Transformation of Aspirational Districts

Towards An Evidence Based Governance

December 5, 2018

Indian Economy: High Growth but severe development Challenges

Why this programme?

- India on high growth trajectory.
- But Low Human Development Index: **Ranked 130 of 188 nations in 2018**
- Significant variations: Inter-State, inter-district.
- **Aspirational District Programme launched to transform pockets of under-development.**

Special focus on health, nutrition, education, agriculture needed for *sabka saath sabka vikaash.*

Why this programme?

- These under-developed pockets need rapid transformation:

- To maintain high trajectory of growth.
- To keep the growth inclusive
- To meet the SDGs.
- To improve economic productivity and ease of living of citizens living in decades of under-development.

Nutrition: Current Status: Not consistent with India's growth process.

- **Improving nutrition is key task.**
- **Special mission to improve nutrition launched.**

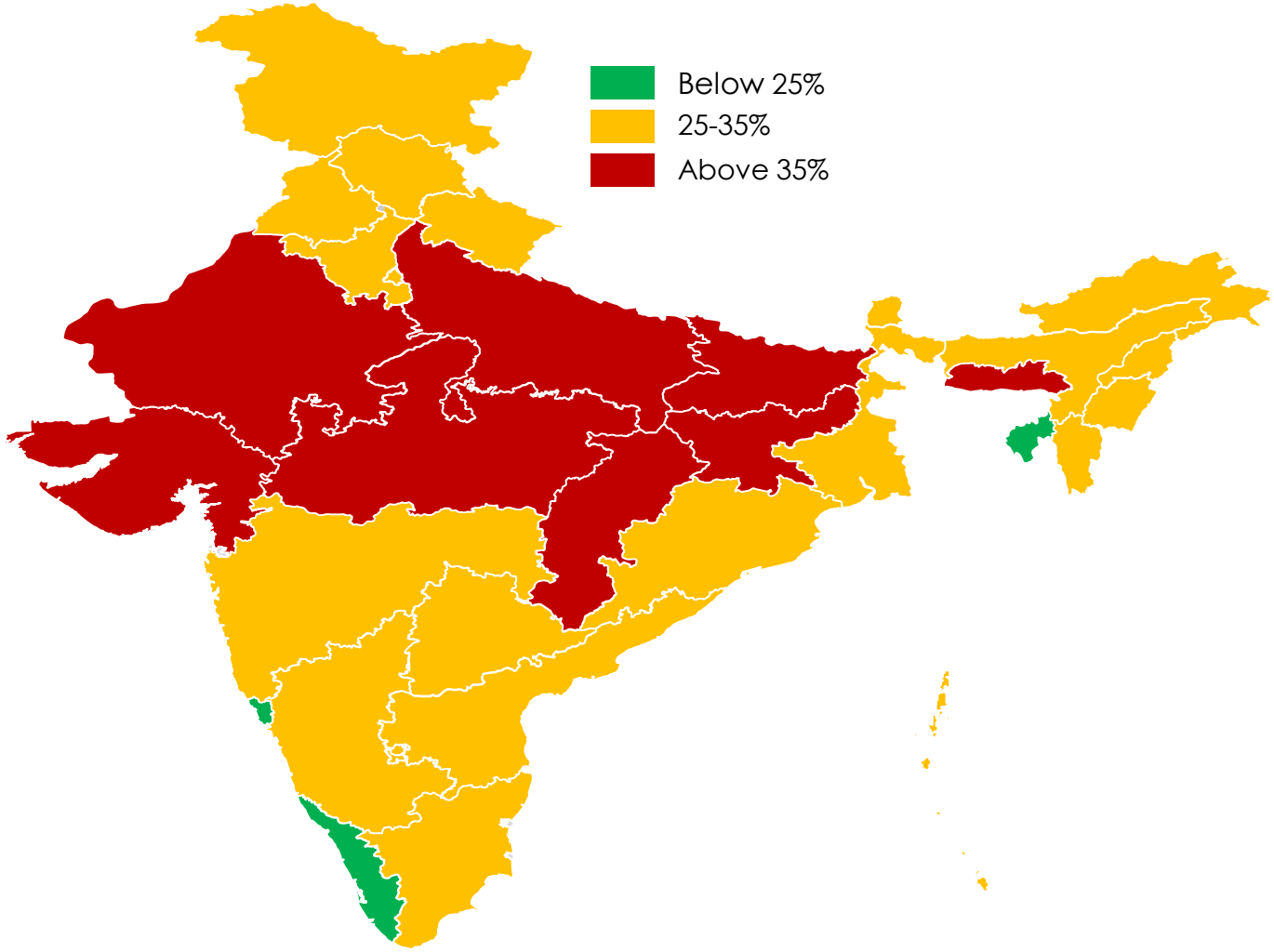
However, challenges are huge:

- **One in every 2 women is anaemic**
- **One in every 3 children is stunted**
- **One in every 4 children is Malnourished**
- **One in every 5 children is Wasted**

Poor nutrition: especially in first 6 months has serious effect.

