The State of Jharkhand: An Overview

Jharkhand constitutes 2.4 percent of the total geographical area of the country. As per 2011 census, 2.72 percent of the population of the country lives in this state. The sex ratio of the state is 947 females per thousand males. The child sex ratio of the state is 943. The sex ratio at birth (2008-10) is 919 while the all-India level is only 905, indicating the relative safety in prenatal sex determined abortion and better adherence to Pre-conception and Prenatal Diagnostic Techniques (Prohibition of Sex Selection) Act, 1994 in the state.

The population in this state has grown by 22.34 percent, higher than the national rate, in the last one decade (2001-2011). The higher decadal growth rate of population in the state is not only because of the higher Crude Birth Rate (CBR) and the Total Fertility Rate (TFR) relative to the national levels but also because of its achievement in keeping the Crude Death Rate (CDR) and Infant Mortality Rate (IMR) less than the national rates. High population growth in the last one decade is not only because of a high natural growth rate but also seems to be caused by the state’s success in reducing net out-migration from the state.

The state has a sizable tribal population. Among all the States and the UTs, Jharkhand holds the 6th rank in terms of Scheduled Tribe (ST) population. Tribals constitute more than two thirds of the population of four of its districts namely; Khunti, Simdega, Gumla and Paschimi Singhbhum. The SCs constitute 12.1 percent of the population of the state. One of the reasons for a better sex ratio in the state is its having a sizable tribal population. The sex ratio among the tribals of the state is 1003, much better than that of the state on the whole.

The state has made rapid strides in economic and social development with impressive improvements in the Gross State Domestic Product (GSDP) (expected to be Rs. 188,225 crore at current prices and Rs. 113,127 crore at constant prices this year (2013-14); 7.58 percent per annum growth at constant prices and 14.39 percent at current prices in the Net State Domestic Product (NSDP); improvements in the literacy rate including that of males and females and improvement in such health indicators as IMR (declined from 48 per thousand live births in 2007 to 38 in 2012), MMR (declined from 261 per lakh live births in 2007-09 to 219 per lakh live births in 2010-12) and immunization coverage.

The GSDP of Jharkhand at factor cost was Rs. 59,758 crores in the year 2004-05; it grew to become Rs. 162,557 crores at current prices and Rs. 103,426 crores at constant (2004-05) prices by the year 2012-13. The value of GSDP is expected to reach Rs. 188,225 crores at current prices and Rs 113,127 crores at constant prices in 2013-14 and Rs 218,251 crores and Rs. 123,885 crores, respectively, in 2014-15.

Despite the economic slowdown of 2007-08, the state has shown its resilience in bouncing back to pose a growth rate of about 10 percent per annum in the last three years and is expected to keep growing at the same pace this year and in the coming year. The main contributor to this growth has been the tertiary sector and within this sector banking and insurance, communication, storage and public administration, in particular have recorded impressive rates of growth. There is prosperity in the state with improvements in the per capita income slated to become double in the coming years.
and the frequent droughts in the state have been the two main contributors to the volatility of its growth rate. For the last two years, however, the growth rate of the state has remained almost stable at about 7 percent per annum.

The main driver of the growth in GSDP has been the services or the tertiary sector which grew at a CAGR of 11.37 percent in real terms between 2004-05 and 2012-13. Growth in the tertiary sector has benefited from all its components but banking and insurance, communication, storage and public administration, in particular, achieved notable growth in this period – by more than 14 percent per annum (CAGR) in the period 2004-05 to 2012-13. The secondary sector, on the other hand, grew at a much slower pace at 3.07 percent per annum during 2004-05 to 2012-13 and during the 11th Plan period, its CAGR was much lower at 1.86 percent. The poor performance of the secondary sector was caused by very low growth in manufacturing, especially in registered manufacturing and a negative growth in electricity, gas and water supply. Within the primary sector, both agriculture and allied sub sector and mining and quarrying have achieved satisfactory growth. Fishing in this state, despite absence of perennial sources of water and recurrent drought, has made rapid progress; it has grown at a CAGR of 17.21 percent.

The per capita income of the state (per capita NSDP) was 18510 rupees per annum in 2004-05. It has grown at a CAGR of 11.23 percent at current prices and 5.02 percent at constant (2004-05) prices to become 43384 and 27397, respectively, in 2012-13. The average per capita consumption expenditure in the state, especially in its rural areas, is very low, not much higher than poverty line consumption expenditure. While in urban areas, it is about 95 percent higher than the poverty line expenditure; in rural areas it is only about 23 percent higher.

Jharkhand has one of the highest levels of poverty in India; in 2011-12, 36.96 percent of its population were below poverty line (Tendulkar Methodology). Rural poverty in the state at 40.84 percent is one of the highest in the country while urban poverty is 24.83 percent. Between 2004-05 and 2011-12, poverty in Jharkhand declined by only 8.3 percentage points while in India, it declined by 15.3 percentage points.

There are wide inter-district variations in income in Jharkhand. The per capita income of Garhwa- the poorest district of the State is less than half of that of the richest districts like East Singhbhum, Dhanbad, Bokaro, and Ranchi. This is so because districts having industrial, urban and mining zones are likely to be more prosperous than the districts which are mainly dependent on agriculture and allied activities.

Public Finance

The total revenues of the state grew at a CAGR of 18.9 percent since 2004-05 with own revenues growing at 16.5 percent while central transfers grew much faster with a CAGR of 21.3 percent. According to the provisional estimates of 2012-13, total revenue receipts have been pegged at Rs 24769.56 crores, which will increase to Rs 33598.90 crore in 2013-14 (BE). Of this, nearly Rs. 9000 crore increment is slated to come from increased Grants-in-aid from the central government. A break up of the components of Revenue Receipts shows that the share of Grants-in-aid increased from 12.9 percent in 2004-05 to 23.5 percent in 2011-12 and will increase to nearly 30 percent if the budgeted receipts for 2013-14 come through.

Own tax revenue is the major source of own revenues of the state accounting for about 69.6 percent of own revenue receipts in 2011-12. The improved tax situation in the state implies that the fiscal strategies followed by the Government of Jharkhand since 2006-07 have been effective. The strategies included reforms in the areas
of commercial taxes, introduction of the Value Added Tax (VAT), focus on resource mobilization in the form of non-tax revenues, etc. The buoyancy in revenue growth in sales/commercial tax collection was also partly due to other factors such as the recovery in economic growth after the recession of 2008-09, the revision of tax rate in diesel, enhancement of the rate of tax on foreign liquor, etc. This buoyancy would have been more had the state received full compensation for VAT/CST from the Government of India during 2007-08 and 2011-12, instead of about 50 percent of what it had claimed.

The main source of non-tax revenue in the state is receipts under metallurgical industries, the major component of which is Royalty receipts which accounted for more than 62 percent of the own non-tax revenues of the state in 2011-12. During 2004-05 and 2011-12, the own non tax revenues increased at a CAGR of 16.35 percent and had a buoyancy of 1.31.

