
Indicators of
*Regional
Development*

2011-12

Part I



**Directorate of Economics & Statistics, J&K
Government of Jammu & Kashmir**

Indicators of Regional Development 2011-12

An Overview

State Profile

Jammu and Kashmir State is located in the extreme North of India between 32° 15'' to 37° 05'' latitude north and 72° 35'' to 80° 20'' longitude east. The state commonly known as Kashmir occupies the strategic place with its borders touching Pakistan, Tibet and China. The state shares 221 km international boundary with Pakistan in Jammu region and 365 K.m with China in Ladakh Sector.

A major portion of the state's terrain is hilly and its height from sea level varies between 1000 feet to 28500 feet. Jammu and Kashmir is the 6th largest state in India in terms of geographical area, spread over 222236 sq km (including an area of 120849 sq km under the occupation of Pakistan and china) occupying 6.76% of total area of the country. The state has population of 125.41 lakh constituting 1.04% of the total population of India as per 2011 census figures. The state has road rail and air links with rest of the country through south making it accessible from the south only.

Jammu and Kashmir has 22 districts comprising of 3 regions namely Jammu, Kashmir and Ladakh. While Jammu and Kashmir regions consist of 10 districts each, Ladakh region comprises of 2 districts only. For administrative purposes these districts are divided into 2 Revenue Divisions namely Kashmir and Jammu. The State has a long tradition of having statutory bodies for planning at district level. For local self governance in rural areas there are 143 CD Blocks with 4127 panchayats. The urban areas are governed through 2 municipal corporations, 82 Municipal Councils and 2 cantonment boards. All the three regions have different agro climatic conditions. The Kashmir valley experiences severe winter, and moderate summer on account of lush green forests, abundance of sweet water lakes, perennial and gushing rivers, surrounding hills and mountains, picturesque scenery and pleasant climate. The valley has a broad spectrum of tourist locations and it has been described by Mughals as Paradise on earth. Ladakh gets very little rainfall and during nights

mercury falls below freezing point for about 5 months. The plains of Jammu region have climate very similar to Punjab.

On account of physical, geographical and climatic conditions, all the regions have huge potential for development of specific activities. While Jammu region offers potential for activities like agro-processing, fruit processing, handicrafts, cottage industries etc., Kashmir region being the fruit basket of the state has tremendous scope for fruit preservation, dehydration and processing. Kashmiri's Agriculture has an international identity. Saffron cultivation in Kashmir valley has a special status and prospects. Saffron, the world's most expensive spice, produced in Kashmir is not only marketed in the country but also exported. In addition, activities related to handloom and handicraft goods, like carpet weaving, wood carving, papier machie, embroidery, shawl making etc. are undertaken by the people in the state very gainfully. Apart from traditional crafts, Ladakh region, the cold desert offers good potential for dehydrated vegetables, processing of fruit and seabuck thorn etc.

The state has 3 airports, one each at Srinagar, Jammu and Leh. Srinagar air port has the International status. The rail link is available upto Udhampur only. However, the first ever rail link project from Wanpoh (Anantnag) to Razwan (Budgam) has been commissioned in the month of October, 2008. Presently the rail facility is available from Banihal to Baramulla passing through 11Km long rail tunnel in Banihal. It is expected that rail project from Udhampur to Katra which has almost been completed shall be commissioned in the year 2014. The state profile is given in annexure-I in close contrast with India.

With a view to focusing and sensitizing the user agencies regarding developmental scenario both within and outside the government, it is essential to throw light on the diverse aspects of the economy through the prism of systematic organization and dissemination of statistics. It is in this backdrop that the Directorate of Economics & Statistics, J&K which is the designated apex statistical organization in the state for collection, compilation and presentation of statistics, introduced the publication "Indicators of Regional Development" way back in the

year 1983-84 which seeks to present a comprehensive picture of the progress achieved by the state economy across the different regions with inter district comparison. Now the publication is a recurrent feature of the Directorate of Economics & Statistics (J&K), and assumed importance in presenting a concise reflection of the progress achieved in different fields and measuring the pace of development taking place in the district/region on year to year basis. The publication attempts to place the district in accordance with its economic strength in relation with other districts. The districts with relatively low level of socio-economic development are termed as bottom level districts and call for accelerating the pace of development in the selected/identified area. For this publication data on a particular facet is valued by adopting the most appropriate indicator. Area and population form the basis for drawing inferences on majority of the indicators of development. For this publication area on actual line of control has been taken for all area linked indicators. The synopsis of the selected socio-economic indicators using the relevant measuring rod is described as follows:-

Area and Population

Area and population are generally correlated. Area figures of the state reveal that 58.34% belong to the Ladakh region, 25.93% to Jammu region and only 15.73% is located in Kashmir region. Population of the state on the other hand indicates quite different position. More than half of the population i.e. 54.92% is contributed by Kashmir region followed by 42.89% of Jammu region and only 2.19% is found in Ladakh region. Density is an important demographic indicator, with 12541302 souls on 101387 sqkm the density works out to 124 persons per sq.km of area on this side of actual line of control the relative density in India is 382 persons per sq km as per 2011 census. In J&K, density of population has increased from 100 persons per sq. km in 2001 to 124 persons in 2011. Among the districts, Leh with an area of 45110 sq kms is the largest district and Ganderbal with 259sq kms is the smallest district of the state in the comparison of 22 districts. As per 2011 Census, district Jammu with a population of 1529958 ranks first in a row of 22 districts whereas Leh is at the lowest end with population of 133487. District Ganderbal with 1148 persons per sq

km is having the highest density while as thin density is observed in district Leh with only 3 persons per sq km. The inter region comparison indicates highest density of 432 persons per sq km in Kashmir region and very thin density of only about 5 persons per sq km in Ladakh region. In Jammu region/division the density works out to 205 persons per sq km. Regional population/area profile of Jammu and Kashmir State is given hereunder:

Regional population/area profile of J&K

| <i>Region</i> | <i>Area sq kms</i> | <i>%age</i> | <i>Population 2011</i> | | <i>Density persons per sq km</i> | <i>Urban population 2011</i> | <i>Percentage of urban population</i> | <i>Projected population 2012 (Persons)</i> |
|------------------|--------------------|-------------|------------------------|-------------|----------------------------------|------------------------------|---------------------------------------|--|
| | | | <i>Persons</i> | <i>%age</i> | | | | |
| Kashmir | 15948 | 15.73 | 6888475 | 54.92 | 432 | 2177379 | 31.61 | 7065566 |
| Ladakh | 59146 * | 58.34 | 274289 | 2.19 | 5 | 62009 | 22.61 | 278661 |
| Kashmir Division | 75094 * | 74.07 | 7162764 | 57.11 | 95 | 2239388 | 31.26 | 7344227 |
| Jammu | 26293 | 25.93 | 5378538 | 42.89 | 205 | 1193854 | 22.20 | 5493506 |
| J&K State | 101387* | 100.00 | 12541302 | 100.00 | 124 | 3433242 | 27.38 | 12837733 |

* : Excludes 120849 sq km under illegal occupation of Pakistan and China.

Urbanization

Another important indicator in this field is the urbanization which places district Srinagar with 98.60 percent urban population on the top and Ramban with only 4.16 percent at the bottom. The urban population percentage is higher in Kashmir region i.e 31.61 percent, followed by 31.26 percent for Kashmir division, 22.20 percent for Jammu region and 22.61 percent for Ladakh region. At State level, urban population has increased by 2.57% between 2001 and 2011 recording growth of 36.42% over 2001urban population. Urban population of state is 27.38percent as compared to 31.16 percent at country level as per 2011 census.

Decadal Population Growth

Percentage decadal population growth rate (2001-2011) puts Anantnag district at rank first with 38.58% and Kulgam district with 7.73% at lowest ebb against the state average of 23.64%. At regional level Jammu region reveals 21.41% and Ladakh region with15.96% decadal growth rate are below state average. Kashmir

region with 25.77% is recording decadal growth above state average. At all India level population between 2001-2011 has increased by 17.64 percent.

Sex Ratio

The Jammu and Kashmir state has recorded sex ratio of 889 females per one thousand of males as against sex ratio of 940 females at all India level as per 2011 Census. Sex ratio in the state has declined by 3 points where as at all India it is recorded increase of 7 points when compared with 2001 census figures. Sex ratio places district Kulgam and Shopian to occupy rank first with 951 in each district and district Leh at last rank with 690 females per thousand males. At regional level, sex ratio of 750, 886 and 897 has been recorded respectively for Ladakh, Jammu and Kashmir regions. However, sex ratio in the age group 0-6 years reveals different position. In this case it is Kargil a front line district with 977 females per thousand, males. District Leh which is the last district in the overall sex ratio occupies rank 2nd in sex ratio of 0-6 age group population with 946. It is Samba and Jammu (eastwhile Jammu distt.) which are placed at lowest end with sex ratio figures of 795 and 779 respectively. At state level sex ratio of 0-6 years age group has declined by 79 points in 2011 when compared with 2001 figures. Although declining trend has been in all the regions but tremendous fall of 128 points is recovered in Kashmir region, which is in turn followed by Jammu region/ division with 79 points and Ladakh region recorded lowest decline of 4 points when sex ratio of 0-6 years age 2011 is compared with 2001 figures. At state level sex ratio in this age group is 862 females per thousand males, Kashmir region with only 858 females has the sex ratio below state average, Ladakh and Jammu regions with 966 and 863 females per thousand males have sex ratio above state average in the age group of 0-6 years. At all-India, this figure is 914 females per thousand males. Sex ratio abstracted hereunder in figures.