Nutrition: High prevalence of stunting

Stunting
(% of children below 5 years)



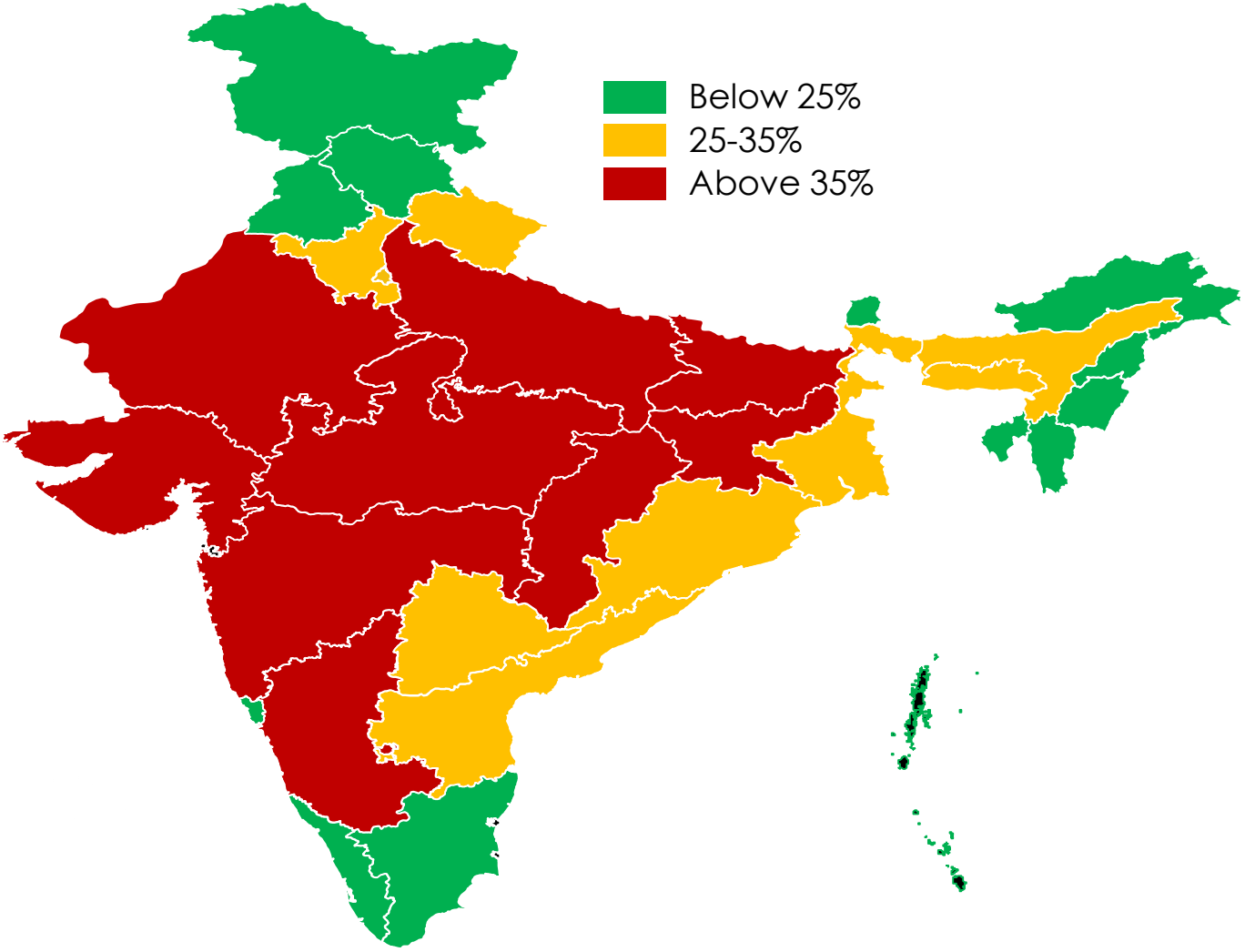
Best performance	
Kerala	19.7
Goa	20.1
Tripura	24.3

Bottom 3 States	
Meghalaya	43.8
Jharkhand	45.3
Bihar	48.3

Source: NFHS-4, 2015-16

Nutrition: High prevalence of malnourishment

Underweight children
(% of children below 5 years)



