



# INTERNATIONAL JOURNAL OF CREATIVE RESEARCH THOUGHTS (IJCRT)

An International Open Access, Peer-reviewed, Refereed Journal

## HUMAN DEVELOPMENT INDEX IN KARNATAKA AND MAHARASHTRA

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### Abstract:

This paper explores the intra-state disparities in Human Development Index (HDI) in Karnataka and Maharashtra, two states in India. The HDI framework is used to evaluate and compare the overall development trajectories of these states, and to identify specific challenges and disparities within their populations. The paper highlights the importance of the HDI in guiding targeted interventions and tracking the effectiveness of development initiatives over time. Additionally, it discusses how the HDI can facilitate international comparisons and collaboration among nations to advance sustainable development goals. Overall, this paper provides valuable insights into the role of the HDI in promoting balanced regional development and inclusive growth.

**Key Words:** Human Development Index (HDI), Intra-state Disparities., Regional Development

### Introduction:

The Human Development Index (HDI) stands as a formidable framework, providing a holistic and nuanced lens for evaluating and comparing the overall development trajectories of nations. Unlike conventional economic metrics, the HDI incorporates a multidimensional approach by integrating health, education, and income indicators, offering a comprehensive assessment of societal well-being. This multifaceted perspective is particularly crucial in capturing the intricacies of human development, acknowledging that true progress extends beyond mere economic prosperity. Policymakers find the HDI invaluable in its capacity to guide the formulation of targeted interventions, enabling them to address specific challenges and disparities within their populations. Additionally, the HDI serves as a dynamic tool for tracking the effectiveness of development initiatives over time, allowing for the identification of successful strategies and areas in need of improvement. In the global context, the HDI facilitates international comparisons, fostering a collaborative environment where nations can identify shared challenges, recognize evolving trends, and exchange best practices to collectively advance toward sustainable development goals.

Within the complex tapestry of India, the significance of the Human Development Index (HDI) is accentuated when examined at a disaggregated level. India's vast and diverse landscape encompasses a multitude of cultures, languages, and socio-economic contexts, necessitating a meticulous understanding of the intricacies of development dynamics within states and regions. The evaluation of HDI at sub-national levels becomes a powerful tool for policymakers, allowing them to discern specific areas that demand focused attention, whether it be in the realms of education, healthcare, or income distribution. This detailed and disaggregated approach empowers policymakers to craft targeted strategies that are finely attuned to the unique challenges faced by diverse populations across the country. Consequently, HDI emerges as an instrumental metric in fostering inclusive growth, as it becomes a guiding compass for mitigating regional disparities and steering India's trajectory toward comprehensive and equitable development. Its granular insights offer a roadmap for tailored policy interventions, ensuring that the nation's diverse populace benefits from strategies that are sensitive to their specific needs and circumstances.

Studies investigating regional imbalances play a pivotal role in comprehending and mitigating disparities within a nation. These inquiries offer valuable insights into the uneven distribution of resources, opportunities, and developmental outcomes among various regions. By pinpointing the root causes and repercussions of regional imbalances, policymakers can craft precise interventions to foster equitable growth and development. These studies aid informed decision-making, facilitating the targeted allocation of resources where they are most needed. Moreover, a holistic understanding of regional disparities is crucial for nurturing social cohesion, reducing inequality, and ensuring that no community or area lags behind in the overall progress of a nation. Shedding light on the specific challenges faced by diverse regions, these studies guide the formulation of policies tailored to the varied needs of local populations, thereby contributing to a more inclusive and sustainable national development.

In the context of the Human Development Index (HDI), studies on regional imbalances are indispensable for obtaining a nuanced comprehension of well-being disparities across different geographic areas. These investigations unearth variations in health, education, and income indicators within a country, spotlighting areas that may encounter unequal access to resources and opportunities. Analyzing regional HDI disparities empowers researchers and policymakers to identify specific challenges and inequalities requiring targeted interventions. The insights from such studies are crucial for understanding the root causes of regional imbalances, facilitating the development of policies and strategies aimed at fostering more equitable human development outcomes. Addressing these HDI disparities at a regional level is vital for cultivating inclusive growth, ensuring that all communities have the opportunity to enhance their quality of life. Ultimately, studies on regional imbalances in the context of HDI contribute to the creation of more effective and targeted development policies that uplift all segments of society.