The state of Jharkhand has some State Public Sector Undertakings (PSUs) that consist of State Government Companies and Statutory Corporations. The State PSUs incurred a loss of Rs. 5.17 crore in the aggregate for 2011-12 as per their latest accounts finalized during 2011-12. Restructuring the PSUs is a major concern for the state government, so that the burden of losses is minimized.

The Total Expenditure of the state grew at a CAGR of 15.5 percent between 2004-05 and 2011-12. The major component of Total Expenditure for Jharkhand is Revenue Expenditure in general and Non-Plan Revenue Expenditure (NPRE) in particular, while Non Plan Expenditure on Capital account, accounts for the least. The NPRE and both the Plan Expenditure items have exhibited a rising trend, but the Non Plan expenditure on capital account has shown a much lower increment over the period considered, and, in fact, is expected to decline as per the provisional estimates for 2012-13 and the budgetary estimates of 2013-14.

Expenditure on general services, especially pension, has maintained a fairly steady growth rate in the last four years, the growth in expenditure has tapered for the economic services, especially for agriculture and irrigation. Expenditure in the Energy sector has, however, maintained the momentum and the share of Economic Services in Total Revenue Expenditure has increased primarily due to this component.

Expenditure on education and public health (health and family welfare), which are a part of social services, account for more than 60 percent of the total expenditure by the state on social services. During the period 2004-05 to 2011-12, the expenditure under these two categories grew at a CAGR of 17.20 percent and 11.36 percent, respectively. Their share in total social sector expenditure has registered a sharp decline from 2004-05 to 2007-08, mainly due to fall in the share of public health expenditure in social services. Since 2007-08, the share of education had risen considerably. In spite of its poverty and backwardness, the state of Jharkhand spends more than all states’ average on the social sector.

Some of the initiatives of the state government to rationalize revenue expenditure are; introduction of the Defined Contributory Pension Scheme for all the employees joining from December 2004; gradual rationalization in subsidies; reduction of debt servicing liabilities by swapping and buying back of the high cost loans, and recourse to accessing the low cost market based borrowing options among others.

The outstanding liabilities of the Government of Jharkhand comprises internal debt of the state, loans and advances from the Government of India, small savings & provident fund excluding National Small Savings Fund (NSSF) loans, and other obligations. Internal debt of the state comprises market borrowings of the state government, and borrowing
from other financial institutions and NSSF loans. The outstanding liabilities of the Government that had reached its peak of 29.0 percent of GSDP in 2006–07 steadily decreased since then, reaching 24.8 percent in 2010–11 and 23.5 percent in 2011–12. The decrease in the outstanding liabilities of the government after 2006-07 was due to decrease in the loans from Government of India mainly on account of debt consolidation and debt write-off facility provided by the 12th Finance Commission.

The State has achieved the targets set in the FRBM Act by eliminating the Revenue deficit in 2006-07. The State Government has adhered to the fiscal consolidation path suggested by the Thirteenth Finance Commission. The FD-GSDP ratio has been (-) 2.37 percent in 2012-13 (provisional) and it is budgeted to be (-) 2.39 percent in 2013-14 (BE). The realization of FRBM targets can be attributed primarily to the State Government’s efforts to raise revenues and not to contraction of expenditure.

Institutional Finance

A total of 23 public sector banks, 13 private sector banks, 2 regional rural banks (RRBs), one State Cooperative Bank, 8 District Central Cooperative Banks (DCCBs), and 2 Urban Cooperative Banks (UCBs) are operating in the state. However, the number of new branches of scheduled commercial banks opened in Jharkhand was relatively less as compared to other major States of the Eastern region, resulting in much higher population pressure per branch compared to the all India figure. As on 31st March 2013, there were 2384 branches of scheduled commercial banks, whereas, Urban and metropolitan areas accounted for 21.4 percent and 5.7 percent, respectively of the total bank branches across the state.

In Jharkhand, as per the banking business, there has been a sharper expansion in deposit mobilization as also advances akin to the expansion of bank branches. However, compared to deposits, extension of credit was found to be highly skewed towards urban/ metropolitan areas in the state which is also prevailing in Eastern region.

The recovery position of bank advances in the State remains dismal. Recovery position of bank advances is found to be poor, both in respect of priority sector advances as also Government sponsored schemes. The realization of FRBM targets can be attributed primarily to the state Government’s efforts to raise revenues and not to contraction of expenditure.

While the Credit Deposit ratio in rural areas of Jharkhand improved, a slight decline was observed in case of semi-urban and urban areas. CD ratio of private sector banks remained high. It was observed that the CD ratio of commercial banks and RRBs improved the CD ratio of cooperative banks declined substantially from 51.9 percent (end-March 2012) to 24.4 percent.

As per profitability position of DCCBs at the end of March 2012, Jharkhand was placed in a better position as compared to the all India level. Non-performing asset (NPA) position of these DCCBs also improved significantly as their NPA level more than halved from 47.9 percent (end-March 2011) to 21.2 percent (end-March 2012). But in contrast to this position of PACSs remains pathetic.
in Jharkhand as more than three-fourths of the PACSs are incurring losses.

Two main models of microfinance delivery in India are: (i) SHG-bank linkage model, and (ii) MFI model. SHG coverage in Jharkhand is very low- 20 out of 24 districts of Jharkhand have low coverage of SHGs. Given poor banking outreach and higher incidence of poverty in Jharkhand, there is an imperative need for policy intervention to promote the growth of microfinance in the State, especially through the intensification of the SHG-bank linkage programme.

The commercial banks have been the major players in issuing loans under Kisan Credit Card (KCC) scheme to farmers in the State. Progress on the front of KCC in Jharkhand is far from satisfactory. Not only are the number of cards issued to farmers very few, amount sanctioned per KCC is very low as compared to Eastern region as also at all India level. Efforts need to be made to scale up the amount sanctioned under KCC per borrower.

**Agriculture and Allied Sectors**

About 59 percent of the workforce in Jharkhand is dependent on agriculture. The agriculture sector contributes about 15 percent to the GSDP of the state. Because of wide forest coverage and other geographical compulsions, only a small part of the total geographical area of the state is available for cultivation. The Net Sown Area (NSA) in the state is only about 19 percent of its total geographical area. In Jharkhand, the cropping intensity is just 125, against a national average of 137. The state, however, has made appreciable progress in this sector in recent years and has grown sufficient food at least in reasonable monsoon years. Its efforts have been recognized by the Government of India as well. The state received the Krishi Karman Award with a cash prize of Rs. 100 lakhs in 2011-12 for progress made in production and productivity of Pulses.

The average size of land holding in the State is 1.17 hectares as against all India average of 1.16 hectares. Marginal category of farm households constitute 68.21 per cent of total households but own only about 24.13 per cent of land in the state. Their average size of land holdings is as low as 0.41 hectare. About 5.5 per cent of total farm holdings belong to medium and large categories of farm households but they own 22.14 per cent of cultivable land in the state. Scheduled tribes land holdings constitute 35.70 per cent of total land holdings but own 45.21 per cent of total cultivable area in the state.