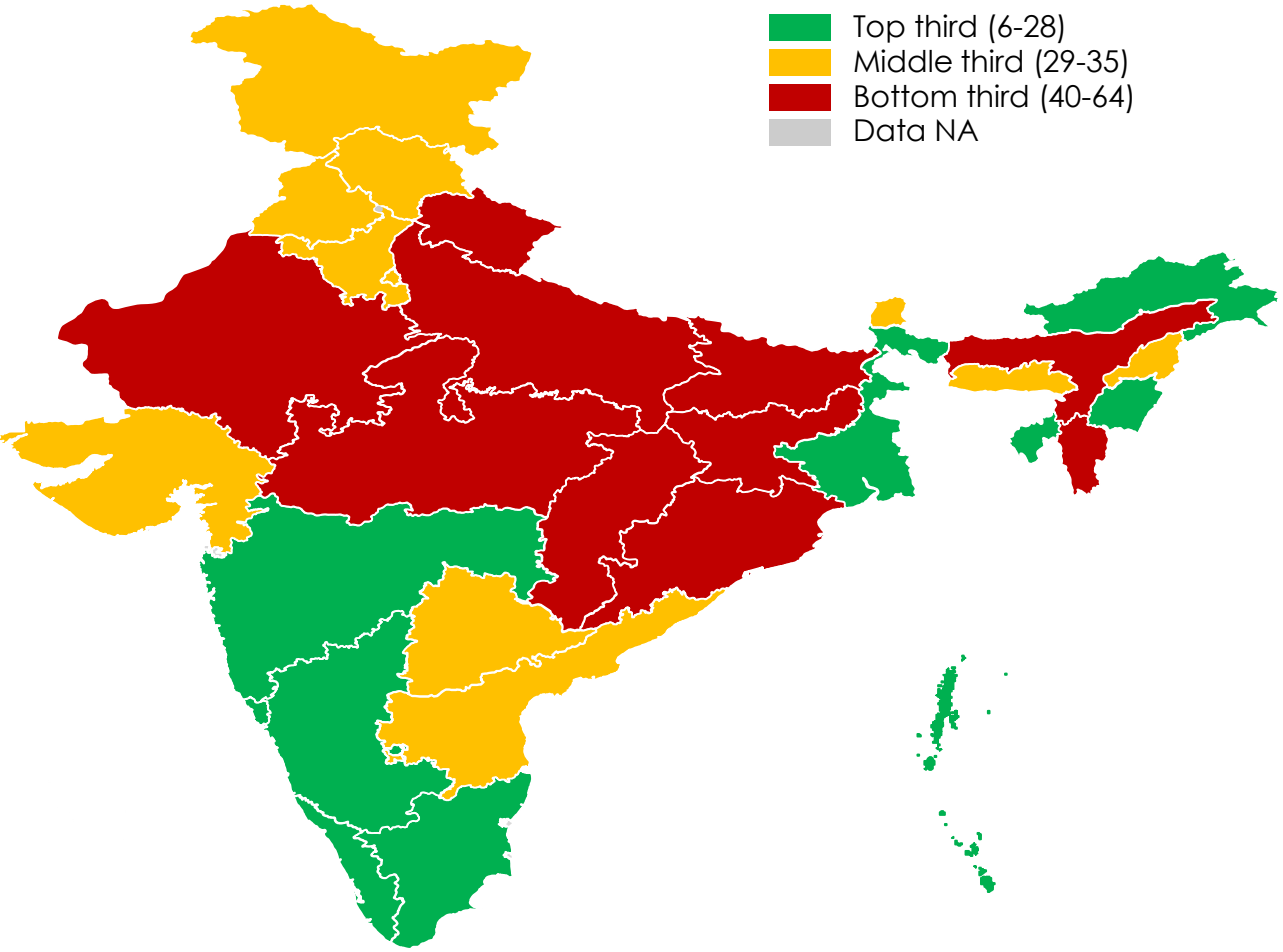
Best performance	
Mizoram	11.9
Manipur	13.8
Sikkim	14.2

Bottom 3 States	
Madhya Pradesh	42.8
Bihar	43.9
Jharkhand	47.8

Source: NFHS-4, 2015-16

Health: Infant Mortality

Infant Mortality Rate
(/1000 live births)