Regional imbalances in Karnataka and Maharashtra have been subjects of extensive study and analysis. In Karnataka, disparities between the northern and southern regions are notable. Studies have highlighted variations in per capita income, human development, and workforce participation rates between developed and backward districts. The Nanjundappa Committee's recommendations have been instrumental in

addressing these imbalances, focusing on local development planning at the taluk level. Additionally, factors such as social overhead capital and the need for private sector investment in underdeveloped areas, particularly in north Karnataka, have been emphasized. The Karnataka District Hunger Index further reveals higher hunger levels in specific districts, indicating the necessity for targeted interventions.

Similarly, in Maharashtra, there are discernible regional imbalances. Mumbai, as an economic hub, stands in contrast to less developed regions. Studies on intra-state economic disparities highlight the need for focused policies in areas like education, healthcare, and infrastructure. The performance of Urban Local Bodies (ULBs) in Maharashtra exhibits variations across sectors, emphasizing the importance of targeted interventions for balanced development. The Maharashtra government's initiatives and resource allocation strategies have been subjects of scrutiny, with calls for holistic policies to address regional disparities. These studies collectively underscore the significance of tailored approaches in both Karnataka and Maharashtra to ensure balanced regional development and inclusive growth.

### **Brief Review of Literature:**

Numerous studies explore regional imbalances and development disparities in Karnataka, India. The literature on regional economic disparities and development in India is rich and diverse. In his 2002 study, Montek Ahluwalia assesses the 'State Level Performance Under Economic Reforms,' offering crucial insights into the impact of economic reforms on state-level performance. BhattacharyG's 2009 analysis of 'Intra-State Disparity in Government Expenditure' provides a comprehensive examination of fiscal distribution within states. Chaudhuri and Gupta's 2009 work conducts a district-wise analysis of 'Levels of Living and Poverty Patterns,' contributing valuable insights into socio-economic disparities. Ravindra H Dholakia's studies from 1977 and 1985 investigate 'State Income Inequalities' and 'Regional Disparity in Economic Growth in India,' respectively, offering historical perspectives on income variations and regional economic growth. Dubey's 2009 study on 'Intra-State Disparities' in selected states adds granularity to our understanding of sub-regional economic variations. The compilation edited by Kanbur and Venables in 2005, 'Spatial Inequality and Development,' provides a comprehensive exploration of theoretical and empirical perspectives on spatial dimensions of development. Studies by Rao, Roy Choudhury (1993), Sachs (2002), Singh (1999), and Suryanarayana (2009) collectively enrich our comprehension of the complex dynamics shaping India's regional disparities, covering aspects of income convergence, interstate and intrastate variations, and regional economic growth.

Hanagodimath's Paper on Factories (2011) Reveals a positive correlation between factories, per capita income, and literacy rates in Karnataka. Emphasizes the underdevelopment in north Karnataka, advocating for private sector investment and government incentives for balanced regional development. Shiddu H and Abdul Aziz's Monograph (2012): Explores regional imbalances in Karnataka using the Nanjundappa Committee's taluk-level analysis. Proposes a methodology for building district developmental profiles, offering insights into district-level disparities and a structured approach for analysis. Hanagodimath's Study on HDI (2012): Focuses on disparities in Human Development Index (HDI) in Karnataka and Gujarat.

Stresses the importance of strategic, target-oriented policies to reduce imbalances. Notes a decreasing trend in regional disparities and advocates for district-level human development reports.

Bammanal (2024) uncovers significant regional disparities in Multi-Dimensional Poverty Index (MPI) across Karnataka and Haryana, stressing the need for focused interventions to address enduring poverty issues. Aziz & Hanagodimath (2010) scrutinize D. M. Nanjundappa Committee Recommendations, highlighting resource allocation inconsistencies for backward taluks and advocating for prioritized development, monitoring, and infrastructure promotion. Shiddalingaswami and Raghavendra (2010) analyze Karnataka's district and division disparities, emphasizing social overhead capital's role in fostering human and economic development. The study calls for targeted policies to address regional imbalances and promote inclusive growth statewide. "Status and Infrastructure of the Health Sector in Karnataka": Highlights regional imbalances in health facilities, with Gulbarga and Belgaum divisions, particularly in the underdeveloped Hyderabad Karnataka region, facing poor health infrastructure. Recommends increased public health expenditure to address these disparities. Hanagodimath's Study on Intra-State Disparities (2013): Analyzes district-level Human Development Index (HDI) in Karnataka and West Bengal, identifying historical, human capital, and socio-economic factors contributing to regional disparities. Advocates for policy and program implementation to promote more equitable development within the states.