Sex Ratio (Females per 1000 males)

| <i>Region/state India</i> | <i>2001</i> | | <i>2011</i> | | <i>Variation in points</i> | |
|---------------------------|--------------|------------------|--------------|------------------|----------------------------|-----------------|
| | <i>Total</i> | <i>0-6 years</i> | <i>Total</i> | <i>0-6 years</i> | <i>Total</i> | <i>0-6 age.</i> |
| Kashmir | 904 | 986 | 897 | 858 | -7 | -128 |
| Ladakh | 830 | 970 | 750 | 966 | -80 | -4 |

| <i>Region/state India</i> | <i>2001</i> | | <i>2011</i> | | <i>Variation in points</i> | |
|---------------------------|--------------|------------------|--------------|------------------|----------------------------|-----------------|
| | <i>Total</i> | <i>0-6 years</i> | <i>Total</i> | <i>0-6 years</i> | <i>Total</i> | <i>0-6 age.</i> |
| Kashmir Division | 900 | 986 | 891 | 861 | -9 | -125 |
| Jammu | 882 | 889 | 886 | 863 | -4 | -26 |
| J&K State | 892 | 941 | 889 | 862 | -3 | -79 |
| India. | 933 | | 940 | 914 | +7 | |

Working Force

Census 2011 has recorded a number of 2644149 as the main workers in J&K constituting work participation rate of 21.08% against the corresponding figures of 25.72 % in 2001. Fall of 4.64% has been observed in the main workers when compared with 2001 census figures. This indicator puts district Leh and Reasi to occupy rank first and second, having work participation rate of 42.79% and 28.11% respectively. Contrarily it is the district Kupwara (14.23%) and Ponch (15.36%) which have the lowest rate. At regional level, Ladkh (31.38%) followed by Jammu (23.20%) and Kashmir with 19.02% reveal work participation rate when arranged sequentially

Reasi and shopian districts have shown highest dependence on cultivation where 55.11% and 53.35% workers are recorded to be cultivators respectively, on the other hand Srinagar district has shown least dependence on cultivation to the extent of 2.00% only. At state level 21.42% main workers are engaged in cultivation, comprising of 27.21% for Jammu region followed by 16.33% for Kashmir region and 15.12% for Ladakh region. Dependence on cultivation has declined by 14.94% at state level.

At least 12.54% main workers in Bandipore district are engaged as in agriculture labour and only 1.04% in Leh district against the state figure of 6.03%. Percentage of agricultural labourers has increased from 3.95% in 2001 to 6.03% in 2011. Similarly workers engaged in household industry have the largest contribution in Bandipora district constituting 12.67% of main workers and less than 1% main workers are found undertaking this activity in Reasi (0.32%), Doda (0.73%), Udhampur (0.79%), Leh (0.88%), Kishtwar (0.89%) and Kargil (0.94%) districts. At state level only 2.98% main workers are reported as household industry workers.

The regional profile reveals that it is Kashmir region which tops with 4.72% followed by Jammu region with 1.30% main workers pursuing household industry as their principal occupation. Contribution of main workers in the household industry has declined by 2.22% in 2011 when compared with 2001 figures.

At state level the economic classification of main workers reveals that more than half workers (69.56%) are engaged in “other services”. This puts Srinagar district to have the lead where 92.23% main workers are engaged in other services followed by Kargil and Jammu districts with 90.91% and 82.67% compared to 37.00% and 43.11% respectively in Shopian and Reasi districts. This indicator places Ladakh region with 82.69% at rank first, Kashmir region at rank 2nd with 71.22% and Jammu region at last rank where 66.92% main workers are categorized to be other service workers. Other workers have recorded increase of 15.07% in 2011 when compared with 2001 figures.

The main and marginal workers taken together, aggregate the working force of the state to 4322713 constituting 34.47% of total population in the state as against 37.01% as per 2001 census. As per this indicator, Leh district holds rank first, with 56.24% population constituting working force, followed by Reasi and Rajouri districts where 46.01% and 45.28% population respectively is categorised as workers. District Kupwara with 26.32% working force is at the bottom level. District Budgam is close to Kupwara with 28.51%. In the regional profile, it is Ladakh region which figured at top with 46.28% and Kashmir region is having lowest work participation rate of 32.39%. Jammu is the middle level region having 36.52% work force.

Female Work Participation Rate

Female work participation rate is also an important and impressive indicator in the area of Population. In the total workforce (main + marginal) 26.09% share is occupied by women leaving 73.91% for men. Female work participation rate (FWPR) has declined from 28.61% in 2001 to the current level of 26.09%. In the regional comparison FWPR is recorded highest in Ladakh region by 26.66% followed by Jammu with almost the same figure (26.57%) and Kashmir is the 3rd region with 25.62%. Ladakh and Jammu regions have recorded decline in FWPR

during 2011 when compared with 2001 figures, while as Kashmir region recorded increase of 1.33% Significant fall of 11.78% has been in FWPR regarding Ladakh region. In the inter district comparison Reasi with 38.69% and Samba with 11.43% FWPR occupy rank first and last respectively.

Agriculture and Allied Services

Jammu and Kashmir is predominantly an agrarian economy both from the point of view of employment as well as contribution to the state income. Nearly 70% of the population depends upon agriculture and allied sectors directly or indirectly. Although the contribution of agriculture and allied sectors to state domestic product is declining year by year still agriculture continues to be a primary employment providing sector. This sector has a crucial linkage with the development of non-farm rural sectors. The regional profile of this important sector for the year 2011-12 is given below:

| <i>Particulars</i> | <i>Kashmir Region</i> | <i>Ladakh Region</i> | <i>Kashmir Division</i> | <i>Jammu Region</i> | <i>J&K</i> |
|----------------------------------|-----------------------|----------------------|-------------------------|---------------------|----------------|
| Total area as per village papers | 556577 | 64624 | 621203 | 1794598 | 2415801 |
| Total cropped area | 410743 | 21403 | 432146 | 728967 | 1161113 |
| Cultivable area | 365806 | 21460 | 387266 | 467289 | 854555 |
| Net area sown | 325270 | 19856 | 345126 | 400954 | 746080 |
| Area sown more than once | 85473 | 1547 | 87020 | 328013 | 415033 |
| Culturable waste land | 32967 | 7399 | 40366 | 94612 | 134978 |
| Gross irrigated area | 261200 | 21403 | 282603 | 197348 | 479951 |
| Net irrigated area | 194814 | 19856 | 214670 | 104585 | 319255 |
| Cropping intensity (%) | 126.28 | 107.79 | 125.21 | 181.81 | 155.63 |
| Operational holdings* (No.) | 723605 | 45745 | 769352 | 608455 | 1377808 |
| Area operated* | 338064 | 31045 | 369109 | 553410 | 922519 |
| Average holding size* | 0.47 | 0.68 | 0.48 | 0.91 | 0.67 |

* = As per agricultural census 2005-06.

i. Net area sown as percentage of geographical area

Average of last 03 years 2009-10 to 2011-12 indicates that only 7.28% of the geographical area constitutes net sown area as compared to 44.22% (2009-10) for

India. The first three districts on this account are Kulgam (73.55%), Shopian (62.68%) and Bandipora (60.05%) and the lower line districts are Leh (0.22%), Kargil (0.70%) and Srinagar (2.95%). Among regions Kashmir has the high ratio of 20.21% followed by Jammu 15.04% and Ladakh region having only 0.33% net area sown as percentage of geographical area occupies last position.

ii. Cultivable area as percentage of reporting area

Land utilisation statistics for the year 2011-12 indicates 2416 thousand hectares reporting area of the state. Out of the reported area 855 thousand hectares are under cultivation. When the indicator cultivable area as percentage of reported area is applied, district Kupwara emerges as the top level where 72.26 percent reported area is under cultivation in the comparison of 22 districts of the state as per average of 3 years (2009-10 to 2011-12). Kulgam is the next top level district with 71.72 %. Kishtwar with only 16.42% cultivable area is the bottom level district. The other bottom level districts are Doda and Ramban having 19.32% and 19.65% cultivable area respectively. The cultivable area across regions indicates 64.92% for Kashmir region, followed by 32.17% and 25.26% in the case of Ladakh and Jammu regions respectively. The state level figures indicate only 34.58% cultivable area (average of 03 years).