The Agriculture and Allied sector in the state has made an impressive growth since 2004-05; by an average annual rate of 5.7 percent per annum. In Jharkhand, about 95 per cent of the cultivated area is used for food-grain cultivation and the rest, only 5 percent, for growing cash crops. But food grains accounts for only about 1.8 percent of all-India food-grain production. Rice, the most important crop, saw an increase in production by about three fold during the last four years. Area under pulses doubled from 2009-10 to 2012-13.

There has been slow increase in seed replacement of principal crops during last three years, with marginal increase in seed replacement rate for paddy from 25.14 per cent 2010-11 to 28.6 per cent in 2012-13. Seed production increased in 2011-12. Presently horticultural crops cover about 28 per cent net sown area. Vegetable crops are most important among these, cultivated on more than three-fourth area covered under horticultural crops in the state. Fruits are the second most important group grown on about one-fifth of the total area under horticultural crops. Area under spices showed a declining trend from 14 thousand hectares in 2001-02 to 7.61 thousand hectares in 2012-
13. Flowers cover an insignificant area in Jharkhand although the climate is quite suitable for growing various flowers and there is a good market for flowers in the state.

In Jharkhand, per hectare consumption of fertilizer consumption increased from 68 kg in 2007-08 to about 100 kg in 2012-13. The fertilizer consumption is not only low, but the use is quite unbalanced in proportion of 10.40:3.70:01 against recommendation of 4:2:1. The main fertilizers used are Urea, Dia-ammonium Phosphate (DAP), Muriate of Potash (MP) and Complex fertilizer. Urea is the main fertilizer used in Jharkhand.

Jharkhand has extremely low irrigation coverage with. Only a little more than one tenth of the net sown area is irrigated. The seasonal distribution of irrigation is also very uneven. Assured irrigation is available to 8 to 11 per cent of the area during Kharif, 6 per cent during Rabi and 1-2 per cent during summer. As a result of low irrigation coverage, the cropping intensity in the state is as low as 125.00 per cent.

Agriculture in Jharkhand is, by and large, rain-fed. Though the average rainfall (more than 140 cm) is above the national average (110 cm), the rainfall has generally been quite erratic and unevenly distributed leading to crop failures and frequent famine or famine-like situations. As a result, growth of food grain production has also been uneven.

Milk is one of the most important livestock products in the state. It contributed about 19 per cent to State Agricultural Gross Domestic Product at current prices in 2011-12. The number of milk producing animals (bovine)-cows and buffaloes, increased during the last 25 years, but the increase was comparatively high for both cows and buffaloes during 2003-07. Milk production in the state increased by about two fold during last 12 years but per capita availability of milk is only 171 gms per day per capita which is about 45 per cent less than requirement recommended by ICMR. The state has to produce at least 14 lakh tonnes more milk meet requirement in the state. Jharkhand is known for poultry and pig production but population of these two species declined during 2003-07. Goat population showed an increasing trend from 44.5 lakh in 1982 to 66 lakh in 2007 but experienced some decline in 2003.

There are various schemes in place in the state like Milch Cattle Induction Programme under RKVY (2, 5, 10, 20, 50 & 100 Milch Cattle); Breed Improvement & Productivity Enhancement Programme; Heifer Rearing Programme; Special Programme for Dairy Development under NMPS and also subsidy linked schemes like; Cattle Induction Programme, Feed & Fodder Programme; Incentive for Heifer Rearing Programmes, among others, to promote livestock development in the state.

About 60-65 percent of the people in the state consume fish and shell fish products. Against the estimated annual demand of 1.15 lakh tonnes of fish, the state is producing about 96,000 metric tonnes of fish annually. Jharkhand needs around 112 crore fish seeds for covering the entire water area available in the state in different forms. For this the estimated requirement of spawn would be around 450 crore. Healthy and matured brooders along with viable and running fish seed hatcheries are other important requirements to achieve this goal. The estimated quantity of healthy brood stock is around 80-100 tonnes of matured fish. On an average 500 leading fish farmers would be needed and to be identified as brood stockers. The Department is also making efforts for round the year availability of fish seeds at village level and aiming for a direct link between fish producers and the consumers. Fish producers will then get the real benefit of their toil and their produce. Availability of hygienic and cheap fresh fish would be ensured through establishment of Jharkhand Fresh Fish Stalls.
Forest Sector

With nearly 29 percent of the geographical area covered by forests, Jharkhand state accounts for 3.32 percent of the total forest cover of the country and ranks 11th among all the states in this respect. India State of Forest Survey 2011 has reported an increase in the forest cover in Jharkhand as compared to that reported in 2009. Characterized by great biodiversity, forests in Jharkhand provide both timber and non-timber forest products, a source of livelihood for locals and revenue generation for the state. The Jharkhand State Forest Development Corporation (JSFDC) is engaged in collection and marketing of Tendu leaves and since 2007-2008, has been entrusted with utilization and marketing of timber.

The National Forest Policy, 1988 mandates that 33 percent of the geographical area should be under forest cover. The State is committed to increase its forest cover from 29.61 percent to 33 percent. Besides afforestation, large scale rehabilitation is being carried out to meet this objective. In the current year, afforestation has been carried out on 6942.50 hectares under CAMPA plan. The Forest Development Agency has been engaged in different types of plantation: Aided Natural Regeneration, Artificial Regeneration, Mixed Plantation and Bamboo Plantation.

To implement the vision of National Forest Policy, 1988, the Government of Jharkhand issued a comprehensive Joint Forest Management (JFM) resolution in 2001 to ensure people's participation in protection, conservation and development of forests. Forest Development Agencies in all the 28 Territorial and Wildlife divisions have been constituted and registered. Rural employment oriented schemes are also being implemented through Joint Forest Management Committees. To increase incomes of rural people, Minor Forest Produces (MFPs) are being promoted.

Reflecting its commitment to conserve wildlife resources, the state of Jharkhand boasts of one National Park, eleven Wildlife Sanctuaries, one Biological Park, one Deer Park and one Crocodile Breeding Centre. The Department of Forest and Environment is developing parks for recreation and increasing sensitization towards environment. The state is also committed to conserve its biodiversity. The Jharkhand Biodiversity Board was established by the State Government in 2007.

An Action plan on Climate Change has been prepared, which covers possible impact of climate change on diverse sectors such as agriculture, forest, water, health, industry, mining, power sector and urban development; the Action Plan also delineates adaptive strategies and mitigation measures. National Mission for a Green India is one of the eight missions prepared under India’s National Plan on Climate change. The activities under Green India Mission have been started in five forest divisions of Jharkhand.

Industry and Mining

The Jharkhand government, in its new industrial policy, aims to create a favourable environment for investment in the state and to this end, will create a simplified clearance system for investment, and an institutional set-up that will facilitate resolution of disputes over land acquisition, assuring a fair deal and the required rehabilitation of livelihoods of displaced households, including women and youth. All investors will be encouraged to provide skills training and then employment to persons, women and men, from households displaced by projects, particularly mega projects.