"Regional Imbalances in Karnataka: A Study Based on Dr. D M Nanjundappa Committee Report": Utilizes Comprehensive Composite Development Index (CCDI) and Cumulative Deprivation Index (CDI) to identify significant regional imbalances in Karnataka. Emphasizes the need for targeted interventions, discusses state government initiatives, such as development boards, and provides suggestions for promoting balanced regional development.

Kadekodi & Hanagodimath's Paper on Voting Patterns (2014) Explores the evolving relationship between development and voting patterns in Karnataka. Voters are increasingly prioritizing development factors over traditional considerations like caste and religion. The study advocates for a constitutional "Right to recall" to address power abuse and ensure effective development delivery by elected members, with implications for similar research in other regions and countries. Hanagodimath's Food Security Analysis (2016) provides a detailed examination of the food security situation at the taluk level in Karnataka, comparing Global Food Security Index (GFSI) data with other countries. Emphasizes the need for targeted programs, training, and awareness creation to address food security issues, particularly for marginalized groups. Shiddalingaswami's Paper on Urban Local Bodies (ULBs) (2015): Conducts a comprehensive analysis of regional disparities in the performance of Urban Local Bodies in Karnataka. Reveals that only 39% of benchmarking has been achieved, with notable variations across sectors. Advocates for targeted interventions to address underdevelopment in specific regions and sectors, empowering ULBs, and establishing a monitoring mechanism to mitigate regional disparities. Hanagodimath and Annigeri's Karnataka District Hunger Index (KDHI) (2019) Utilizes a modified Global Hunger Index methodology to identify higher hunger indices in backward pockets of Karnataka, particularly in socially and economically disadvantaged areas. Advocates for strengthening subregional databases and implementing targeted interventions to combat hunger,

emphasizing the evaluation of existing schemes and holistic initiatives. Annigeri & Hanagodimath's Monograph on Regional Imbalances (2018): Focuses on regional imbalances in Karnataka post the High Power Committee's report, analyzing resource allocation under the Special Development Plan (SDP). Provides a decadal comparison of taluk development status and raises questions about resource flows, sectoral similarities, and the position of divisions and districts. Emphasizes the need for composite indices and holistic policies for balanced regional development.

Kadekodi & Hanagodimath's Paper on MGNREGA Reforms (2020): Critically examines the National Rural Employment Guarantee Scheme in Karnataka, proposing reforms based on a comparative analysis between 2012 and 2016. Addresses criticisms, advocating for improvements in guaranteed employment days, unemployment wage payment, rural work linkage, poverty reduction, and reduction of leakages. Provides benchmarks for potential reforms, suggesting enhancements in targeting, reporting systems, wage payment transparency, and leakages reduction.

Monograph on Regional Disparities in Per Capita Income (2019): Provides a detailed analysis of both inter-state and intra-state variations in per capita income in India. Highlights that intra-state regional disparities are more pronounced than inter-state disparities, emphasizing the importance of nuanced approaches. Identifies virtuous cycles in certain states and underscores the need for a robust data infrastructure at the district and taluk levels. Recommends measures like estimating district and taluk domestic products, decentralizing governance, and promoting balanced regional development through infrastructure and industrialization.

Paper on Regional Imbalances in Agriculture (2020): Investigates regional imbalances in agriculture and allied sectors in Karnataka, focusing on the underdeveloped north Karnataka region. Utilizes the D M Nanjundappa Committee's methodology, analyzing nine indicators to construct a composite index for all 175 taluks. Highlights the urgent need to address underdevelopment in north Karnataka and suggests recommendations for balanced regional development, including Special Development Plans, mechanization, irrigation utilization, subsidies for modern agricultural equipment, and skill development training programs for farmers in backward regions.

Given this background in the present an attempt has been made to study the regional imbalances in HDI within the states of Karnataka and Maharashtra. The present study has the objective to study the states of different districts of Karnataka and Maharashtra within the states as well as in comparison with the districts of other states (All India). The data here we have used are taken from the unpublished research report of Hanagodimath (2020) on India District Human Development Index.