iii. Cultivable area available per cultivator

Average of 3 years (2009-10 to 2011-12) indicates that at state level 1.48 hectare cultivable area is available per cultivator in Jammu and Kashmir. This average reveals that Kashmir region has 1.69 ha cultivable area per cultivator more than state average while as Jammu regions (1.34 ha) with a very small difference fall below state average. In Ladakh region the relative average is 1.60 ha. The district level position indicates that first three ranks belong to Kargil (5.69 ha), Ganderbal (3.91 ha) and Kupwara (3.30 ha). Reasi (0.62 ha) and Shopian (0.85 ha) are the last two districts. It is worth noting that the relevant indicator indicates position on 2011 cultivators of main category only.

iii. Area sown more than once

The geographical area of the state is 10138700 hectares, out of which 746080 hectares is the net area sown for the year 2011-12. Thus net area sown constitutes only 7.36% of the state's geographical area compared to 44.22% for India (2009-10). In the land utilisation particulars for the year 2011-12, 415033 hectares is the area sown more than once, constituting 55.63% of net area sown. Applying the indicator area sown more than once as percentage of net area sown, (average of 3 years) it is district Jammu with 110.06% emerging as the front line district in a chain of 22 districts, followed by Samba with 99.21%, placing Rajouri to be called as 3rd major district having 86.51% area sown more than once as percentage of net area sown. Conversely, Kupwara with no area under double cropping is placed at the bottom level. Baramulla (2.93%) and Leh (4.78%) are the next two bottom line districts in this regard. At regional level, Jammu tops with 81.75%, followed distinctly by Kashmir (26.73%) showing a marginal difference and the 3rd is Ladakh with only 6.86%. At all India 37.26% net area sown is the area sown more than once for the year 2009-10.

iv. Area under commercial crops:

Commercial crops are basically the cash crops of agriculture. These crops have a positive impact especially in the rural areas and help in changing peasantry form of the rural economy. With an area of 145190 hectares commercial crops constitute 12.50% of the gross area sown in the state for 2011-12. The regional details of commercial crops reveal that Kashmir region has the highest area i.e, 30.67% (average of 3 years) total cropped area under commercial crops, this ratio for Jammu region is far behind with 2.32% and less than 2% (1.75%) for Ladakh region. When the area under commercial crops across the districts is compared it is the district Shopian emerging as the major district where area under commercial crops forms 84.89% of gross areas sown. The next major district is Pulwama with 44.09% and Kargil and Kishtwar occupy the place at bottom among 22 districts where this figure is 0.49% and 0.61% respectively.

v. Culturable waste land available per cultivator

This is another indicator in the area of agriculture in which it is district Kargil and Samba which enjoy rank first and second with 1.67 hectare and 0.69 hectare available per cultivator and Shopian and Srinagar with only 0.07 hectare each are the bottom line districts in the district comparison. Kashmir region with 0.16 hectare is below other two regions/state average of 0.25 hectares (average of three years 2009-10 to 2011-12). This indicator is on main category cultivators-2011 only.

vi. Area under fruit and vegetables:

Land utilisation statistics 2011-12 placed an area of 94299 hectares under fruit and vegetables. The statistical indicator area under fruit and vegetables as percentage of gross area sown puts Kashmir region to figure at top with 21.03%, Ladakh is the middle level region with 3.73% area under the crop and Jammu with a negligible percentage of 0.50% is the lowest region. In the interdistrict comparison of 22 districts, it is the district Shopian which ranks first with 73.46% gross area under fruit and vegetables. Srinagar is the next major district with 40.81%. All the districts of Jammu division except Doda (1.47%) have each less than 1% gross area under fruit and vegetables of course Reasi and Ramban with a low percentage of 0.06% each hold the last number. When the area under fruit and vegetables for 2011-12 is compared with 2009-10, an increase of only 8.15% has been recorded.

vii. Operational Holdings

Data on land holdings is generated by the quinquennial Agricultural Census, which forms part of a broader system of collection of Agriculture Statistics. It is a large scale operation for the collection and derivation of quantitative information about the structural aspects of agriculture in the state. The Agricultural Census (2005-06) has posted a number of 1377808 operational holdings in the state which have decreased by 65086 holdings when compared with the land holdings recorded by Agricultural Census 2000-01 posting a fall of -4.51%. Agricultural Census 2005-06 has recorded a number of 129222 thousand operational holdings in the country.

viii. Holding Size

In the agriculture statistics, holding size is a very crucial indicator. As per agricultural census 2005-06, average holding size for the state is 0.67 hectare, which is same average holding size, revealed by agricultural census 2000-01. The interdistrict comparison of holding size indicates that it is more than one hectare in case of Reasi (1.38 ha), Rajouri (1.11 ha) and Kathua (1.06 ha) districts which are ranked as first, second and third respectively. Average holding size more than state figure of 0.67 hectares has also been regarding other 6 districts which are Udhampur (0.97 ha), Samba (0.93 ha), Poonch (0.88 ha), Jammu (0.78 ha), Doda (0.74 ha) and Leh (0.72 ha), all other valley based districts and Kishtwar have less than state average holding size. More importantly, the small size of holdings is recorded in case of Srinagar (0.30 ha) and Kulgam (0.37ha) districts. Regional position indicates that Jammu (0.91 ha) and Ladakh region (0.68 ha) have the holdings size more than state average, Kashmir region together with Kashmir division have the holding size less than state average i.e 0.47 and 0.48 hectares respectively. Average holding size of 1.23ha has been observed at all India level by the Agricultural Census 2005-06 showing a fall of 0.09 hectare as compared to average holding size of 1.32 hectare recorded by Agricultural Census 2000-01.

Large operational holdings i.e. holdings above one hectare constitute only 18.50% at state level. Regional sequence is 29.09% for Jammu region, 20.16% for Ladakh region and this figure for Kashmir division as a whole is 10.12% as against 9.48% for Kashmir region. The highest percentage of such holdings are operated in Reasi (47.39%), Rajouri (37.56%) and Udhampur (32.32%) districts as against the lowest percentage of 4.20% for Srinagar district and 5.17% for Ganderbal district. Large holdings i.e, holdings above 1 hectare have recorded same percentage share in 2005-06 as was in 2000-01 to total holdings.

ix. Cropping Intensity

Cropping intensity is the percentage of gross cropped area to net area sown. In the cropping intensity average of 3 years for 2009-10 to 2011-12, it is the district Samba emerging to be the top level with 210.51% very closely followed by Jammu

with 210.06% which is in turn followed by Kathua with the intensity of 197.34% and Kupwara with a figure of 100% occupies place at the bottom. The other two bottom level districts are Baramulla (102.93%) and Leh (104.78%). In the regional comparison first rank is held by Jammu with 181.75%, the next by Kashmir with 126.72% and last by Ladakh with 106.86%. At state level cropping intensity for 2009-10 to 2011-12 (average) works out to 155.69% as compared to 137.02% for the country for the year 2009-10.

Fruit Production

The state is endowed with varied agro-climatic conditions for producing both fresh as well as dry fruits. As per the data made available by the Horticulture department, the state produced 2157751 metric tonnes fresh and dry fruit during the year 2011-12 showing an increase of 28.83% over 2009-10 fruit production figures. With a share of 30.83% in the total production figures of the state (average of 03 years 2009-10 to 2011-12), Baramulla district figures at the top. Shopian is the next major district sharing 12.31% very closely followed by Kupwara with a share of 11.44%. Among the districts sharing lowest percentage is Kargil with 0.33%, Leh 0.36% and the 3rd lowest district is Kishtwar with 0.41% contribution. In the regional comparison, it is Kashmir which described as fruit bowl of state, shares 90.11%, the next region is Jammu with 7.20% and Ladakh with less than 1% (0.69%) is termed as bottom level region.

In fresh fruit production districts of Baramulla, Shopian and Kupwara are the first 3 districts sharing 33.53%, 13.13% and 11.28% of fruit production (average of 03 years). On the other hand 3 districts viz Kishtwar, Reasi and Kargil occupy the positions at the end with 0.21%, 0.24% and 0.36% production respectively. Similarly in dry fruit production, Anantnag (23.68%) and Kupwara (13.05%) are major districts and Kargil (0.01%) and Leh (0.06%) are minor districts. It is pertinent to mention that no any production of dry fruit has been reported by the horticulture department in Jammu and Samba district for last 03 years.