The quick clearance of mega investment projects is important due to their spillover or agglomeration or cluster effects. Usually large, medium and small industries develop around the site of
mega projects and industrial knowledge hubs emerge with research and training centres providing professionals and skilled workers.

Mega projects have suffered in the past from delays in clearance and medium and small enterprises (MSME) have been adversely affected by slowdown in growth. Still, new MSME units are being set up in the four main industrial areas of the state, namely, Ranchi, Bokaro, Jamshedpur and Dumka. However, Jharkhand’s major production of steel, cement and alumina, which are inputs into other sectors of the economy, have been impacted by the recent sluggish growth.

Overall, in the industrial scenario, both the number of factories and number of employees have been growing but fluctuating from year to year. After high growth in 2010-11 (23.2% in terms of number of factories and 33% in terms of number of persons employed) there was a sharp fall in the growth rates in 2011-12—just 2.1% in number of factories and 4.6% in persons employed. Although remuneration per employee has increased over time, the nature of industry earnings is such that there has been a rise in the ratio of earnings of non-workers (supervisors, engineers, managers,) to that of workers and the ratio of profits to net value added, leading to widening inequality.

Sericulture, including production of Tassar silk, handloom, handicraft, are some important industries in Jharkhand, which are receiving encouragement from the state government and training is being provided to workers for their skill enhancement. Training for skill development has been given to 48,563 persons in the state.

There are many schemes at the central and state level for the industry sector. Some of these are the Prime Minister’s Employment Generation Programme, Integrated Handloom Development Scheme, Small Industries Cluster Development Programme, etc. A new housing scheme has been introduced for weavers in the handloom sector.

Apart from several schemes for Village and small industries, under an Industrial Area Development Authority scheme, the industrial authorities are assigned the job of development in selected areas by providing developed plots, sheds and infrastructure facilities to industrial units. These authorities are responsible for locating the potential areas for development of large, medium and small industries. Industrial campaigns are designed to attract capital Investment proposals from outside the State and abroad. There is a Capital Investment Incentive which is for small and medium scale industries and a Captive Power Generating Subsidy scheme for bringing down the interest cost to an industry.

Mega Growth Centres at Barhi and Hazaribag have been taken up for providing modern infrastructure facilities for rapid industrialization. This growth centre envisages an investment of Rs.30 to 40 crores and shall provide quality infrastructure inputs like land, water, power, communication, etc. an ambitious plan to set up Export Oriented Knowledge Parks at Khunti for fast industrial growth of the State. Jharkhand Industrial Infrastructure Development Corporation (JIIDCO) has been established to create, develop and maintain infrastructure facilities for systematic growth of industrial units in the State of Jharkhand. Jharkhand Infrastructure Development Corporation Ltd (JINFRA) has been constituted in Joint sector for the development of infrastructure of the state. JINFRA will work as a special purpose company (SPC) to develop infrastructure under Public Private Partnership mode.

**Employment and Poverty**

In 2011-12, 12.4 million people in Jharkhand were living below the poverty line (BPL). The percentage of BPL people
in the state has declined from 45.3 per cent in 2004-05 to 37 per cent in 2011-12. The poverty has declined over the period 2004-05 to 2011-12 both in rural and urban areas at the national level but in Jharkhand, it increased marginally in urban areas. This may be due to huge migration from rural to urban areas and subsequent increase in urban population over the years.

The Scheduled Tribes (STs) have the highest percentage of BPL population at 49 percent followed by the Scheduled Castes (SCs) at 40.4 percent, the Other Backward Castes (OBCs) at 34.6 percent and the Others (Upper Castes) at 23.1 percent. More people fall under the poverty line in rural areas compared to urban areas except for the SCs in Jharkhand.

Regarding occupational categories in rural areas, agricultural labour households have the highest poverty ratio in Jharkhand at 54.8 percent which is followed by non-agricultural labour (46.2 percent), self employed in agriculture (45.3 percent) and self employment in non-agriculture households (32.9 percent). A similar picture emerges in urban areas as well where casual labour households had the highest poverty ratio at 53.3 percent followed by self employed (23.4 percent).

In 2011-12, the average Monthly Per Capita Consumer Expenditure (MPCE) of Jharkhand at current prices in urban and rural areas was Rs 1894 and Rs 920, respectively. The Engel’s ratio was more than 50 percent for the rural areas in both 2004-05 and 2011-12 for Jharkhand while it was less than 50 percent for urban areas. The high Engel ratio in Jharkhand is indicative of the poor standard of living and extent of poverty in the state. Within the food basket, consumption of cereal in both rural and urban areas of Jharkhand declined substantially between 2004-05 and 2011-12.

The Labour force participation rate (LFPR), which reflects the number of persons who express their willingness to work, for Jharkhand was 35.1 in 2011-12 (28.4 percent in urban areas and 37 percent in rural areas) which is a decline of 5 percentage points from 40.7 percent in 2004-05. It is possible that this decline in LFPR is possibly on account of greater number of persons opting for education/skill development.

In Jharkhand, 35.1 percent people were economically active in the population in 2011-12. There is significant difference in rural-urban Work Participation Rate with higher proportion of people in rural areas (37 percent) involved in economic activities compared to urban areas (28.4 percent). The WPR across social groups indicates higher WPR among STs, SCs, OBCs than Other social group in Jharkhand in 2011-12. But paradoxically, the higher employment of STs, SCs and OBCs only reflects their relatively greater vulnerability.

In absolute terms, the employment in Jharkhand was 11.8 million in 2011-12. Overall employment has increased marginally on account of high growth rate in urban areas during 2004-05 and 2011-12. The employment has declined in rural areas during the same period. One of the main reasons cited for the decline is significant number of people have opted not to work and continue education. In addition, overall household income in rural poor has also increased due to several government welfare schemes like MGNREGS.

The unemployment rate has increased in Jharkhand between 2004-5 and 2011-12; particularly in rural areas from 1.4 percent to 2.1 percent during this period. However in case of urban Jharkhand unemployment rate has declined from 6.5 percent in 2004-05 to 5.1 percent in 2011-12. Overall this indicates that in rural areas of the state a relatively larger proportion of persons who were willing to work, were actually not able to get
employment.

In 2011-12, around 64 per cent of workers in the state were self-employed and 25.6 per cent were in the casual labour category. Only 10.2 per cent were in salaried employment. Around half of the total workers were involved in agriculture and allied activities in 2011-12. The second highest industry of employment was construction followed by trade, hotel & restaurant and manufacturing, other social services and mining & quarrying.

The total number of establishments and the employment in public and private sectors has increased over the period from 2005 to 2011. Although the share of public sector has been declining and private sector is increasing, private sector absorbs less than one-fifth of organized employment in the state.