### **HDI in Karnataka:**

Karnataka is one of the fastest growing states in Indian territory. It is always found in the above average category in most of the socio-economic indicators. The southern Indian state of Karnataka has a thriving economy that combines technology and heritage in a beautiful way. The state, which is well-known for its



technical strength, is home to Bangalore, India's Silicon Valley and a major centre for innovation and IT worldwide. Karnataka is known for its varied terrain, which includes tranquil hill stations, coastal regions, and busy metropolitan centres. The state's thriving agriculture industry makes a substantial contribution to the nation's food output. Karnataka, a state renowned for its rich cultural and historical legacy, is home to several old temples, stunning buildings, and traditional arts. The state is home to prestigious universities and research facilities since it prioritises education.

Notwithstanding these successes, Karnataka still has problems, such as regional development disparities between the more impoverished northern districts and the more affluent southern parts. Karnataka's continued journey as a major actor in India's economic and cultural landscape depends on its ability to overcome these imbalances, advance sustainable development, and realise its full potential.

**Table 1: District wise Human Development Index (HDI) of Karnataka**

District	HDI	Rank (At All India Level)	Rank (Within the State)	Category
Bangalore Urban	0.705	41	1	Very High
Dakshina Kannada	0.697	45	2	Very High
Kodagu	0.627	109	3	Very High
Udupi	0.624	113	4	Very High
Uttara Kannada	0.611	129	5	Very High
Bangalore Rural	0.595	150	6	High
Dharwad	0.577	180	7	High
Shimoga	0.552	215	8	High
Mysore	0.546	221	9	High
Kolar	0.537	232	10	High
Ramanagara	0.534	240	11	High
Davanagere	0.517	265	12	High
Bidar	0.515	272	13	High
Belgaum	0.507	283	14	High
Hassan	0.507	284	15	High
Chikmagalur	0.501	299	16	High
Haveri	0.497	305	17	High
Chikkaballapura	0.494	311	18	High
Mandya	0.493	312	19	High
Tumkur	0.488	318	20	Medium
Gulbarga	0.475	337	21	Medium
Chitradurga	0.475	338	22	Medium
Bijapur	0.460	365	23	Medium
Gadag	0.449	381	24	Medium
Chamarajanagar	0.442	389	25	Medium
Bellary	0.441	393	26	Medium
Bagalkot	0.434	405	27	Medium
Raichur	0.405	448	28	Medium
Koppal	0.397	462	29	Medium
Yadgir	0.355	531	30	Low