Irrigation

i. Gross area irrigated as percentage of gross area sown:

Irrigation is the most important instrument in increasing crop production and ensuring food security. Greater the irrigation potential available, higher the agriculture produce. In fact irrigation is one of the important indicators for measuring the development of agriculture. Irrigation infrastructure accordingly calls for to be accorded highest ever priority especially in the drought prone areas. As per the area figures of Agricultural Statistical Return for 2011-12, 1161 thousand hectares is the total cropped area of the state, out of which 480 thousand hectares is the gross irrigated area. Gross irrigated area in the state has not shown any marked increase over the years. Gross area irrigated as percentage of gross area sown is 41.76% i.e. average of last three years (2009-10 to 2011-12), this figure for india is 45.32 % for 2008-09.

The regional figures are about 64% for Kashmir followed by about 27% for Jammu as compared to 100% gross area irrigated for Ladakh region. It is pertinent to mention that Ladakh region has a contribution of 1.84% and 4.46% in the state's gross area sown and gross area irrigated for 2011-12 respectively. In a row of 22 districts, it is district Kargil and Leh which figured at top each with 100% gross area irrigated followed by Srinagar with 79.10% and Ramban and Udhampur districts are termed as least districts where these figures are 6.120% and 6.41% respectively.

ii. Net area irrigated as percentage of net area sown:

At state level around 43 % is the net area irrigated as percentage of net area sown as against the provisional national figure of 44.71% for 2008-09. While Ladakh and Kashmir regions avail this facility above state average with 100% and 60% respectively, in Jammu region it is only 26%. The interdistrict comparison indicates 100% net area irrigated for Kargil and Leh districts followed by 81.73% regarding Srinagar district. Udhampur and Ramban avail this facility at a rate of only 6.87% and 7.37% respectively. It is also in place to mention here that Kargil and Leh districts constitute a share of only 3.09% and 3.13% respectively in the state's net area irrigated aggregating a total figure of 6.22% for 2011-12.

Forestry

Forests play a very important role in moderating the soil mantle, improving soil fertility, purifying the air, arresting soil erosion and in regulating the flow of water in rivers and streams. Indicator like forest area as percentage of geographical area gives the idea about availability of forests in a particular district/region. With 71.58 percent forest area as percentage of geographical area, Kupwara has a lead among the districts of the State followed by Baramulla/Bandipora and Pulwama /Shopian with 58.63% and 57.94% respectively. On the other hand district Kargil and district Leh with a negligible %age of forest area i.e. 0.05% and 0.06% only look like forest-less areas. At the regional level Kashmir region possessing 50.97% forest area is above state average of 19.95%. Forest area in Jammu region is 45.89% and Ladakh region is far below i.e. 0.06% only and for Kashmir division as a whole it is 10.87%, below state average. Country level figures indicate a percentage of 24.30% geographical area under forests.

Fish production

Fisheries sector plays an important role in the socio-economic development and has been recognized as a powerful income and employment generator as it stimulates growth of a number of subsidiary industries. In the fish production Kashmir division has a contribution of 83 % with 82.75 % of Kashmir region and 0.25 % of Ladakh region and Jammu region shares 17 % only as per average of 3 years (2009-10 to 2011-12). Among the districts Baramulla and Bandipora occupy rank 1st and 2nd with 21.99 % and 17.90 % respectively. Srinagar (10.61 %) and Ganderbal (8.68 %) are the 3rd and 4th topper districts. Leh and Kargil are the lowest districts sharing jointly 0.25%.

Livestock

Live Stock plays a very important role in promoting and sustaining rural economy. Live Stock provides supplementary livelihood in the rural areas especially for small, marginal farmers and agricultural labourers who hold low percentage of land holdings. Indicator like average livestock per household is used to determine the progress in this sector. As per the latest live stock census 2007, 5 animals on an average are available per household (2011 census households) for the state as against

around 2 animals for the country. District Kargil tops with 18 animals per household followed by Leh and Reasi with 15 animals and 14 animals respectively. Kishtwar and Poonch each district has 11 animals per house hold. The capital districts Srinagar and Jammu having 1 and 2 animals respectively per household are the lowest districts in the row of 22 districts. At regional level 16 animals per household are recorded from Ladakh region, 7 animals from Jammu region and 3 animals in respect of Kashmir region. Average livestock per household has come down from 6 animals per household in 2003 to 5 animals as per 2007 Live stock census.

Industries and Employment

Jammu and Kashmir is not a leading state in setting up a strong industrial base. Industries department is established in the state with the prime objective of promoting cottage and Small Scale Industries, Industrial Cooperatives, Industrial estates and to arrange credit to the artisans. Progress in Industries sector is gauged with the help of following Indicators:

i. Industrial, handicraft and handloom cooperative societies

As per the data available for the year 2011-12, 3402 Industrial cooperative societies exist in the state covering 35.24 sq. km of area as per average of 3 years (2009-10 to 2011-12). Looking at the district level position of these societies, Ganderbal district having one society per 1.67 sq km is best served and ranks first while as in Leh, each society has to cover 5012.22 sq km is disadvantageously placed. On an average one society is available per 8.62 sq kms, 34.80 sq kms and 218.57 sq kms respectively in Kashmir, Jammu and Ladakh regions respectively as per average for last three years.

ii. Small scale industrial units

The State has the potential for establishing cottage and Small Scale Industrial units in view of the fact that these units are less capital and more labour intensive in nature. The District Industries Centres setup in the State in the year 1978 under a National programme are providing assistance and services for promoting small scale industries sector. As on 31-03-2012, there were 54714 SSI units registered with the

State Industries Department which provide employment to 260393 persons. On an average at State Level per 100 sq km of area, around 53 registered SSI units are available (average for last three years) . When the indicator number of workers in SSI units per lakh of population is applied district Jammu with a rate of 4522 persons ranks 1st and Ramban district with only 22 persons occupies last number among 22 districts. When compared with other two regions, Jammu region with 2117 persons is advantageous as against 1626 persons for Ladakh region. On an average number of workers in SSI units per lakh of population for Kashmir region as a whole works out to 1948.

Employment

i. Job Seekers on the Live Register of the Employment Exchanges

Un-employment is a universal phenomena, Jammu and Kashmir is no exception. The number of Job seekers on the live register of the employment exchanges give an idea about the volume of un-employment existing in the State, although not in real terms as all the un-employed do not get registered themselves. As on 31-12-2011 there were 602979 un-employed registered on the live register of employment exchanges. This indicates that there were 4843 (average of 2010 and 2011) registered unemployed per lakh of population in the state. As per this indicator district Reasi and Doda claim rank first and last where the figure is 2591 and 12256 unemployed registered per lakh of population respectively. Reasi district is followed by Leh with 2676 registered un-employed per lakh of population and Doda is preceded by Kargil with a number of 9028. Districts are ranked in ascending order as per this indicator. Similarly the regional sequence is Kashmir region (4464) followed by Jammu region (5273) which is followed in turn by Ladakh region (5933).

Registered educated un-employed youth when linked with literate population of census 2011 amount to 84.74 per 1 thousand literates for 2011. At regional level the situation is by and large same for Kashmir region and Jammu region matching with State average. In case of Ladakh region the ratio is higher at 90.91 per thousand literates. Among the districts first five districts having low ratio of registered educated unemployed per thousand of literate population 2011 are Leh (43.45), Jammu

(50.58), Reasi (54.36), Baramulla (60.37) and Gandherbal (71.10). Above state average are 11 districts nevertheless in case of five districts the ratio is very high i.e., 220.90 regarding Doda, 157.77 (Udhampur), 142.53 (Kargil), (139.12) Poonch and 132.09 in case of Kulgam. All other districts are the middle level districts on this account where the ratio ranges between 72.30 (Samba) and 127.48 (Kishtwar).

Economic Census

The Economic Census is an attempt of Central Statistical Organisation (CSO) to provide frame of “Establishments” engaged in various economic activities both in the organised and un-organised sectors of the economy so that further census or sample surveys can be carried out by various organisations for collection of detailed data required on various aspects of the entrepreneurial activities. It is in this backdrop that Central Statistical Organisation launched a countrywide scheme of Economic Census/Surveys in 1976 to cover the statistics in respect of non-agricultural segments of the economy. Since then the Central Statistical Organisation in collaboration with state/UT Directorates of Economics & Statistics conducted Five Economic Censuses in the country. Except the 3rd Economic Census (1990), all the Economic Censuses were held in J&K. The results of 5th Economic Census 2005 have placed the number of Establishments in the state at 324908 engaging 751532 workers. Number of establishments and workers per lakh of population work out to 2884 establishments and 6671 workers. The data at regional level indicates that in Ladakh region there are 3953 establishments and 10034 workers per lakh of population i.e the highest number in both the cases. Ladakh region is followed in both the case by Kashmir region having 3001 establishments and 6902 workers per lakh of population, Jammu is the last region with 2683 establishments and 6206 workers per lakh of population. Region-wise results of 5th Economic Census-2005 are detailed hereunder for easy comprehension.