The district wise employment ratio of Jharkhand shows that the top five districts in 2011 were Khunti, Simdega, Lohardaga, Gumla and Dumka. On the other hand, some districts, namely, Dhanbad, Ramgarh, Bokaro, Kodarma and Purbi Singhbhum showed the lowest worker population ratio in the same year. Almost one-third of the total workers in the state were involved in agriculture labour and closely followed by casual labourer in 2011. The pattern of occupational distribution varies across rural and urban areas of the state with very small proportion of casual labourer in urban compared to rural areas, reflecting the higher poverty in the rural areas.

The human development approach has enabled nations to move away from a narrow, growth-based perspective and look at the issue of expanding the choices and capabilities of people. Encompassing the three main tenets of education, health and per capita income, the ambit of human development has expanded to include many other issues including gender equity.

The literacy rates in Jharkhand, both male and female, lag behind the national averages and the gender gap at 22% is higher than the all-India gender gap at 16.7%. There is considerable district-wise difference in literacy. The universalisation of elementary education has received a high priority in the state, as reflected in continuous expansion in enrolment and in the number of schools.

Enrolment at the elementary level stands at 6.36 million and with a high Gross Enrolment Ratio, very few children are out of school. But GER needs to be improved at Secondary and Senior Secondary levels of education. More importantly, class completion and retention rates must be improved, as must the quality of schooling in the state. The schools in Jharkhand have been improving their compliance to the benchmarks provided by the recently promulgated Right to Education Act, although some gaps remain. Notably more teachers need to be appointed. Children from disadvantaged communities such as STs and SCs need improvement in retention. The state government has undertaken important initiatives for Children with Special Needs, especially in provision of aids and appliances.

There is a need to improve access in higher education and technical education, since the GER for higher education in Jharkhand is just 13.7%, lower than even the low average of 19.7% for India. There are five universities in Jharkhand in Ranchi, Hazaribagh, Dumka, Palamau and Chaibasa. Technical education received a boost during the 11th Five Year Plan and in the year 2011-12 nearly 14 thousand students were receiving technical education in various disciplines of engineering, management, computers, hotel management, pharmacy, etc. There has been a steady growth in the intake of students in technical education over the 11th Plan period.
The indicators in the health sector in the state have shown improvement. In the last one decade Infant Mortality Rate (IMR) has declined from 48 per thousand live births in 2007 to 38 per thousand live births in 2012, well below the national average. The Maternal Mortality Rate (MMR) also declined to 219 per 100,000 live births in 2010-12, from 261 per 100,000 live births in 2007-09. In last five years the state has also been successful in reducing fertility rates. The prospect of achieving universal immunization is high with about 70 per cent of eligible children in the state receiving full doses of all recommended immunization. In the last few years institutional delivery has increased from 22 per cent in 2008 to 38 per cent in 2012. The Mukhya Mantri Janani Shishu Swasthya Abhiyan (MMJSSA) scheme has contributed to this achievement.

The public health infrastructure is being improved by up-gradation from 100-bed to 500-bed hospitals in Ranchi and from 100-bed to 300-bed hospitals in Dumka, Hazaribag, Palamu and Chaibasa. However, human resources in the medical sector are a major gap area for the state where it is only in the category of female health worker and medical doctors at PHCs that there is no shortfall. The most alarming shortfall is in the area of specialist medical officers and staff. In order to address this shortfall, more than 2200 appointments have been done at various clinical and management levels in 2009-10 under the National Rural Health Mission (NRHM) scheme.

The state government has focused on strengthening skilled human resources for health. In many training programmes, the proposed target has already being achieved, and additional manpower has also been trained. For instance, the state has already trained 1200 ANM for Integrated Management of Neonatal Childhood Illness (IMNCH). But there is a need to accelerate the training programme under maternal health care domain and family planning.

The state introduced several programmes such as Sahiyya Sammelan, Sas Bahu Pati Sammelan, Sahiyya Health Desk etc. to focus on community mobilization towards engaging community in health care. To reduce the delay in referral during childbirth and the treatment of sick newborns, Government of Jharkhand initiated the novel idea of free referral services to the health facilities for the beneficiaries called ‘Mamta Vahans’ in July, 2011. To improve and enable system strengthening and facilitate capacity building of health workers, the government has established Model Demonstration Centers for Routine Immunization (RI) and Essential New Born Care (ENC).

The Jharkhand Gender-related Development Index (GDI), which takes into account inequality between male and female achievements, has rapidly improved from 0.404 in 1996 to 0.558 in 2006, but was still less than the national level in 2006. At the same time, the gap between Jharkhand and all-India has declined. Gender Empowerment Index (GEM), captures whether women are able to actively participate in economic and political life. In terms of GEM, Jharkhand fares worse than India in respect of all the components of GEM for both 1996 and 2006. However, it saw a rapid increase in the indices of PI (political participation and decision-making power) and PoERI (power over economic resources).

Jharkhand has several schemes related to women’s welfare such as construction of hostels for working women, establishing rehabilitation centres to protect teenage girls and maids from trafficking, skill development programme for women, additional honorarium to Anganwadi assistants, etc. But for most of the schemes, there is a need to improve the utilization of the funds allocated.

The State Twelfth Five Year Plan (2012-17)
and Annual Plan (2012-13) have set some ambitious targets for Health and Education sectors. In the health sector, among other targets, institutional deliveries, currently at about 45 per cent are sought to be raised to at least 75 per cent. The IMR is targeted to be brought down from 41 to 30; MMR is to be brought down from 261 to 150. In education, the proposed investment was Rs 26170.28 crore for elementary, secondary and higher education together. The targets include, among others, the following: for elementary education, the literacy rate is to be increased from 67 per cent to 88 per cent; the gender gap to be reduced from 22 per cent to 2 per cent; drop out rate to be reduced from 39 per cent to 30 per cent; Secondary education is to be universalised through the Rashtriya Madhyamik Shiksha Abhiyan (RMSA) and infrastructure in existing schools strengthened, along with the establishment of 259 model schools. In the higher education sector, the state plans to establish model colleges in 12 educationally backward districts; increase the GER from 7.5 per cent to 18 per cent; and set up new campuses in 3 new universities.

**Tribal Welfare**

The total Scheduled Tribe population of Jharkhand is 8,645,042 with 7,868,150 in rural areas and 776,892 residing in urban areas. The decadal growth (2001-2011) of STs in urban areas has been recorded to be 32.1 million while it is 21 million in rural areas. There is considerable variation in the proportion of tribals by district in Jharkhand and the highest proportion of tribal population is found in Khunti (73.3 per cent) and the lowest in Kodarma (1 percent).

There are 32 recognized tribes in Jharkhand and, out of these; nine have been classified as particularly vulnerable tribal groups (PTGs). The PTGs are characterized by a) forest based livelihoods, b) pre-agricultural level of existence, c) a stagnant or declining population, d) extremely low literacy and e) subsistence economy. Compared to the PTGs, other tribal groups have a relatively mainstream way of life.