Best Performance

A&N Islands	10
Goa	13
Kerala	15

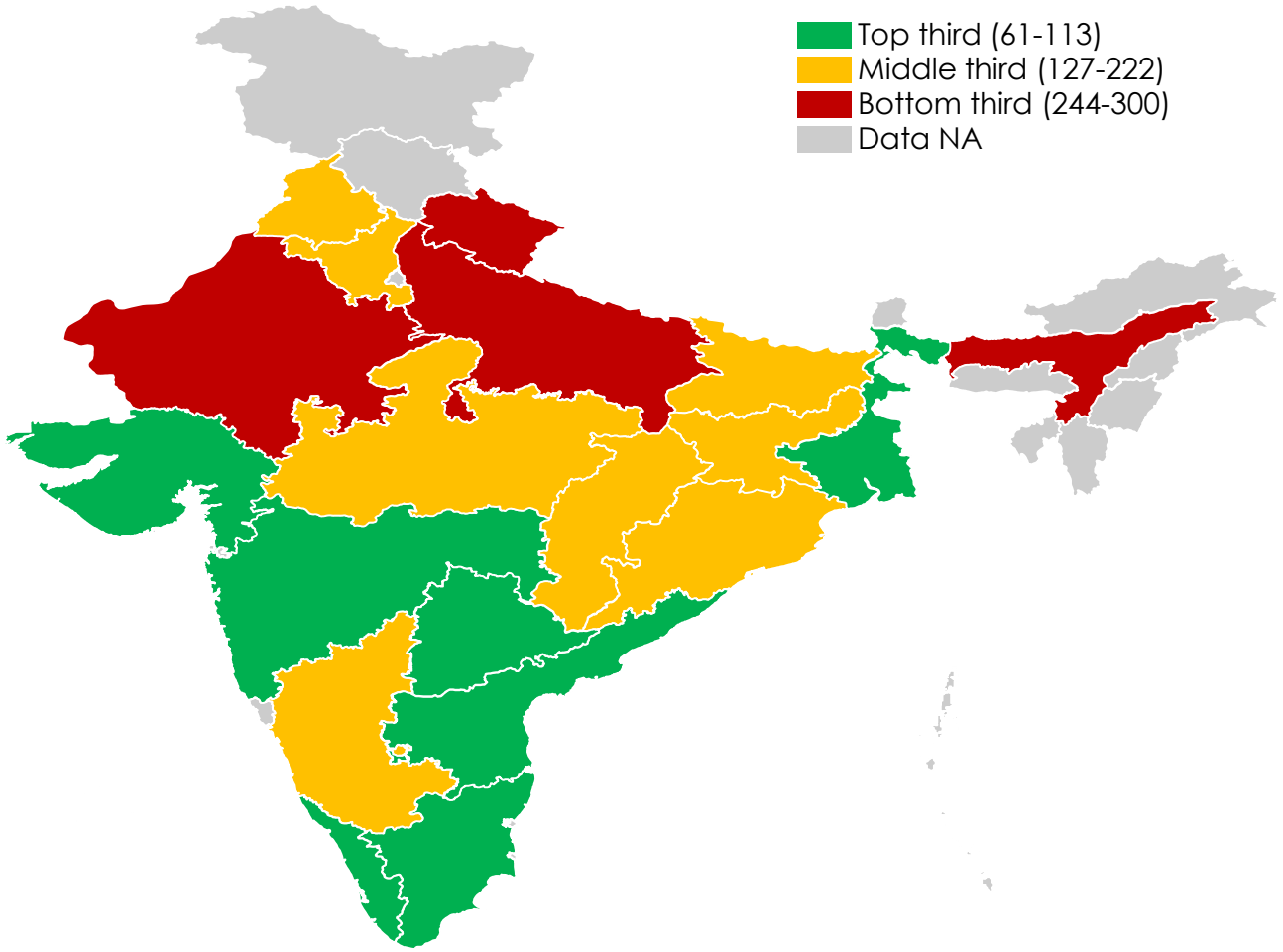
Bottom 3 States

Assam	48
Bihar	48
Chhattisgarh	54
UP	64

Source: NFHS4, 2015 (IMR)

Health- Maternal Mortality

Maternal Mortality Ratio
(/100,000 live births)



Best Performance

Kerala	61
Maharashtra	68
Tamil Nadu	79

Bottom 3 States

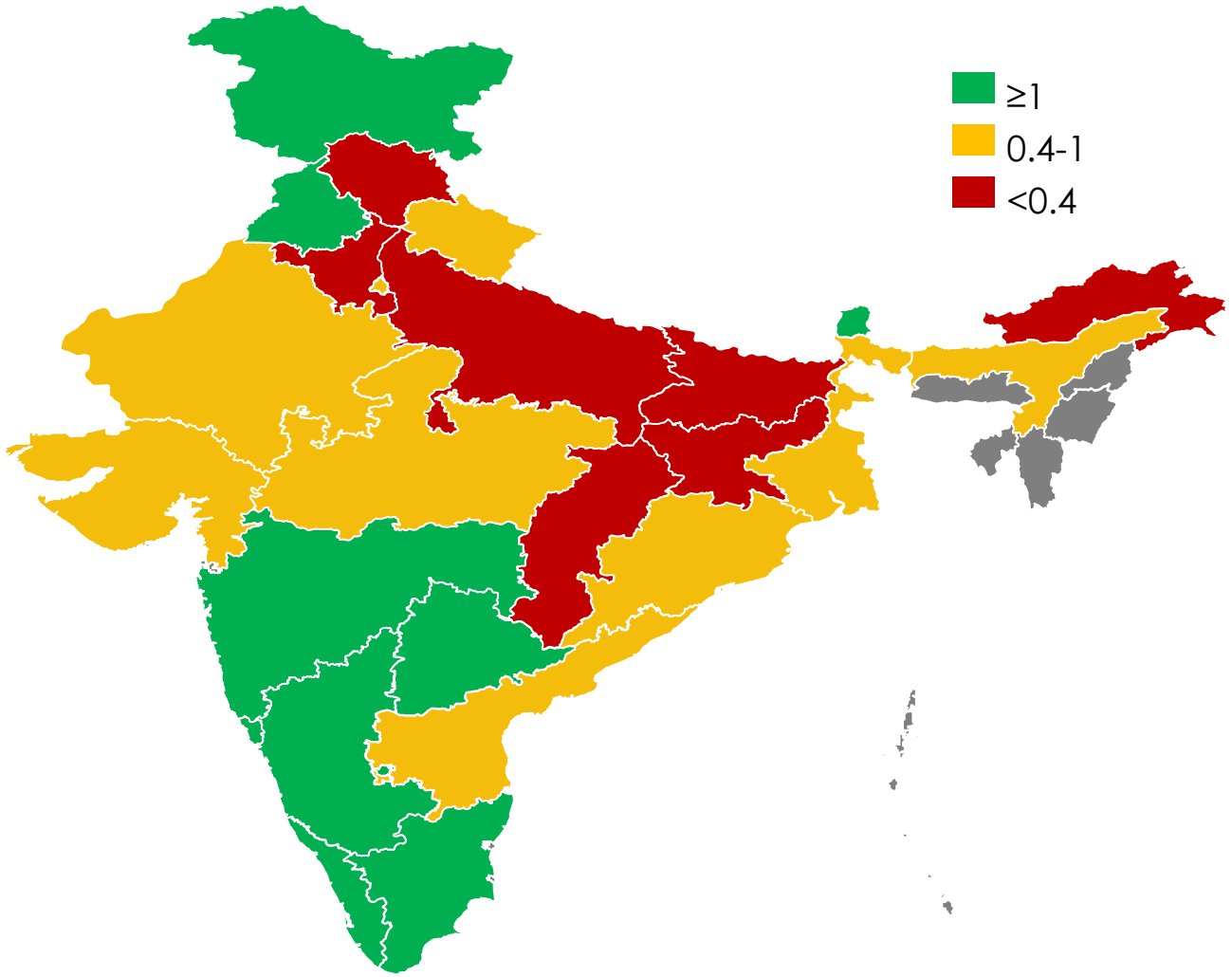
Assam	300
UP/Uttarakhand	285
Rajasthan	244

