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This is the second article in a three-part series, disseminating the observations and findings from the latest edition of Access (In)Equality Index, AEI 2024, produced by the researchers at Centre for New Economics Studies (CNES), with IDEAS, O.P. Jindal Global University. Read the first part here.

With the development of the academic literature within inequality studies over the years, multiple interpretations exist on how 'inequality of opportunity' may arise because of factors or circumstances that are beyond an individual's control. These feature conversations related to the accessibility and availability of basic resources or primary public goods.

With the aim of understanding inequality from the lens of such means or opportunities, rather than merely focusing on outcomes, the Access (In)Equality Index (AEI) – created by the Centre for New Economics Studies at O.P. Jindal University – is a multidimensional index that captures household/individual inequality from the perspective of access to key opportunities. It ranks Indian states and Union Territories based on their pillar-wise performance.

The first article in this series provided an overview of the composite rankings of states across all pillars and their performance in the pillars of access to 'Basic Amenities' and 'Healthcare'. In this part, we present the state rankings and key findings for the other three pillars: 'Education', 'Socio-Economic Security' and 'Legal Recourse'

Pillar III: 'Access to Education'

Education plays a vital role in revealing not just individual potential but also the stark realities of inequality within a nation. By dissecting disparities in education access, attainment and quality, across different demographics and geographic regions, we gain a panoramic view of a country's socio-economic landscape.

In Figure C it is seen that the best performing state is Sikkim with a score of 0.72 and the lowest ranked state is Meghalaya with a score of 0.22.

The sub-indicators include net enrolment ratio, net attendance ratio, average annual dropout rate, average household expenditure per child, pupil-teacher ratio, secondary schools at a distance of two kms, availability of toilets for girl, schools offering vocational education, per capita spending by state governments and digital infrastructure such as functional computer and internet facilities.



Figure (c). Index Score of Education across States

India has a Right to Education Act which aims to provide free and compulsory education to children aged 6-14 years. Even after 20 years since the act was passed, the net enrolment ratios for children in the country are below the required levels – West Bengal

has the highest rate at 69.4%, while Uttar Pradesh has the lowest at 33.8%. Four states have a drop-out rate of greater than 20% which means that one-fifth of students who enrol, drop-out.

The Sustainable Development Goal (SDG) target for the pupil-teacher ratio in India is 30:1. Nearly 18% of the states report a ratio higher than this target, while 50% of the states have a ratio between 20:1 and 30:1.

The Union government, through its Sarva Shiksha Abhiyan, has provided funds for construction of toilets at school as research shows that many girls miss out on education because schools do not have functional toilets. Nearly 57% of the states have a completion rate between 95-100% while 21% have a completion rate of less than 80%. The median is 96.85%.

Knowledge of computers is essential in today's world. Hence it is important for schools to have functional computers for their students to learn. Punjab is the best performer on this parameter with almost 100% coverage, followed by Gujarat, Kerala, and Haryana. The worst performing state is Meghalaya where only 11% of schools have functional computers.

Pradhan Mantri Gramin Digital Saksharta Abhiyan is a scheme launched by the Union government to make at least one person in a household digitally literate. However, 25% of the states have a reach of less than 20 people for this scheme and only 14% states have a reach of more than 60 people per thousand population.

Pillar IV: 'Access to Socio-Economic Security'

Socio-economic security reduces the vulnerability of citizens to certain risks and enhances their ability to manage them. This is divided into financial security (measuring access to bank accounts and ATMs), economic security (measuring access to work) and social security (measuring access to benefits and assistance).

Figure D shows the ranking of states on the pillar of Socio economic security. Andhra Pradesh performs best with a score of 0.70. The worst performing state is Bihar with a score of 0.18.



Figure D: Index Score of Socio-Economic Security across States

Penetration of financial services is highly dependent on their approachability. Therefore, we look at the number of commercial banks and ATMs per one lakh population. About 51% of states have less than 25% availability of ATMs, CRMs, and WLAs, indicating a widespread issue of insufficient financial infrastructure.

Only 11% of states fall in the 50-75% range, emphasising the overall scarcity of these facilities. Significant regional disparities in financial access across India are revealed through the distribution of state-wise bank credit from Scheduled Commercial Banks. Nearly 64% of states receive less than 25% of bank credit, clearly indicating underbanked regions, predominantly in economically lagging areas like Bihar.

Digital transactions have gained traction lately, but approximately 35% of states have low digital transaction activity, with users relying on this mode of payment less than twice a day. Another 35% fall in the two-to-four transactions per day range, indicating a moderate level of digital engagement. Around 6% of states have a higher digital transaction frequency, with users transacting four to six times a day. Additionally, 23.5% of states show significant adoption, with users transacting digitally more than six times a day.

Approximately 21% of states exhibit a concerning trend with less than 50% worker population ratio (WPR) – the percentage of employed persons in the population – signifying potential challenges in workforce participation. Around 32.5% of states have a WPR higher than 60%.

The varied implementation of MGNREGA across states, as reflected in the statistics, highlights its uneven effectiveness in addressing rural unemployment. While 27% of states provide employment to over 75% of seekers, indicating strong administration in these areas, 33.33% of states fulfil less than 25% of the demand, highlighting significant challenges in program delivery.

The social security coverage for non-agricultural workers across India is concerning. Approximately 75% workers in 43% states work without benefits. This significant gap in the social safety net exposes a large portion of the workforce to risks such as healthcare emergencies and income instability.

Pillar V: 'Access to Legal Recourse'

Access to legal recourse is important to provide justice to the citizens of India. Owing to the increasing population, the Indian courts and police are under stress to tackle the increasing number of cases of law and order in different states. This pillar is accessed by 15 sub-indices covering police, pending cases, high courts, legal service clinics, state citizens portal, prisons, and gender variability.

The best performing state in this pillar is Nagaland, which is overall an aspirant state. It has a score of 0.67. The second-best performing state is Andhra Pradesh with a score of 0.66. The worst performing state is Bihar with a score of 0.36, followed by Uttar Pradesh with a score of 0.39.



Figure E: Index Score of Legal Recourse across States

When evaluating the judicial system, the lower the population load on a high court judge, the higher the state's ranking. The best performer in this respect is Manipur, with a value of 211, and the worst performer is Bihar with a value of 1695. As for high court judge vacancies, the best performers are Sikkim, Nagaland, Mizoram, Assam, and Arunachal Pradesh with a value of 0.

Many states have occupancy higher than 100%. The best performing state in this indicator is Nagaland (34.5%) and the worst performing state is Uttar Pradesh (185%).

Bihar has the highest proportion of civil and criminal cases pending for up to one year in court at 76.8%, while Sikkim has the lowest at 20.2%.

The report further examines inequalities that exist within social groups segregated based on social identities and place of residence (rural/urban) and each pillar has its own set of challenges that need to be overcome. Our findings from the index emphasise the need for targeted policies and action plans by the state and Union government as well as other relevant authorities. This will help in addressing inequalities and in creating an equitable environment for all sections of society. The rankings provide motivation to 'aspirant' and 'achiever' states to learn from the 'front runners' so that the relevant policies and programs can be executed efficiently.

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The authors thank Ms. Aparajita from Springer Nature, Dr. Arun Kumar Kaushik for their constant guidance, insights, reviewer comments that went into the revised edition of the Index Study. We also thank Dr Maitreesh Ghatak, Dr. Neelanjan Sircar, Mr. Roshan Kishore for previous comments/inputs on the AEI index, when created in 2021. Additional Research credits assigned to Aryan Govindkrishnan, Jheel Doshi and Bhanavi Behl for their assistance in the research of the revised report.