The overall literacy rate among the STs has been increasing over the years. It was 27.5 percent in 1991, 40.7 per cent in 2001 and has now increased to 57.1 per cent (2011 census). However, the literacy rate amongst the STs in Jharkhand is much below the literacy rate for STs at the national level (63.1 per cent). ST male and female literacy in Jharkhand is 68.2 per cent and 46.2 per cent, respectively.

Since the STs in Jharkhand are lagging behind other groups in different development outcomes, there have been various schemes introduced in the areas of housing, education, livelihood, health with the objectives to; (a) provide educational facilities to ST and other groups with a view to increase the literacy rate among STs, especially ST girls; (b) provide health support to ST population; (c) provide employment/income generation activities to ST and other groups with a view to enhancing their economic status and (d) to create infrastructural facilities in tribal areas with a view to bring them at par with the state average of these facilities.

Some of the major tribal welfare schemes in the state are: the Birsa Munda Awas Yojana for Primitive Tribes, Commercial Pilot Training Scheme, Construction of Hostels and their maintenance for ST/SC/OBC and Minorities students, Supply of Uniforms to girl students belonging to STs/SCs, Bicycle Distribution Scheme, Vocational Training Scheme for Paharia Primitive Tribe, Mid Day Meal Scheme for students of Paharia tribe, Ashram/Eklavya Schools for ST students, Residential Schools for ST/SC/OBC and Minorities students, Lac Development Scheme for the STs, Ayurvedic Health Center Scheme for the STs, Chief Minister’s Special Food Security Scheme for Primitive Tribe Groups, Health Centres for Pahariya Primitive Tribes, Meso Hospitals, construction of check dams/ponds under
Article 275(1) of the constitution in the tribal dominated areas to provide them with irrigation facilities, among others, to mainstream the tribal communities residing in the state.

**Infrastructure**

Jharkhand inherited a very poor electricity infrastructural base and only 24 percent households had an electricity connection in 2001. For rural households the share of electrification was just 10 percent. The plant load factor (PLF) was very low and Transmission and Distribution (T&D) and Aggregate Technical and Commercial (AT&C) losses were very high at the time of its formation in November 2000. Since then the production and coverage has increased and T&D and AT&C losses have declined. Now about 40 percent of the households and 26.03 percent of the rural households of the state have access to electricity and the consumption per capita is 552 kwh.

The state has a total installed capacity of 3,050 MW, largely coal based. The private share of installed capacity is 47 percent. The major capacity is installed at Patratu TPS (840 MW), Tenughat TPS (420 MW), Maithon RB TPP (1050 MW) and Jojobera TPS (360 MW).

T&D losses have declined over the years from 44 percent in 2001-02, especially since 2008-09. It was 42.79 percent in 2008-09 and declined to 33.46 percent in 2012-13. AT&C loss was more than 60 percent at the time of the formation of the state and fell to 42.5 percent by 2012-13.

The expansion in electrification in Jharkhand picked up after the initiation of Rajiv Gandhi Gramin Vidyutikaran Yojna (RGGVY). Up to 31st July 2013 the number of electrified villages has reached 18,107. About 13 lakh BPL households were provided electricity connection during 10th and 11th Plan; their number has increased by 1256 by 31st July 2013. Till the end of January 2014, about 94 percent of the targets for electrification of villages and 81 percent for providing electricity connection to the BPL households have been achieved in RGGVY.

Jharkhand State Electricity Board (JSEB) has worked for system improvement and capacity addition by commissioning new power stations, grid stations, transmission lines and distribution networks. Government of India has allotted two prestigious Coal Blocks, Banhardi (Latehar District) and Urma Pahari (Dumka District), to the state, especially for JSEB to help in expansion of thermal power capacity of the state.

The vital network of railways has expanded in the state. In 2002, the State Government of Jharkhand entered into an MOU with the Ministry of Railways for taking up six new railway projects in the state which are expected to cover a distance of 545 kms. The projects are- Ranchi-Barkakana-Hazaribagh-Koderma, Ranchi-Lohardaga (extended up to Tori), Koderma - Tilaiya, Koderma-Giridih, Deoghar - Dumka, Dumka -Rampurhat. The projects aimed at strengthening the rail connectivity in the industrial corridor of the state, which passes through Maoist-hit areas.

The initial estimated cost for these projects was Rs. 1997.00 Crore. During the 11th Five Year Plan, only the Deoghar - Dumka Rail line had been completed another project was nearly completed. The remaining four projects are expected to be completed in the 12th Five Year Plan. The new estimated cost for completion of these ongoing railway projects is Rs 3771.00 crore. In 2011-12, a new Rail line project (Godda-Hansdiha New line) has been undertaken.

Jharkhand has 12 National Highways (NH) running through the state, spanning a distance of 2391 kms. The total length of State Highways (including urban roads and MDR) is around 6,877 km. The
present road density of roads (excluding NHs and Rural Roads) in the state is 86.26 kms which is almost half the national figure of 182.4 kms, which amounts to a gap of 96.14 kms. Of the total length of roads in the state, which is 27,277 kms, about 72 percent (18,836 kms) has been surfaced. It is heartening to note that the entire length of state highways in the state-1886 kms was surfaced as on 31st March, 2012.

The Government of Jharkhand has embarked upon a programme to develop 1500 lane kilometre of roads in the state under Jharkhand Accelerated Road Development Programme (JARDP). The JARDP is being implemented through a Public Private Partnership frame work, on BOT (annuity) basis. Selected roads have been identified for implementation under this programme, keeping in view the ease of traffic movement and future growth of the State.

Jharkhand being a mineral rich state faces a unique challenge as around 23 percent roads of Road Construction Department are in mining and industrial areas out of which around 17 percent of the road length of RCD is seriously affected by mining activities. Similarly, around 53 percent roads of RCD are in 14 districts affected by Left Wing Extremism (LWE).

Bharat Sanchar Nigam Limited (BSNL), a public sector operator and several other private operators are providing telecommunication and internet services in the state. There are 3,095 post offices in Jharkhand, out of which 96.5 per cent are delivery post offices and 14.6 per cent provide full range of services. In rural areas, in 2011-12 a post office covered 3095 persons, whereas in urban areas, the figure is more than 3.4 times, i.e. 29, 697 persons. There are 214 Panchayat Sanchar Sewa Kendras (PSSK) in the state of which 56 percent are in the tribal areas.

Telecom data is collected by the Telecom Regulatory Authority of India (TRAI) circle wise, and Jharkhand falls in the Bihar circle. As on 31st March, 2013 there were 60.7 million telecom subscribers in the circle, which include 60.3 million mobile phone subscribers and only 0.4 million fixed line connections. The tele-density of the state is only 45.7 per cent compared to 73.3 per cent at national level. The tele-density was only 27.5 per cent in rural Jharkhand. The government initiated village public telephone (VPTs) services to cover the rural villages and the latest available data show that around 98.1 villages were covered by the scheme till 2012-13.

BSNL also provides internet and broadband connections in the state which was just around 127 thousand till 2013 with 32 thousand dial up internet connections and 95 thousand ADSL broadband connections. The internet-broad density defined as the number of connections per hundred of population is very low. The internet-broadband connection in the state is just around 1 per cent of the all India level.