Source: SRS 2011-2013

Health: Number of doctors

Doctor density

/1,000 population



Best Performance	
Goa	2.20
Karnataka	1.66
Punjab	1.51

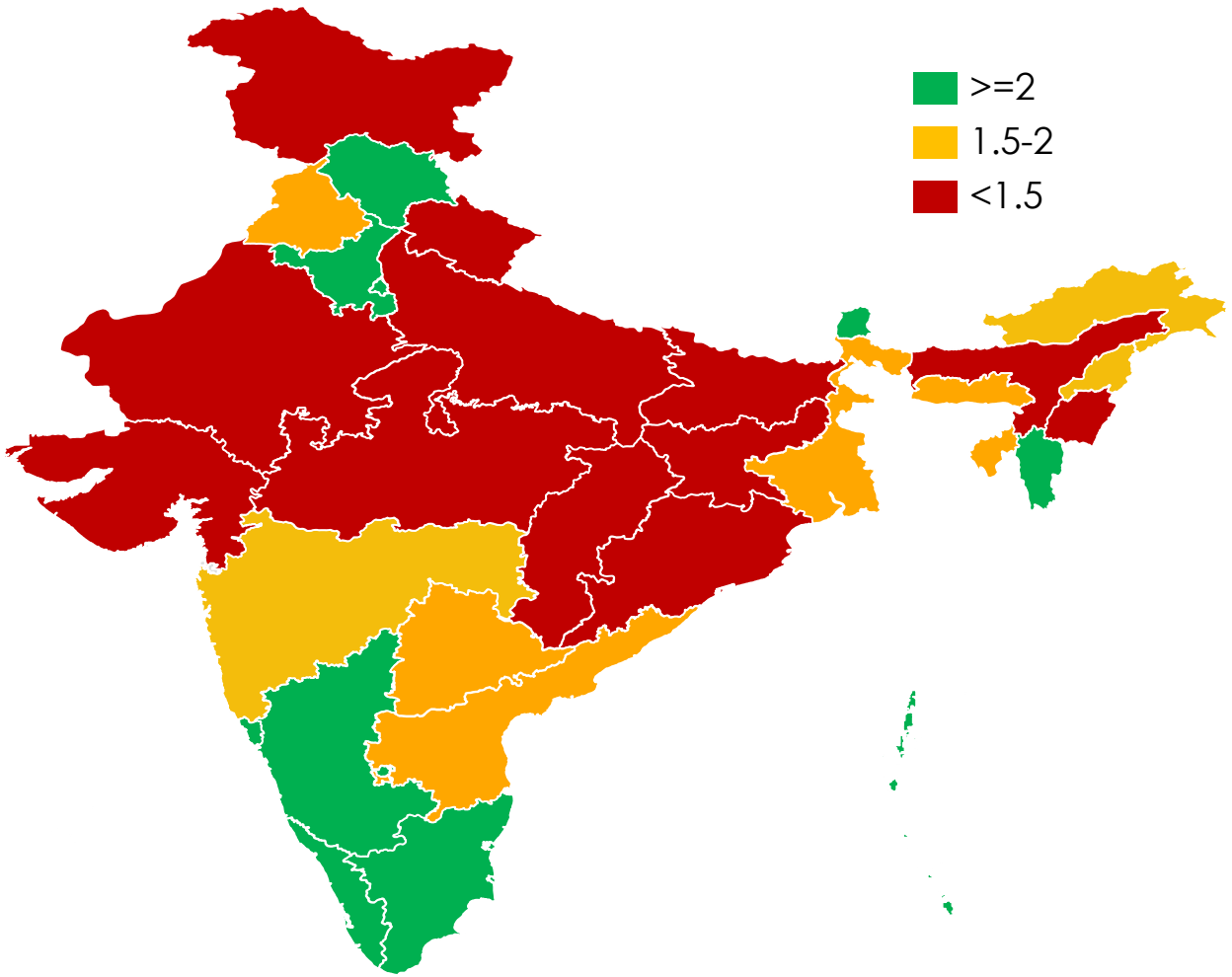
Bottom 3 States	
Haryana	0.23
Chhattisgarh	0.22
Jharkhand	0.13