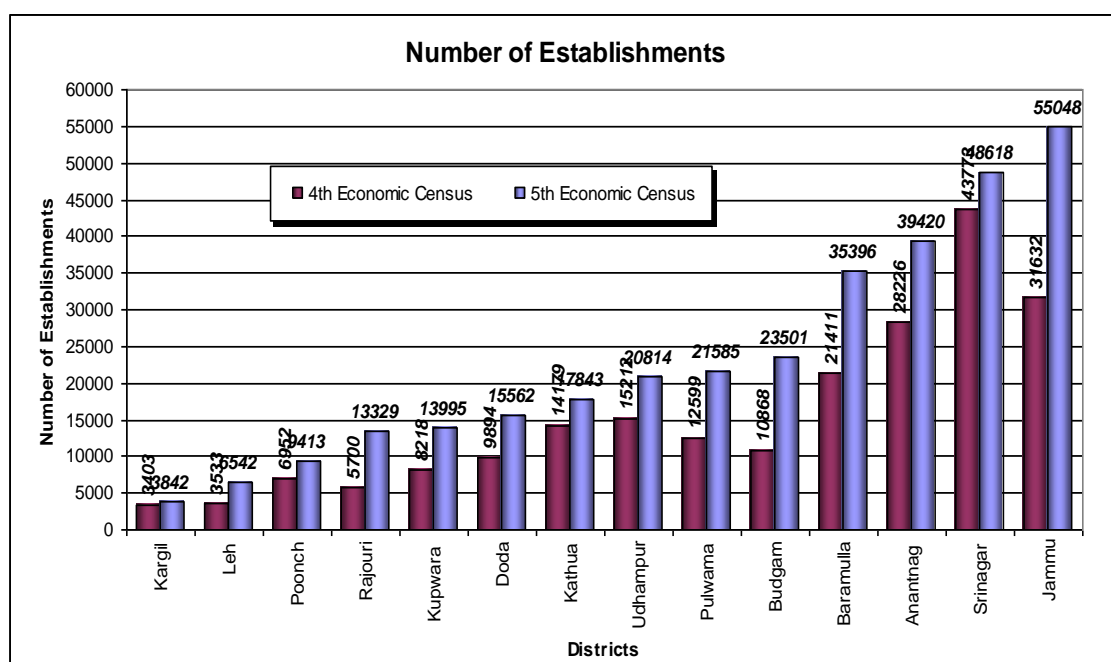
| <i>Particulars</i> | <i>Jammu region</i> | <i>Kashmir region</i> | <i>Ladakh region</i> | <i>Kashmir division</i> | <i>J&K State</i> |
|---------------------------------------|---------------------|-----------------------|----------------------|-------------------------|----------------------|
| Establishments | 132009 | 182515 | 10384 | 192899 | 324908 |
| Workers in establishments | 305365 | 419808 | 26359 | 446167 | 751532 |
| Establishments per lakh of population | 2683 | 3001 | 3953 | 3040 | 2884 |
| Workers per lakh of | 6206 | 6902 | 10034 | 7031 | 6671 |

| | | | | | |
|---|-------|-------|------|------|------|
| population | | | | | |
| Establishments with 10 or more workers | 2655 | 3045 | 280 | 3325 | 5980 |
| Establishments with 10 or more workers per 100 sq. km of area | 10.10 | 19.09 | 0.47 | 4.43 | 5.90 |

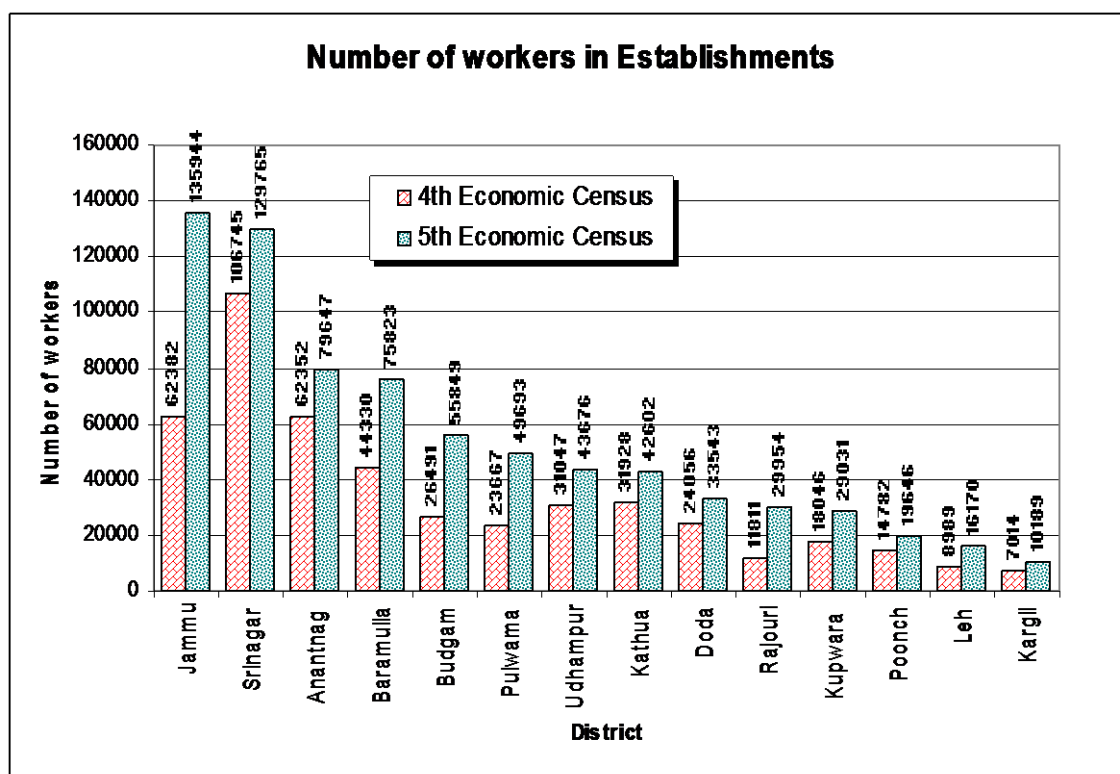
The number of establishments has increased from 215600 in 1998 to 324908 recording annual average growth rate of 6.03% during the period 1998-2005. Similarly the number of workers working in the establishments increased from 473640 in 1998 to 751532 in 2005 showing growth rate of 6.82% per annum during the same period.

The 5th Economic Census-2005 has posted a number of 41826989 establishments located within the geographical boundaries of the country providing employment to 100904121 persons. At all India level 4.69% and 2.78% growth rate was observed in the number of establishments and number of persons therein respectively during the period 1998-2005 per annum.

5980 establishments with 10 or more workers have been recorded by 5th Economic Census located in the state of which 3325 (55.60%) are located in Kashmir division and 2655 (44.40%) are in Jammu division, Ladakh as a region has 280 such establishments constituting 4.68% of total 5980 establishments.



The districts on indicators i.e the number of establishments and workers per lakh of population when arranged in descending order, reveal that district Leh figured at the top with 5025 establishments and 12420 workers followed by district erstwhile Srinagar and Budgam in the number of establishments with 3641 and 3363 respectively, and by the same districts in the number of workers per lakh of population i.e. 9717 and 7991. Last number is held by district Kupwara in establishments as well as in workers with 1938 establishments and 4019 workers per lakh of population erstwhile Doda is the last but one district in establishments as well as in workers per lakh of population with a number of 2025 establishments and 4365 workers.



It may be pertinent to mention that the information as well as relevant indicators reveal position as per erstwhile districts.

Banking Structure

Financial market of the State is bank dominated. Banks meet the financial requirements particularly of the un-organized sector and the self employed in the micro and small business sector. Infrastructure development which is regarded as the key to long-term sustainable growth of the economy has heavy dependence on bank financing. Banks play critical role in the present economic environment as credit is a catalyst that lubricates the process to accelerate farm and non-farm development, industrialization, business and service segments of the economy. The

institutional structure of banking consists of commercial banks, regional rural banks and cooperative banks. The aim of banking institutions is to dispense adequate credit at reasonable rates. Regional profile of the banking structure of all scheduled commercial banks along with bank business is sketched out hereunder for the year 2011-12.

| <i>Particulars</i> | <i>Unit</i> | <i>Kashmir region</i> | <i>Ladakh region</i> | <i>Kashmir division</i> | <i>Jammu region</i> | <i>J&K State</i> |
|--------------------------------------|-------------|-----------------------|----------------------|-------------------------|---------------------|----------------------|
| Bank branches | No | 700 | 39 | 739 | 710 | 1449 |
| Average area per bank branch * | sq.km | 26.35 | 1851.82 | 117.85 | 45.06 | 83.01 |
| Average Population per bank branch * | No | 11350 | 8571 | 11210 | 9189 | 10237 |
| Aggregate deposits | Crore | 25458 | 1800 | 27258 | 27886 | 55144 |
| Gross bank credit | _do_ | 10434 | 287 | 10721 | 8228 | 18949 |
| Credits as percentage of deposits * | % | 50.06 | 15.19 | 47.72 | 30.39 | 38.91 |
| Deposits per capita * | Rs. | 29978 | 54069 | 30900 | 42288 | 35783 |
| Credits per capita * | Rs. | 14465 | 8254 | 14227 | 12790 | 13609 |