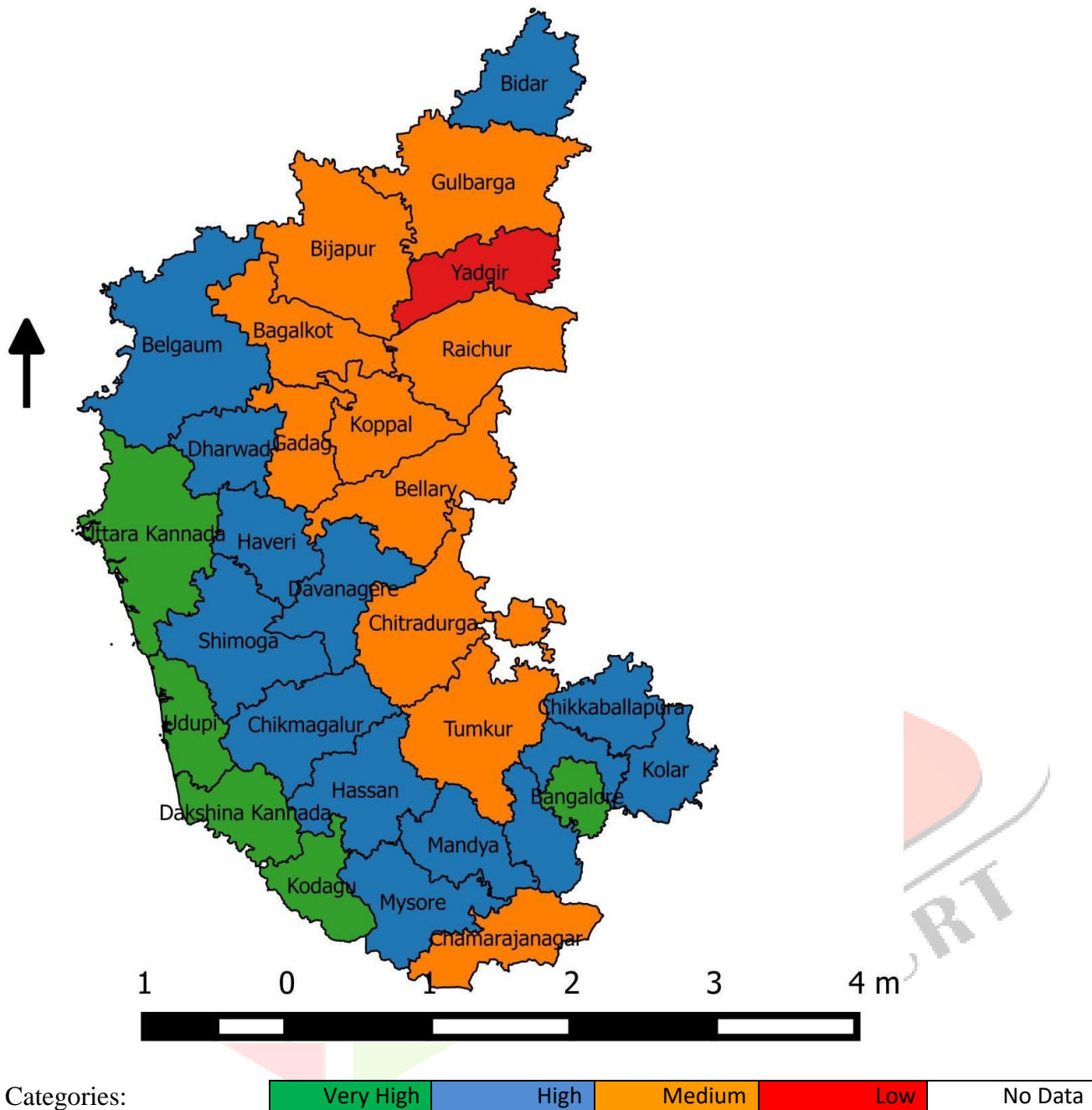
Source: Hanagodimath 2020

There are totally 30 district in Karnataka. As per human development index, which is constructed by Hanagodimath (2020), District wise HDI value and their ranks within the state and the rank at all India level has been presented in table 1. It is found that the range of status of HDI among the districts of Karnataka in comparison with the 680 districts of India is between the ranks of 41 (Bangalore Urban) and 531 (Yadgir). Within Karnataka, districts like Bangalore Urban, Dakshina Kannada, Kodagu, Udupi and Uttara Kannada are top five district in HDI. On the other hand, Yadgir, Koppal, Raichur, Bagalkot and Bellary districts are the bottom five districts. In Karnataka, huge inter-district disparity is observed, which is evident from the fact that, HDI value of Bangalore Urban is 0.705, which is around two fold higher than that of Yadgir's HDI value of 0.355. Mere raking of the districts in HDI values does not give the proper picture the status of different districts in HDI. Hence, these districts are categorized into four groups namely Very High HDI districts, High HDI districts, Medium districts and Low districts. To so these districts in pictorial form to understand more meaningfully, thematic map has been prepared.

The observations made from the thematic map indicate the distribution of Human Development Index (HDI) categories across the districts of the state.

- Out of the 30 districts, five districts, namely Bangalore Urban, Dakshina Kannada, Kodagu, Udupi, and Uttara Kannada, fall into the Very High HDI category, constituting 17% of the total.
- Fourteen districts, Bangalore Rural, Dharwad, Shimoga, Mysore, Kolar, Ramanagara, Davanagere, Bidar, Belgaum, Hassan, Chikmagalur, Haveri, Chikkaballapura and Mandya, are categorized as High HDI, representing 47% of the total districts.
- In contrast, 10 districts, such as Tumkur, Gulbarga, Chitradurga, Bijapur, Gadag, Chamarajanagar, Bellary, Bagalkot, Raichur and Koppal, fall into the Low HDI category, comprising 33% of the total.
- Additionally, Yadgir stands alone in the Very Low HDI category.
- These findings suggest a concentration of higher HDI districts in the southern part of the state, particularly in Bangalore and surrounding areas.
- Notably, North Karnataka is identified as an underdeveloped region, with Kalyana Karnataka being the most underdeveloped.
- The developmental gradient follows a pattern from the coastal areas to the Malnad transition and dry zones, indicating varying levels of development across different geographic regions.