Source: NHP 2016

Health: Total bed density

Total bed density

/1,000 population

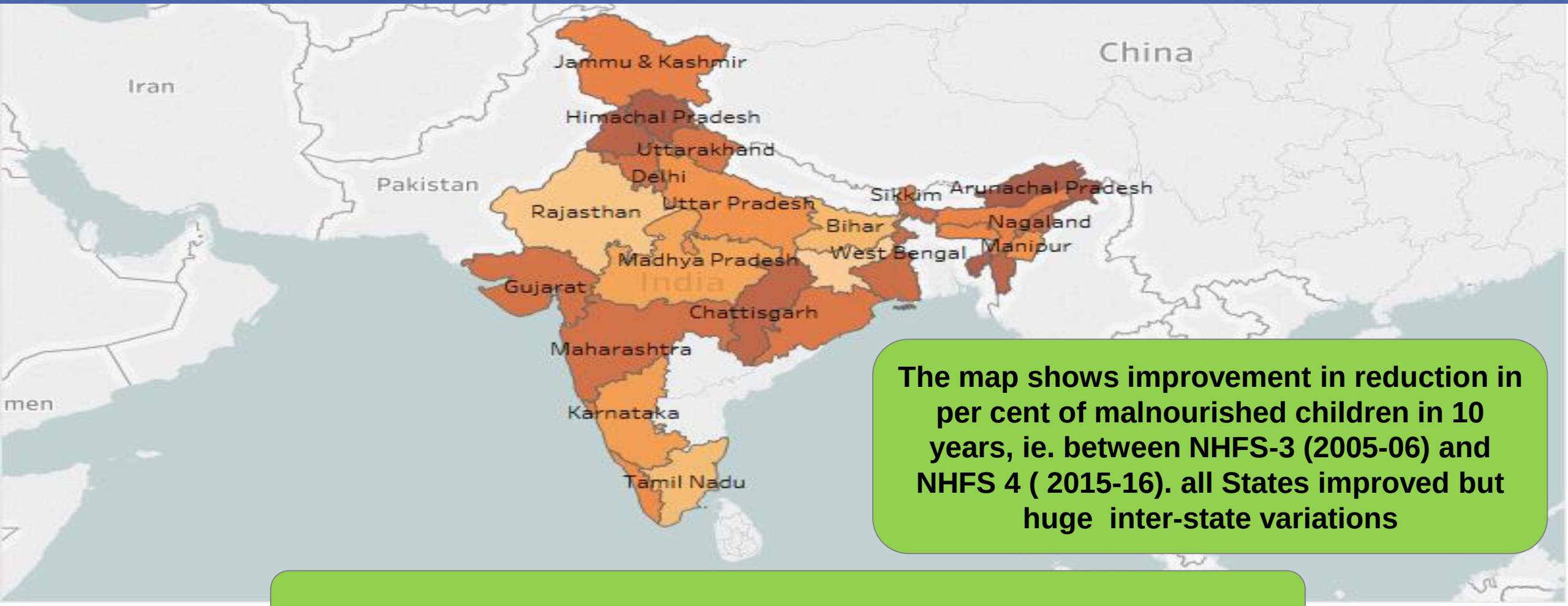


Best Performance	
Goa	4.39
Sikkim	4.19
Himachal Pradesh	2.96

Bottom 3 States	
UP	0.62
Jharkhand	0.59
Bihar	0.24

Source: NHP 2016

India is improving but there is huge state and district wise variations. Rates of improvement is slow.