Most of the e-governance efforts of the Department of Information Technology, Government of Jharkhand are put in two areas—the creation of infrastructure and the e-governance initiatives in various departments of the Government of Jharkhand. On the infrastructure front, initiatives were taken for increasing connectivity and in building data storage capacity. Connectivity includes projects like JHARNET, SWAN, etc., and storage includes various data centre initiatives like Pragya Kendras (Common Service Centres under the National e-Governance Plan). The Government of Jharkhand is committed to provide simple, moral, accountable, responsive and transparent (SMART) governance to its citizens.

e-District is a Mission Mode Project under the National e-Governance Plan functional in the state. The services being provided by e-District are Birth registration, Death registration, Income certificate, Caste
Certificates (BC1/BC2 certificate, SC/ST certificate, OBC Creamy Layer), Domicile Certificate, Pension (Old age, Widow and Disabled Pension), and RTI etc.

Other important initiatives include; computerization of Treasuries and Commercial Tax; networking of the Transport Department; e-Kalyan; e-Procurement; File Tracker; the UID. Many targets have been proposed for the Department of IT for the year 2014-15 like rolling out of e-kalyan application in the entire state, issuing of UID to all citizens of the state, computerization of all Government departments, establishment of IT Park for the growth of the IT industry, among others.

Urban Development

Jharkhand is the sixth least urbanised state of India, and in 2011 24.05% of its population lived in urban areas vis-a-vis a national average of 31 percent urbanization. The share of urban population in Jharkhand is likely to reach 40 per cent by 2021. Urban development is seen as a positive indicator of economic development. Urban areas are significant in their contribution to GDP. But urbanization has also often been found to be accompanied by poverty, slums, and inadequate services. In Jharkhand almost 3,73,000 people live in slums.

Ranchi, Dhanbad, Bokaro, Purbi Singhbhum and Ramgarh districts have a much higher percentage of urban population compared to Jharkhand as a whole. The districts of Garhwa, Chatra, Godda, Gumla, Simdega have among the lowest proportions of urban population within Jharkhand. Including census towns, Jharkhand has 228 towns/cities.

During the period 2001 to 2011, the distribution of population by town-size in Jharkhand has changed considerably. In 2001 almost 31 per cent of the urban population was living in towns with a population of 3 lakhs and 10 lakhs and there were no million plus cities. In 2011, about 28 per cent of Jharkhand’s urban population was living in million plus cities since both Dhanbad and Ranchi have become million plus cities during this period. Dhanbad has replaced Ranchi as the most populous city.

Since the 74th Constitutional Amendment Act, ULBs have been central to urban development. Currently, four separate schemes/missions are underway in Jharkhand. These are: Urban Infrastructure and Governance (UIG), Basic Services to Urban Poor (BSUP), Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT), Integrated Housing and Slum Development Programme (IHSDDP). Apart from other infrastructural development, BSUP and JNNURM are supporting the development of dwelling units.

Some other important projects are Swarna Jayanti Sahari Rozgar Yojana (SJSRY), National River Conservation Programme (NRCP), National Lake Conservation Programme (LNCP), etc. The ministry of Urban Development also developed a Service Level Benchmarking (SLB) Data book to improve the service outcomes in 2009. Though a number of schemes have started in Jharkhand under the JNNURM mission, but the Government of Jharkhand faces problems relating to population pressure, lack of fiscal autonomy, narrow tax base, etc.

To avoid the negative fall-outs of urbanization, Jharkhand should strive for a more balanced urban development. At present the urban population is largely concentrated in few cities such as Ranchi, Dhanbad, Bokaro and Jamshedpur. On the other hand, urbanisation is a great challenge in the regions such as Dumka, Godda, Garhwa etc.
Rural Development and Panchayati Raj

In view of sustained growth in the state, albeit at lower rates than before, the rural sector has performed well in terms of many of the development indicators, including agricultural growth. The agricultural sector grew an average annual rate of about 4 percent since 2004-05; higher than 2.2 percent for all India.

However, in view of the extent of rural poverty, the Government is striving to expand rural opportunities in the state. Towards this end, rural infrastructure such as irrigation, roads, power, and access to credit has been expanded and social infrastructure such as education and health which has close relationship in enhancing rural incomes has also been emphasised. In addition, focus on the non-farm sector is expected to lead to further rural opportunities. The government has also aimed at increasing tribal inclusion through a broad-based social sector investment as well as through civic and community empowerment.

The rural sector has benefited from many central and state schemes. The centrally sponsored schemes include Mahatma Gandhi National Rural Employment Guarantee Act scheme (MGNREGA), Swarna Jayanti Gram Swarojgar Yojana (SGSY), Indira Awas Yojana (IAY), Integrated Watershed Management Programme (IWMP), etc.

A total of 24 districts are covered under MGNREGA in the state, executed by mainly three layers of governance, namely Gram Panchyat, Panchyat Samities and Zilla Parisad. This scheme has particularly benefited the disadvantaged sections of the rural economy as since inception, till February 11th, 2014, 39,46 lakh households including 5.21 lakh SC and 14.97 lakh ST households have been issued job cards under this scheme. During 2013-14, about 10.58 lakh households demanded wage employment and 9.62 lakh households were provided employment worth 336.14 lakh person days. The share of SC and ST labourers in total person-days was 43.07 lakhs and 124.69 lakh person days respectively.

The basic goal of SGSY is socio-economic empowerment of the rural poor and improvement in their collective bargaining power by bringing poor families via assistance to a level above the poverty line by ensuring appreciable sustained level of income over a period of time. This objective is to be achieved by, inter alia, organizing the rural poor into Self Help Groups (SHGs) through the process of social mobilization, their training and capacity building, infrastructure development leading to income generating on sustained basis. This scheme also envisages promotion of market enterprises considering the potential of rural poor. The Government of India has started Mahila Kissan Shasaktikaran Pariyojana (MKSP) in the state.

The total number of houses sanctioned under IAY till date in 2013-14 is 29547. Of this, the share of ST, SC and minority groups are 64, 20 and 6 percent respectively. About 4 percent of total houses sanctioned were in the name of handicapped persons. During 2012-13, the proportion of completed houses to sanctioned houses for ST category was highest (41 percent) followed by that for the SC category (25 percent).

Under the state schemes, Legislature Scheme (Lok Jal Samridhi Yojana and Work for General) is an important scheme which aims to enable MLAs to recommend works of developmental nature, and build community assets based on the locally felt need to be taken up in the their constituency. An amount of Rs. 200.00 Lakh per MLA is allotted in each financial year in order to recommend works of General (Rs. 150.00 lakh) and Jal Samridhi (Rs. 50.00 lakhs) in nature. Under the Mukhyamantri Vikas Yojana (MMVY) an amount of Rs. 100.00 lakh is provided to each MLA in
Rural Development Department, Government of Jharkhand has prepared a project for the empowerment of women SHG members in the state which aims to organize poor women in the fold of SHG and empower them to establish different suitable livelihood models as per their need and available opportunities which have the potential for replication across state. In 2012-2013 the project was to be initially piloted in 15 selected blocks, under the aegis of the Jharkhand State Livelihood Promotion Society. Project Sanjivini has plans to cover all the women SHG members through Jan Shree Bima Yojna under the social security scheme of Government of India. 14800 SHGs have so far been covered under this scheme.