### Thematic Map 1: Categorization of districts in HDI of Karnataka



Source: Hanagodimath 2020



### **Districts wise HDI in Maharashtra:**

Maharashtra is a well-known state in India with a complex reputation in many different fields. Mumbai is the financial hub of the country, making it one of the richest and most industrialised states in terms of economy. Cities like Pune, Nashik, Aurangabad, and Nagpur are examples of the state's industrial strength; it makes a substantial contribution to industries like pharmaceuticals, information technology, and cars. Despite obstacles like droughts, the cultivation of a wide variety of crops characterises Maharashtra's agricultural environment. The state has famous universities in Mumbai, Pune, and Nagpur that focus on research and education. Mumbai is regarded as India's cultural centre, and Maharashtra has a rich cultural past. From picturesque hill towns like Mahabaleshwar to ancient places like Ajanta and Ellora Caves, the state offers a wide variety of tourist attractions. Politically, Maharashtra holds significance, influencing national politics through its diverse political landscape. While this overview captures Maharashtra's status as of my last knowledge update in January 2022, it's essential to consult current sources for the latest information.

There are totally 35 districts the in the state of Maharashtra. District wise HDI value and their ranks within the state of Maharashtra and the rank at all India level has been presented in table 2. It is found from the table that Mumbai is found in the first Rank in the Maharashtra state as well as among the districts of all states. The Human Development Index (HDI) for each district in Maharashtra is shown in the table, providing a thorough picture of the state of socioeconomic development in each area. Mumbai stands out as the district with the highest HDI, which is indicative of its importance to the economy. Pune is in second place, closely behind, indicating that it has made a substantial contribution to the state's total human development. The districts with comparatively high levels of human development in the top rankings of the chart are Mumbai Suburban, Thane, and Nagpur. However, districts like Dhule, Nandurbar, and Gadchiroli score lower, indicating that specific initiatives may be required in these regions to solve development difficulties.

**Table 2: District wise Human Development Index (HDI) of Maharashtra**

District	HDI	Rank (At All India Level)	Rank (Within the State)	Category
Mumbai	0.856	1	1	Very High
Pune	0.717	34	2	Very High
Mumbai Suburban	0.697	44	3	Very High
Thane	0.676	64	4	Very High
Nagpur	0.673	66	5	Very High
Ratnagiri	0.669	71	6	Very High
Kolhapur	0.665	75	7	Very High
Raigarh	0.650	85	8	Very High
Satara	0.643	94	9	Very High
Wardha	0.629	104	10	Very High
Sangli	0.627	107	11	Very High
Sindhudurg	0.615	124	12	Very High
Amravati	0.585	164	13	High
Ahmadnagar	0.584	165	14	High
Nashik	0.579	172	15	High
Aurangabad	0.578	174	16	High
Solapur	0.576	181	17	High
Akola	0.555	210	18	High
Bhandara	0.544	225	19	High
Bid	0.541	229	20	High
Jalgaon	0.540	230	21	High
Osmanabad	0.536	235	22	High
Chandrapur	0.534	238	23	High
Washim	0.532	241	24	High
Latur	0.528	249	25	High
Buldana	0.528	252	26	High
Parbhani	0.516	269	27	High
Nanded	0.511	277	28	High
Hingoli	0.502	293	29	High
Jalna	0.501	297	30	High
Yavatmal	0.497	303	31	High
Dhule	0.487	319	32	Medium
Gondiya	0.478	332	33	Medium
Gadchiroli	0.427	418	34	Medium
Nandurbar	0.411	442	35	Medium