*Note: - * = Indicates average of three years 2009-10 to 2011-12*

As per indicator average area per bank district Jammu with 8.91sq.km (average of 3 years) is advantageous and district Leh is most disadvantageous where area coverage is 2357.72 sq.kms, While Jammu is followed by Ganderbal (8.92 sq.kms) Leh is preceded by Kargil with 1097.14 sq.kms .As against state average figure of 83.01 sq. kms per bank branch Kashmir region avails this facility by 26.35 sq. kms per bank and Jammu region by 45.06 sq.kms Ladakh region on an average has 1 branch to cover 1851.82 sq.kms, When the indicator average population covered per bank branch is applied Jammu is again front line district where 1 branch exists per 5818 people, followed by leh with a figure of 6964 people. Samba and Srinagar are 3rd and 4th districts with 7474 and 8482 people per bank branch. On this account Kishtwar (21666 people) and Poonch (19106) are the last two districts falling at S. No 22 and 21 respectively. At regional level Ladakh with 8571 persons per bank is ranked first and Jammu with 9189 people per bank branch is the 2nd region. Against state average figure of 10237 people, in Kashmir region one bank branch has to serve 11350 people. In J&K although both area and population coverage per bank branch is declining; however, area coverage is decreasing at a faster rate.

Per Capita Deposits/Credit (Average of 03 years)

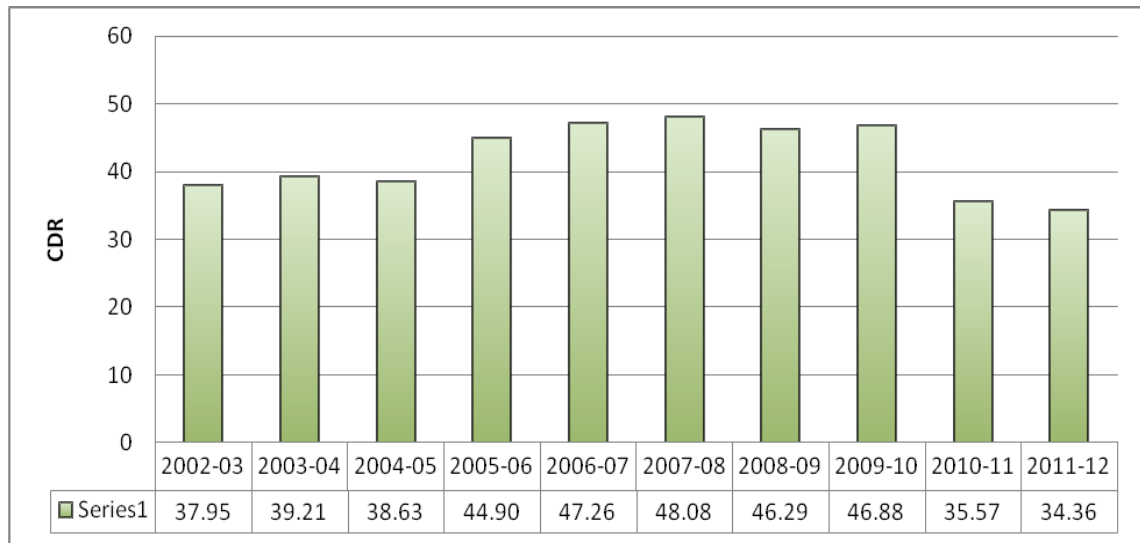
At state level per capita deposits, sum up to Rs. 35783 (average of 03 years) the corresponding position at regional level is Rs. 54069 for Ladakh region, the highest and Rs. 29978, the lowest for Kashmir region. Among the districts, capital districts Srinagar and Jammu are the leading districts with per capita deposits of Rs. 98132 and Rs. 89410 respectively. District Bandipora with Rs. 10570 and district Kupwara with Rs. 10397 are figuring at No. 21 and 22 respectively. Per capita credits for Kashmir region work out to be highest with Rs. 14495 in the regional comparison followed by Jammu region (Rs. 12790) and Ladakh region (Rs. 8254). In the district comparison it is again district Srinagar performing lead with Rs. 48534 and Kishtwar district has the lowest figure of Rs. 3094 only.

It needs mention here that the share of major two districts Srinagar and Jammu in the aggregate deposits of the state for 2011-12 works out to 57.50% while as the districts of Shopian and Bandipora have a joint share of less than 2% (1.80%). Similarly district Srinagar and Jammu has a contribution of 56.52% in the gross bank credit of the state for 2011-12 and remaining 43.48% of bank credit is shared by other 20 districts of course Kargill(0.49%) and Kishtwar (0.50%) claim the lowest share.

Credit-Deposit Ratio

Credit-deposit ratio is a core and impressive indicator for gauging the bank business. The credit-deposit ratio as on 31-3-2012 for the state is 34.36%. Average CDR for 03 years (2009-10 to 2011-12) indicates that with a ratio of 50.06% Kashmir region surpasses other regions as well as state average. Among the districts first and last rank is claimed by Ganderbal (53.32%) and Kargil (13.82%) districts respectively. The ratio for other 20 districts ranges between 53.19% in case of Bandipora the next higher district and 14.95% for Kishtwar the next lower district. Credit-deposit ratio has declined in 2011-12 as compared with earlier years. Following figures for last one decade make the comprehension easy.

| Year | 2002-03 | 2003-04 | 2004-05 | 2005-06 | 2006-07 | 2007-08 | 2008-09 | 2009-10 | 2010-11 | 2011-12 |
|------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| CDR | 37.95 | 39.21 | 38.63 | 44.90 | 47.26 | 48.08 | 46.29 | 46.88 | 35.57 | 34.36 |



The credit deposit ratio for India is observed to be 78.09% ending March 2012.

Although the banking sector expanded the branch network significantly over the years but there are still inequalities in the banking services. Some districts are historically better served by banks, however, the banking development in some other districts is lagging for behind in the inter district comparison. Banking Indicators like Population per bank branch, credit-deposit-ratio, per capita deposits and credits reveal slow progress of banking indicate limited outreach of banking services in these lower line districts.

Power

Power sector holds the key to all developmental efforts. Achievements of the power development department about full coverage regarding electrification of villages in the state viz; 97.79% ending March 2012 as compared to 92.13% for the country as on 31-3-2011. Installed capacity of Power, for the year 2011-12 was 968.46 MW as compared to 206526 MW for India (2011-12) and power generation figures for the State and India were 3786.43 and 877000 million Kwh respectively.

Transport and Communication

Transport and communication are the vital components of infrastructure in the sustenance of economic growth. An effective transport system integrates remote backward and urban areas and plays a vital role in increasing productivity and

improving quality of life. Moreover, development of this sector generates large employment opportunities, leads to a decline in the incidence of poverty as people especially rural get greater access to markets there by better prices to their produce. The transport system comprises of road transport, railways, water transport and air transport. The main components of communication system are postal services, telephones and internet services.

Road Network

Road infrastructure stimulates the rural economy and hence acts as a tool for poverty reduction. Roads act as key to reach out to remote rural communities and open up new opportunities for development. All weather roads are required for effective service delivery be it health care or education, skill development or livelihood. In absence of adequate railway transport, roads in J&K are the basic mode of transportation system and are considered as arteries of the economy. Road networking in J&K is maintained by three different agencies, viz; State PWD (R&B) department, Boarder Roads Organization and other departments like Forest department, Irrigation and Flood Control department and Rural Development Department. While state PWD (R&B) department is responsible for maintenance of state roads, BRO maintains national highways and other departments are also maintaining roads in their respective sphere of work. Road density is a very significant indicator for assessing the progress in this sector. Road density is measured by applying following indicators:

- i. Road length per 100 sq km of area.
 - ii. Road length per lakh of population.
- i. Road Length per 100 sq km of area:

The total road length maintained by PWD(R&B) department as on 31.03.2012 amounts to 23636 kms. Average of last three years measures road density on PWD roads to 21.54 km per 100 sq km of area. Regional scenario places Kashmir region to be the first region where on an average 67.30 kms of PWD roads are available per 100 sq km of area, the next region is Jammu with 31.22 kms the

3rd and last is Ladakh region showing 4.90 kms. However, there is a great disparity regarding road density across the districts of the State. At the top are six districts where road density on PWD roads is over 100 kms per 100 sq. km of area. These districts are i) Bandipora (176.62 km) ii) Shopian (169.76kms) iii) Ganderbal (168.98 kms) iv) Kulgam (144.39 km) v) Budgam (121.48 kms) and vi) Jammu (103.26 kms). Contrary to this there are three districts which have recorded less than 10 kms road density on PWD roads which are Doda and Leh with (4.07 km) each, and kargil 7.59 Kms.

