center; margin-bottom: 5px;">Implementation Process</div> <div style="border: 1px solid black; border-radius: 10px; padding: 5px; margin-top: 5px;"> <ul style="list-style-type: none"> <li>- <b>Funding Agency</b></li> <li>- <b>Implementation Partner</b></li> </ul> </div>	<ul style="list-style-type: none"> <li>• <i>Process for efficient implementation and turnaround</i></li> <li>• <i>Organizational structure, roles &amp; responsibilities, KPIs for effective fund utilization</i></li> </ul> <hr style="border-top: 1px dashed black;"/> <ul style="list-style-type: none"> <li>• <i>Transparency in the fund utilization reporting</i></li> <li>• <i>Monitoring of progress and course correction</i></li> <li>• <i>Assessment of project impact</i></li> </ul>	<div style="border: 1px solid black; border-radius: 10px; padding: 10px; text-align: center; margin-bottom: 10px;">Delivery Effectiveness</div> <div style="border: 1px solid black; border-radius: 10px; padding: 10px; text-align: center;">Performance Monitoring and Impact Assessment</div>

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