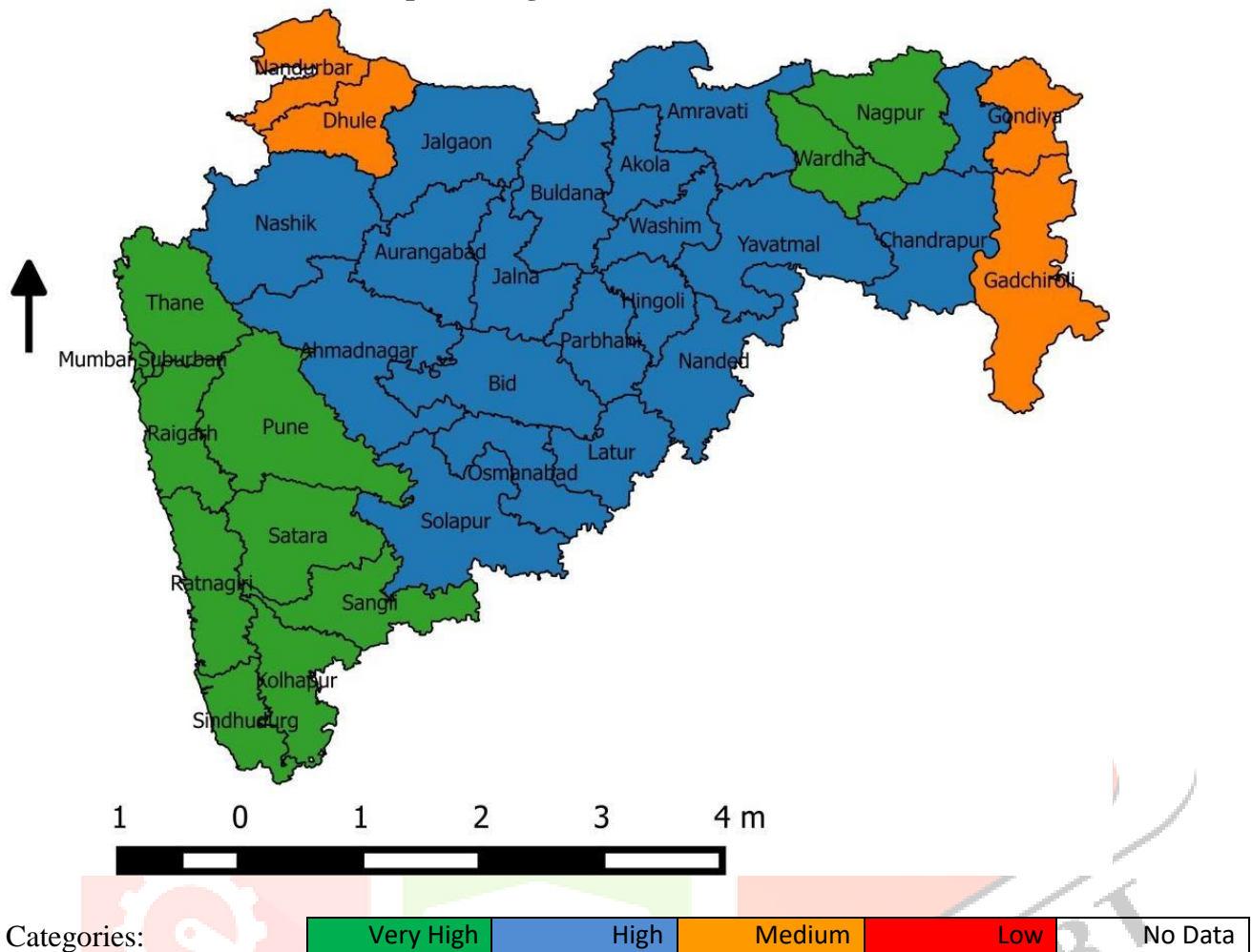
Source: Hanagodimath 2020

The thematic map illustrates the District-wise Human Development Index (HDI) of Maharashtra, categorizing districts into different development levels.

- Notably, Mumbai, Pune, Mumbai Suburban, Thane, Nagpur, Ratnagiri, Kolhapur, Raigarh, Satara, Wardha, Sangli, and Sindhudurg are classified under the "Very High" HDI category (12 districts (40%)), indicating significant human development in these regions.
- Amravati, Ahmadnagar, Nashik, Aurangabad, Solapur, Akola, Bhandara, Bid, Jalgaon, Osmanabad, Chandrapur, Washim, Latur, Buldana, Parbhani, Nanded, Hingoli, Jalna, and Yavatmal fall into the "High" HDI category 17 districts (57%), representing substantial but slightly lower levels of development.
- Lastly, Dhule, Gondiya, Gadchiroli, and Nandurbar are in the "Medium" HDI category 4 districts (13%), suggesting areas with moderate human development.
- This map offers a visual representation of the varying degrees of development across Maharashtra, aiding