However road density on this indicator on the road network maintained by all deptts taken together as on 31.03.2012 works to 53.06 km the relative road ensity in India as on 31.03.2008 was 136.78 kms.

ii. Road Length per lakh of Population

Applying this more applicable indicator position takes absolute U-turn. The top five ranks are enjoyed by districts Leh (1373.20 km), Kargil (756.08 kms), Budgam(217.62 km), Shopian(200.14 km) and Baramulla (200.07km), at the other end of the spectrum are Doda (88.38km), Srinagar(106.62 km), Kishtwar (108.22 km) have low road density on PWD roads, thus measuring huge variation in the availability of roads infrastructure. In the regional comparison Kashmir and Jammu regions are less advantageous and Ladakh region occupies front level position. However this road density on this road network maintained by all the departments taken together is 419.08 kms (2011-12) as against 380.57 kms at all India level (2007-08).

Motor Vehicles

As on 31.03.2012, 9.17 lakh motor vehicles stand registered with transport department of the State registering an increase of 12.10% over previous year fleet. Vehicular density gives an idea about the progress achieved in this sector. Vehicle density is generally measured by applying indicators i) vehicles per 100 sq. km of area ii) vehicles per lakh of population and iii) vehicles available per 100 km of roads. As per indicator vehicles available per 100 sq kms of area as on 31.03.2012 measures 904 registered vehicles for J&K as compared to 3630 vehicles in India as

on 31.03.2009. As per this indicator Jammu followed by Srinagar rank 1st and 2nd respectively placing districts Leh and Kargil on the lowest ebb. Similarly vehicle density measured in terms of population places districts Jammu again on top followed sequentially by districts Leh and Kathua. In the regional comparison, Jammu region Kashmir and Ladakh regions are arranged to occupy 1st, 2nd and 3rd S.nos respectively. Against State average of 7142 registered Vehicles (2011-12) available per lakh of population the corresponding position at all -India is 9901 vehicles (2008-09) hundreds of roads. Similarly against 2654 registers vehicles per 100 km of roads for 2008-09 the corresponding figure for J&K is 1704 as on 31.03.2012 .This indicator on P.W.D. roads only works out to 3879 registered vehicles as on 31.03.2012.

Telecommunication

India has witnessed a rapid expansion in the telecommunication sector. This has boosted this sector across the State also. Progress achieved in telecom sector can be visualized looking into teledensity i.e, the number of phone connections available per sq km of area and population coverage per connection. Circle wise average teledensity (for 2009-10 to 2011-12 average) indicates that Jammu circle with one connection per 0.05 sq km of area is best served followed by 0.12 sq kms for Srinagar circle, Leh circle having one connection per 3.61 sq kms falls at the end. When the indicator “population coverage per connection” is adopted, Leh and Jammu circles having dependence of 17 and 22 persons per connection are best served, Rajouri circle showing dependence of 78 persons per connection is least served. At state level one telephone connection excluding wireless phones has to serve 42 people and 0.33 sq kms of area as per average for the years 2009-10 to 2011-12. As on 31-10-2012, there were 935180 thousand telephones including cell phones operated in the country indicating teledensity of 76%. At state level, tele-service including wireless phones has registered significant improvement over the years. Teledensity has reached to 50% in terms of population and 61.87 sq kms regarding area.

Post Offices

Postal network is an integral and important part of transportation and communication. As on 31-3-2012, Jammu and Kashmir State was served by 1695 post offices, sub-post offices, extra departmental sub offices and branch offices as against 154866 post offices for 2010-11 in the country. On an average i.e, average of last 3 years (2009-210 to 2011-12) one post office (all categories put together) is available per 59.82 sq kms of geographical area and 7574 persons at state level as on 31.03.2012 and these figures for the country work out to 21.23 sq kms and 7814 persons for 2010-11.

Average of last three years i.e, 2009-10, 2010-11 and 2011-12 indicates that 3 districts namely Bandipora, Kulgam, and Ganderbal having postal service available per less than 10 sq kms are richly placed in postal service with 6.39 sq km, 8.37 sq kms and 9.25 kms respectively. Leh, Kargil and Doda districts reveal poor postal service where one post office has to serve more than 100 sq km i.e, 820.18 sq kms (Leh), 264.83 sq km (Kargil) and 131.40sq km (Doda).The regional profile depicts following dependence per post office regarding area, Kashmir region (22.73 sq kms), Jammu region (29.81 sq kms) and 547.65 sq kms for Ladakh region. When the postal service is linked with population, low dependence per post office is revealed regarding five districts namely Leh, Kargil, Kathua, Rajouri and Udhampur where one post office is available for less than five thousand people. On this account Shopin with 17017 people per post office avails poor postal facility, followed by Srinagar (16436 peiople) and Kupwara (11111 people). As far as population coverage per post office is concerned, the sequence is Ladakh region (2540) followed by Jammu region (6098) and the 3rd is Kashmir region (9818) persons as per average of last 3 years.

Social Sectors

Social infrastructure like Education, health, sanitation, water supply, etc helps in improving the quality of life apart from paving way for economic infrastructure. Progress achieved in education, health and housing sectors is described here under by applying the appropriate indicator.

i. Education (area covered per school)

As on 31-3-2012, there were 28772 schools primary, middle and secondary put together in the state both in the government and private sector. The number of these institutions in India for the year 2010-11 was 1396331. The dependence indicates that on an average one school has to serve an area of 3.52 sq kms in the state as against 2.27 sq kms for the country. It is district Ganderbal followed by Bandipora which are termed as comparatively advantageous having dependence of 0.37 sq kms and 0.39 sq kms per school. Kulgam and Shopian are the 3rd and 4th districts on this account. District Leh and Kargil are comparatively at a disadvantage with 115.08 sq kms and 23.24 sq kms areas respectively being catered to by one school on an average. Regional position indicates good education facility for Kashmir region having one school to cover an area of 1.22 sq kms followed by Jammu region which has one school per 1.79 sq kms and comparatively poor facility is visible for Ladakh region having on an average one school per 59.38 sq kms. However, the situation becomes altogether different when the availability of such schools is linked with population, here Kargil and Kishtwar districts are ranked first and second where on an average one school exists for 237 and 251 souls respectively during the year 2011-12. Srinagar with heavy dependence of 1264 souls per school is the lower level district. Regional average indicates Ladakh region with dependence of 280 persons per school is relatively advantageous compared to Jammu Region (374) and Kashmir Region (539) corresponding to state average of 446 persons. At all India one such school is available on an average for 867 persons(2010-11).

ii. Literacy rate (overall)

Education brings qualitative improvements in the living standards of the people. It is key to the sustainable development, peace and stability. Literacy is a main foundation for social and economic growth. It is the literacy rate which serves as a mile stone to measure the progress achieved of this key social infrastructure developmental sector. A person who is 7 years and above and is able to read and write with understanding in any one language is considered as literate.

Census 2011 records overall literacy rate of the state at 67.16% as against 74.04% in the country. Over all literacy rate puts Jammu to be the front line district in education having achieved 83.45% literacy rate and shows Ramban to be the backward district with only 54.27% literacy rate, the next backward district in the overall literacy is Budgam having achieved only 56.08%. The other 5 districts which record less than 60% overall literacy are Kishtwar (56.20%), Bandipora (56.28%), Ganderbal (58.04%), Reasi (58.15%) and Kulgam (59.23%). In overall literacy, Kashmir region is topping the list of educationally backward regions (62.97%) nearly equal literacy rate has been recorded by Kashmir division as a whole (63.44%), Jammu region (71.98%) and Ladakh region recorded (74.28%) literacy rates. The literacy rate achieved by Ladakh region is a head of national literacy rate while as Jammu region is behind by around 2% and Kashmir region is far behind by above 11% difference. At state level the overall literacy has risen from 55.52% in 2001 to 67.16% but still lagged behind the national average by 6.88%.

iii. Male Literacy

Again Jammu district leads in male literacy by achieving 89.08% rate followed by Samba with 88.41%, this parameter puts Budgam at last number with 66.30% the next lower district is Bandipora with 66.88%. Male literacy in the state is recorded at 76.75% as compared to 66.60% in 2001. In male literacy, it is the Ladakh region which has the lead (84.79%) followed by Jammu region (81.11%) and Kashmir region is the first educationally backward region having achieved only 72.83% male literacy as per 2011 census. 82.14% male literacy has been recorded by 2011 census in India.

iv. Female Literacy:

In female literacy it is again Jammu district leading all other districts with 77.13% literacy rate followed by Samba with 73.64%. Female literacy puts Ramban and Kishtwar on lowest ebb where out of one hundred only 38 and 42 are literate respectively. Female literacy achieved in the state is 56.43% only and Kashmir region is again the first backward region in this case also with only 52.08% female literates. However, in J&K female literacy has recorded an increase of 13.43% when

compared with 2001 figures. Census 2011 has recorded 65.46% female literates for the country.