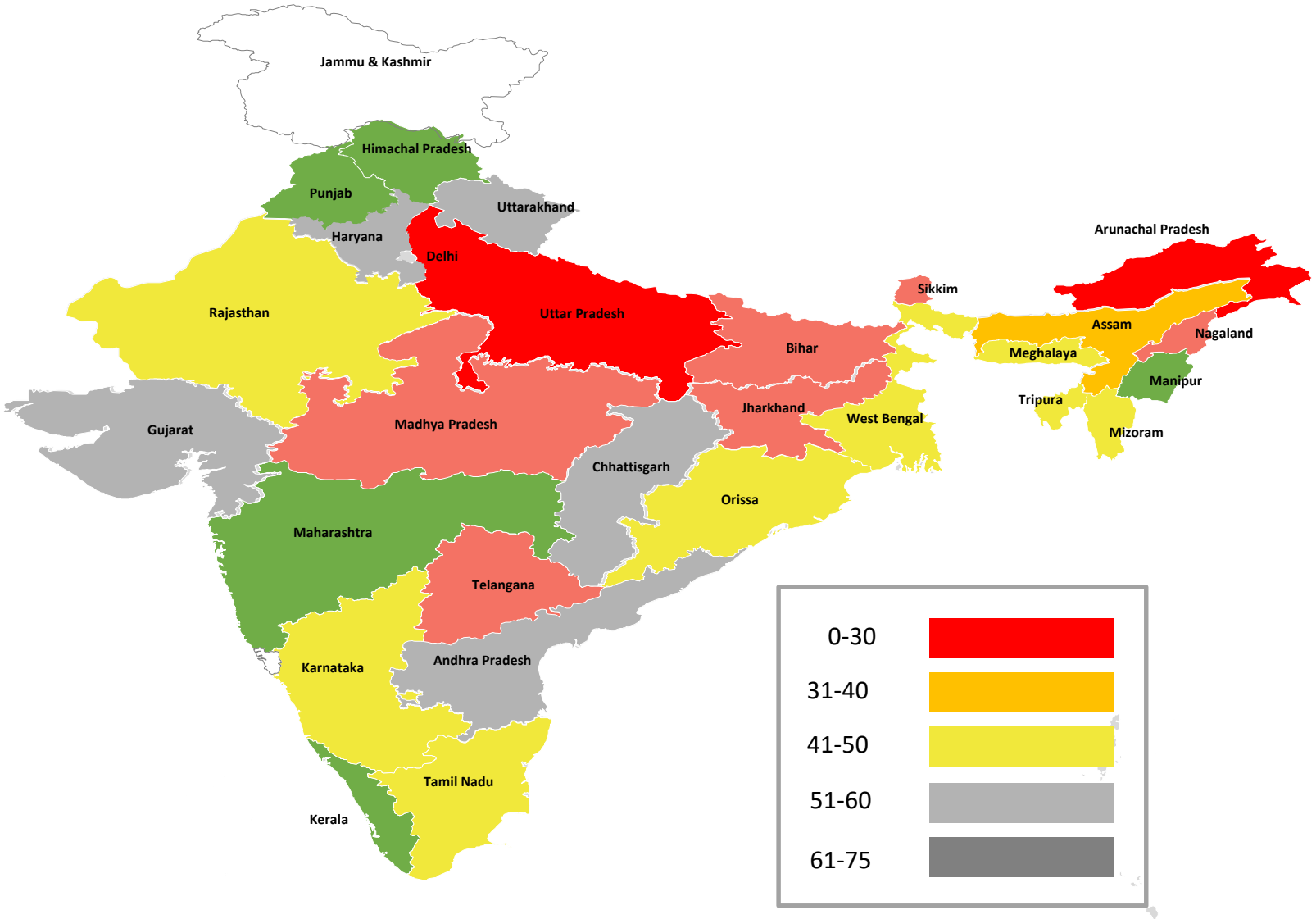


The map shows improvement in reduction in per cent of malnourished children in 10 years, ie. between NHFS-3 (2005-06) and NHFS 4 (2015-16). all States improved but huge inter-state variations

All States improved but huge inter-state variations

Note: Darker the shades, better the improvement.