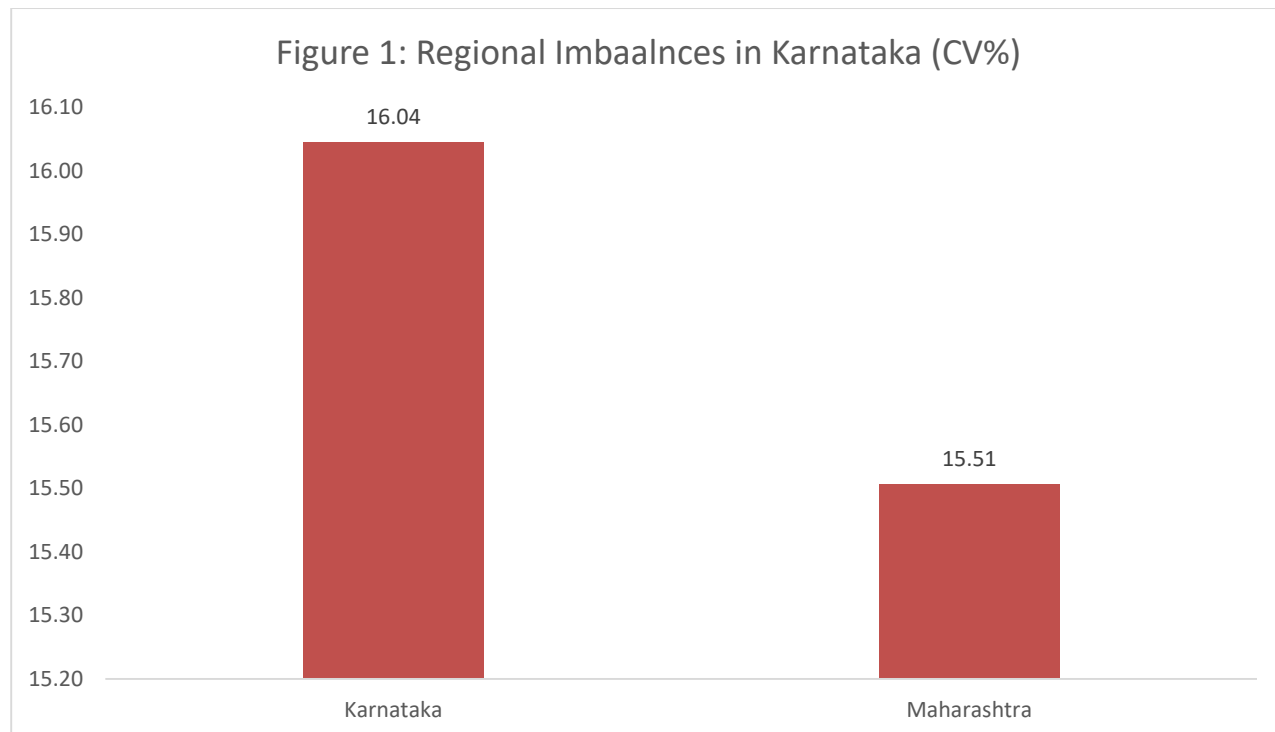
policymakers in identifying regions that may require targeted interventions to address specific development challenges and achieve more balanced growth.

**Thematic Map 2: Categorization of districts in HDI of Maharashtra**



Categories:  
Source: Hanagodimath 2020

To see the quantum of regional imbalances in Karnataka and Maharashtra coefficient of variation has been calculated and presented in figure 1. It is found from the figure that Karnataka and Maharashtra both the states have the regional imbalances. It is to be noted that Karnataka has higher level of regional imbalances than that of Maharashtra.



Source: calculated from Hanagodimath 2020

### Conclusion:

In conclusion, this paper has highlighted the significance of the Human Development Index (HDI) framework in evaluating and comparing overall development trajectories of nations. The HDI framework provides a comprehensive and multidimensional approach to evaluating societal well-being beyond conventional economic metrics. This paper has specifically explored the intra-state disparities in HDI in Karnataka and Maharashtra, emphasizing the importance of targeted interventions to address specific challenges and disparities within these populations.

The HDI framework can play a crucial role in promoting inclusive and sustainable development by identifying areas of underdevelopment and targeting interventions to address them. Policymakers can use the HDI to discern specific areas that demand focused attention, whether it be in the realms of education, healthcare, or income distribution. This detailed and disaggregated approach empowers policymakers to craft targeted strategies that are finely attuned to the unique challenges faced by diverse populations across the country.

Furthermore, the HDI can facilitate international comparisons and collaboration among nations to advance sustainable development goals. By identifying shared challenges, recognizing evolving trends, and exchanging best practices, nations can collectively advance toward sustainable development goals. The HDI

framework can serve as a guiding compass for mitigating regional disparities and steering India's trajectory toward comprehensive and equitable development.

In conclusion, it is essential to continue to prioritize the use of the HDI framework in evaluating and guiding development initiatives to ensure that progress is made towards a more equitable and prosperous future for all. Policymakers must continue to use the HDI to identify areas of underdevelopment and craft targeted interventions to address them. By doing so, India can continue to make progress towards achieving sustainable development goals and promoting inclusive and sustainable development.

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