During the 11th Five Year Plan the state government took up various schemes under the umbrella of Panchyati Raj, including construction and maintenance of panchayat bhawan, grant to Zilla Parisads for construction of Bus Stands/Dak bungalows/Office buildings and staff quarters, Grants to District Board for construction of Panchayat Bhawan and creation of income generating assets, Special Grant to the Districts which are not covered under IAP/BRGF Schemes of government of India from State Plan. This department is executing Centrally sponsored schemes such as Backward Regions Grants Fund (BRGF) & Integrated Action Plan (IAP), Rashtriya Gram Swaraj Yojna (RGSY) etc.

Under the state plan schemes Special fund for Non BRGF District & Non IAP District, the Government of Jharkhand is providing Rs 15 Crore annually to the only non BRGF district East Singhbhum and Rs 10 Crore per district to seven non-IAP districts (Dhanbad, Dumka, Deoghar, Godda, Pakur, Jamtara & Sahebganj) to maintain parity in socio-economic development.

A sum of Rs. 49784.00 lakhs has been earmarked for Tribal Sub Plan and sum of Rs. 19490.00 lakhs has been earmarked for Special Component Sub Plan out of total proposed outlay of Rs. 108000.00 lakhs during Annual Plan 2013-14.

**Government Interventions for Underprivileged Sections**

To bridge the development gaps and to meet specific needs of the disadvantaged groups, various target oriented schemes are being implemented by the Department of Welfare in the field of education like scholarships, the Bicycle Distribution Scheme, provision of hostel facilities, residential schools. These sections also need social protection and to ensure this, the Civil Rights Protection Act, 1955 is active in the entire state. Apart from this there is the provision of free legal aid to them. Various training programmes are in place with a view to increase the employability of the youth of such sections. Loans are provided to them to augment their income and livelihood opportunities.

Six districts of the state namely; Ranchi, Khunti, Gumla, Simdega, Sahibganj, Pakur were covered under the Multi-sectoral Development Programme of the Ministry of Minority Affairs, Govt. of India in the 11 Five Year Plan and the focus in the 12th Five Year Plan shall be on 44 selected blocks, 4 towns and one cluster village in 13 districts that have over 25 percent minority population. The projects to be taken up under MSDP would be related to the provision of better infrastructure for education, skill development, health, sanitation, pucca housing, roads, drinking water, besides schemes for creating income generating opportunities.
Tourism

Arrival of domestic and international tourists has increased tremendously in recent years in Jharkhand. Jharkhand received 1.97 percent share of domestic tourist visits and 0.15 percent of foreign tourists of the country in 2012.

In order to give a boost to tourism in the state, the State government has undertaken multiple efforts through creation of infrastructure and provision of state-of-the-art services. Twelve new tourist complexes and one ropeway have been added in the past ten years. Transport and accommodation facilities have been constructed. Ceremony buildings, tourism information centers, tourist complexes have been set up. Private Sector Partners have been invited for up-gradation, operation, maintenance and management of the various tourism properties across the State of Jharkhand like hotels, tourist complexes and wayside amenities.

The Government of India, too, views the tourism sector as a major engine of economic growth in the state and thus has launched schemes which relate to development of infrastructure, human resource development, promotion and marketing and computerization and information technology. It not only gives financial assistance to the state government to carry out tourism projects but also provides incentives to the private players.

According due emphasis to the development of the tourism sector in the state, the State Government of Jharkhand has charted out a road map for its development. This Road Map lays emphasis on the development of quality infrastructure, promotion of tourism through information and communication, covering more projects under the Public Private Partnership mode, developing of spiritual and religious destinations into tourist spots, promotion of heritage and adventure tourism, skill development, among others.

Art, Culture, Sports and Youth Affairs

The government aims to strengthen the cultural organizations in the state-Jharkhand Kala Mandir (Ranchi/Dumka), Saraikela Chhau Nritya Kendra and Rajkiya Manbhum Chhau Nritya Kala Kendra, Silli, where training in different segments of arts are being imparted regularly. Welfare schemes have been taken up e.g. Welfare fund / Cultural honor, providing traditional instruments and costumes to cultural organization/ Gram Sanskrit Dal to revive the dying art forms and give a new lease of life to the neglected artists. Programmes like Janjatiya and Kshetriya Mahotsav, Interstate Cultural Exchange Programmes, Sangeet Karyakram. Sahitya Protsahan, Cultural Research and Documentary film making etc; are organized by the department to promote culture in the state. A Pottery Board has been proposed to be constituted apart from starting a Regional Language and Cultural Growth Centre.

In order to promote sports and youth activities in the State, different sports competitions are organized at different levels, from the Panchayat to the State. There are 28 Residential and 104 Day Boarding Sports Training Centers in the state to impart training to the players selected in various sporting events. Basic sports infrastructural facilities like playfields at the Panchayat level and stadiums at the Block/District level are being constructed throughout the state, so that the talent of the youth and sporting activities may be promoted. The State government has also notified the Youth Policy and Sports Policy in order to enhance sports and youth activities in the state. Apart from the Centrally Sponsored Schemes like the NSS and PYKKA; there are also state schemes in place like; the Sports Welfare Fund/Stipend/Honour; organizing International/National/State/District/ Block and other sports competitions; giving grants to Sports Associations;
creation of the Sports Authority of Jharkhand; setting up a National Sports University (NSU); creation of stadiums and sports infrastructure at district/block level; construction of sports hostel at Sports Training Centers; construction of administrative building for facilitating NCC activities, among others, to promote sports among the youth of the state.

A Youth Commission has been constituted in the state to promote welfare of the youth and also their activities in the state. From the financial year 2011-12, the state government has initiated the Grameen Kishore-Kishori Vikash Kendra Yojana so as to channelize male and female youths in rural areas. The International Youth Festival has been proposed to be held in the state capital Ranchi which will be a wonderful opportunity for the youths of the state to showcase and develop their skills by interacting with the national and international participants. Organization of Youth festivals and youth programmes in different parts of the state has also been proposed.

Numerous heritage sites have been selected for their conservation and development—some of them are; megalithic sites-Ramgarh; Mahadani Shiv Temple- Bero, Ranchi; Tanginath-Gumla; GEL Church-Govindpur, Palkot ruins- Gumla; Audrey House- Ranchi; Archaeological Remains of Rajmahal; Archaeological Sites of Itkhori, Chatra; Archaeological Sites of Berhet, Bhognath- Santhal Pargana, among others. For this, provision of Rs. 100 crores has been made for a period of four years. INTACH has been selected as a consultant for preparation of DPR for providing Project Management Consultancy.