Gender gap in literacy, percentage of female teachers and teacher-pupil ratio are also very important indicators generally used for measuring the progress in this social infrastructural sector. Gender gap in literacy has declined from 23.60% in 2001 to 20.32% as per census 2011 at State level. On this account Jammu region tops other two regions where the gap is only 19.39% compared to 20.75% in case of Kashmir region and 25.02% regarding Ladakh region. Looking to the inter district position. Jammu, Srinagar, Samba, Kathua and Shopian are the five topper districts where it is less than 20% i.e, 11.95%, 14.40%, 14.77%, 17.81% and 19.74% respectively. However the gap is much narrow regarding Jammu. Three districts have significantly wider gap in literacy above 25% i.e, Ramban 30.78%, Doda (28.72%) and Kargil (26.85%) thus are ranked 22nd, 21st and 20th in an orderly manner, all other districts are termed as middle level districts.

v. Percentage of female teachers:

In the percentage of female teachers, districts reporting above 50% are equal to 50% are Leh (63.16%), Jammu (61.79%), Samba (55.36%), Baramulla (52.43%) and district Srinagar is the 5th District in the series with 49.07%. Districts of Bandipora(16.68%), Kulgam(24.41%), Kupwara (25.51%) are the bottom level district. Percentage of female teachers regarding other districts ranges between 47.47% in case of Rajouri the next topper district and 26.09% the next bottom level district (Ramban).

vi. Teacher-pupil ratio

When the indicator teacher-pupil ratio is applied it is district Leh and Kargil which top the list with a ratio of 1:5 and 1:10 respectively are termed as 1st and 2nd advantageous districts. On this account all the 22 districts were arranged in an orderly manner are allotted only 12 ranks. Rank 12 is occupied by Ramban with a ratio of 1:24 and rank 21 goes to Anantnag where per one teacher average number of pupil is 21 from Primary to secondary stage taken together. Regional comparison indicated Ladakh to be ranked 1st, followed by Kashmir region which is in turn

followed by Jammu region. However Kashmir and Jammu Region are very close in this regard.

Health

Institutional setup regarding health infrastructure reveal that as on 31-3-2011, there were 3972 medical institutions dispensing health services to the people of J&K. Achievements realised in this social infrastructure can be valued by knowing the dependence on the institutions. The position reveals that the dependence per medical institution is on increase. Average of last two years 2009-10 and 2010-11 presents that on an average there are 3233 persons depending on one health institution in J&K. Regional profile of these institutions rates Ladakh to figure on top with low dependence i.e, for every 745 people one institution has been formed, Jammu region is occupying position in between Ladakh and Kashmir region having on an average one institution per 2976 persons. However, Kashmir region ultimately gets its lowest number with 4060 people dependent on 1 health institution. In the district comparison, it is Kargil and Leh listed at top with 658 and 862 persons per institution, like wise Srinagar and Jammu are to figure at the bottom with a number of 8353 and 4746 persons respectively.

Average of last two years indicates that one health institution has to cover an area of 26.46 sq km in the state depicting no any visible improvement when compared with 2000-01 (27.12 sq kms.) position. Ladakh region shows heavy dependence of 162.40 sq kms followed by Kashmir division (36.85 sq kms). Kashmir region tops with 9.53 sq kms and Jammu region avails this facility per 14.70 sq kms. District level position puts Leh, Kargil and Doda to occupy respectively 22nd, 21st and 20th places and Kulgam, Ganderbal and Shopian 1st, 2nd and 3rd places in the chain of 22 districts.

Women and Child Development (Integrated Child Development Services)

Integrated Child Development Services (ICDS) programme aim at providing services to pre-school children in an integrated manner so as to ensure proper growth and development of children in rural, tribal and slum areas. The basic services provided to children and pregnant and lactating mothers under the

programme include immunization, supplementary nutrition health check-up, referral services, nutrition and health education and preschool education. The programme is implemented through 141 Integrated Child Development Projects and 28599 anganwadis centres. Average of 03 years (2009-10 to 2011-12) indicates that on anganwadis is available per 446 persons at state level. While 8 districts avail the facility about state average, among these district Srinagar has 1 anganwadi for 1098 persons, 14 districts avail the facility below state average. Kargil and Leh districts enjoy the facility much below 300 persons and are ranked 1st and 2nd in the district comparison. Similarly Ladakh and Jammu are ranked 1st and 2nd regions and Kashmir region availing facility above state average.

Housing

2011 Census recorded 1920940 occupied residential houses in the State as compared to 1452125 occupied residential houses in 2001 posting an increase of 32.28 % during this period. Similarly the number of households has increased from 1551768 in 2001 to 2119718 in 2011 recording increase of 36.60 % over 2001 figure. Indicator like number of occupied residential houses as percentage of households gives an idea about the availability of housing infrastructure. At State level per 100 households there are about 91 (90.62) residential houses. When the districts are arranged in an orderly manner, district Kathua occupies position at top where per 100 households there are above 98(98.14) residential houses followed very closely by Poonch with almost equal number i.e, 98.07, the next three districts are Kargil (97.98), Doda (97.86) and Kishtwar (96.97) respectively. District Kulgam with only 76.10 house per 100 household is the last one preceded by Anantnag (78.61) and Srinagar where this ratio is 82.43. Conversely speaking this indicator also enables to ascertain the position of housing shortage in the State. Assuming that per one household there should be one residential house to live in there is a lack of about 2 lakh houses in the State. On this assumption the percentage deficit places district Kulgam to occupy rank 1st where the figure is 23.82% followed by Anantnag (21.39%) and below 2% deficiency is recorded in case of Kathua 1.86% Poonch 1.93% as against State average of 9.38%.

House hold Size

At State level average household size has fallen from 6.54 persons to 5.92 persons between 2001 and 2011. When district as per household size are arranged in an ascending order first 5 district are Jammu (4.87), Samba (4.88), Rajouri (4.93), Kishtwar(5.10) and Ramban (5.11) and the last five numbers are occupied by Kargil (7.68), Kupwara (7.64), Budgam(7.29), Anantnag (7.02) and Bandipora (6.72). At Regional level lowest household size is in case of Jammu region.(5.57) then regarding Kashmir region (6.73) and Ladakh region (6.82)

District Domestic Product and Per Capita Income

It is the district domestic product which serves as a barometer to measure the economic pulse of the district economy. In the gross state domestic product for the year 2009-10 on constant 2004-05 prices, it is district Jammu/ Samba which figured on top with their share of 22.64% followed by Srinagar/ Ganderbal with 13.57% share. Kargil and Leh with their joint contribution of 3.24% are rated to be the lowest districts. The regional position indicates 48.07% share of Kashmir region, 48.694% share of Jammu region and 3.24% of Ladakh region.

Per Capita Income

Per capita district domestic product is a real indicator and a milestone used to measure the progress achieved by the district economy. Per capita income at current prices for 2009-10 places districts Doda/Kishtwar/Ramban (erstwhile Doda) at the top with Rs 64375 very closely followed by district Jammu/Samba showing per capita income of Rs 62710, Poonch district with Rs 16434 is the last one, the next lowest district is Kupwara with per capita income of Rs 29075. Regional profile puts Ladakh region to be the major region with per capita income of Rs. 58113, followed by Jammu region with Rs. 47665 and the 3rd and last region is Kashmir with Rs. 36857 as compared to per capita income of Rs. 42052 for the state as a whole. However, at constant (2004-05) prices for 2009-10, it is the Leh district which is ranked first with per capita income of Rs. 46502, very closely followed by district

Jammu/Samba with Rs. 45588, contrarily Poonch has maintained its last number with per capita income of Rs. 11917, Poonch is preceded by Kupwara with per capita income of Rs. 21567. At regional level, it is Ladakh the leading one with Rs. 43278 the next region is Jammu with Rs. 35348 and Kashmir has retained its 3rd and last number (Rs. 27878). The per capita income of Kashmir division as a whole is estimated at Rs. 28518 as compared to state figure of Rs. 31485.

Per Capita Plan Expenditure (district sector Plan funds)

Expenditure figures of district sector plan funds indicate per capita expenditure of Rs. 1310.50 (average of two years 2009-10 and 2010-11) at state level. In the regional distribution of district sector plan expenditure, it is the Ladakh region which has the lead compared to other two regions with per capita plan expenditure of Rs. 5903.50 (average of 2 years). It is the Kashmir region occupying the 3rd and last number. The interdistrict comparison of district sector plan expenditure per capita places district Leh and Kargil to be the first and second district and Srinagar and Jammu are the last two districts in the rank of 22 districts. It is, however, pertinent to mention here that major projects/schemes in the capital districts of Srinagar and Jammu are implemented under state plan and central/centrally sponsored schemes which are not counted in the aforesaid per capita expenditure figures.