ASER Learning Outcomes: 2016

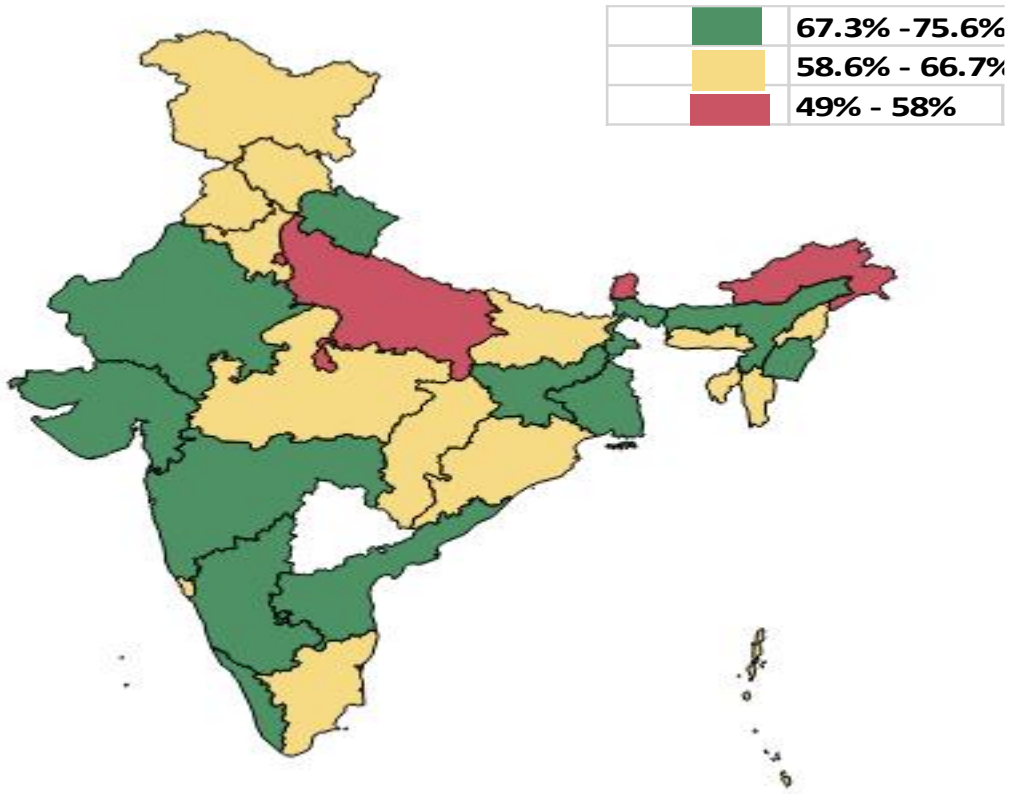


Per cent of government school children in **Std V who can read Std II level text**

Education: Class III NAS Score, 2017

Overall Average (Three Sub)

(National Average score = 64.76)



Best Performance

Karnataka	75.66
Andhra	75.33
Rajasthan	74

Bottom 3 States

Lakshadweep	56
Delhi	55.66
Arunachal	49.33

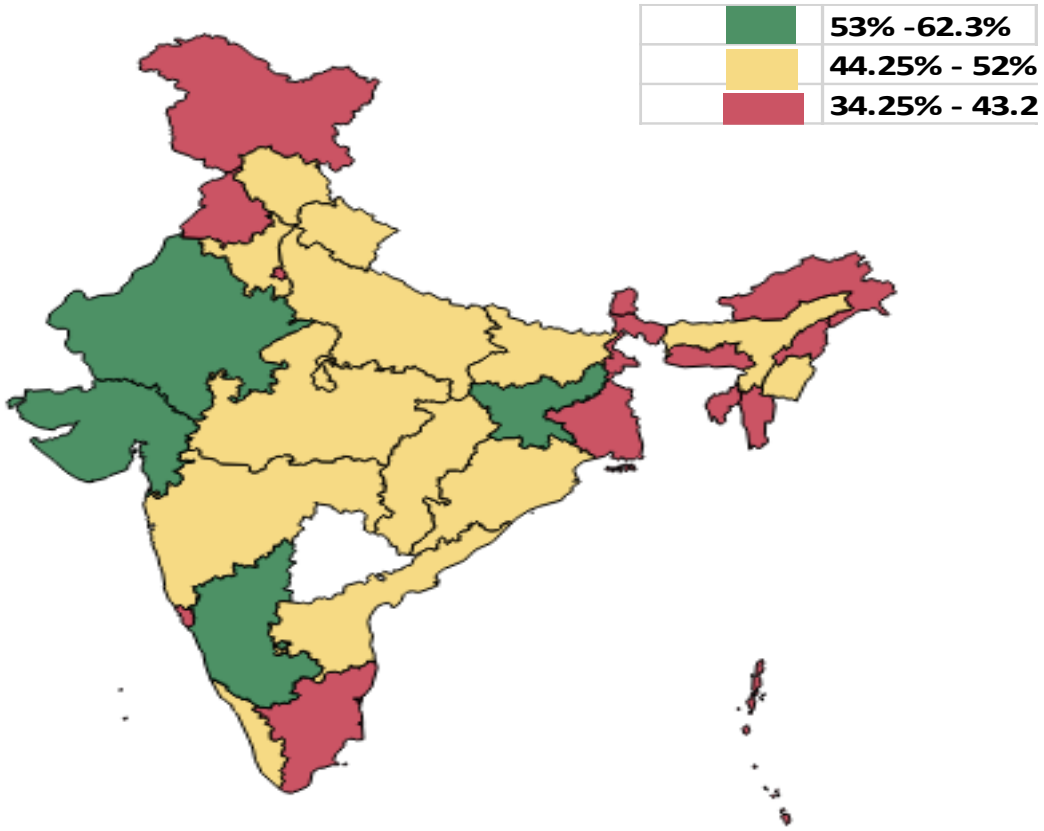
Average Score **Boys = 64.45** **Girls = 65.09%**

Total Students Appeared **6,20,499**

Education: Class VIII NAS Score, 2017

Overall Average (Four Sub)

(National Average score = 44.61)



Best Performance

Rajasthan	62.3
Jharkhand	54.8
Karnataka	54.5

Bottom 3 States

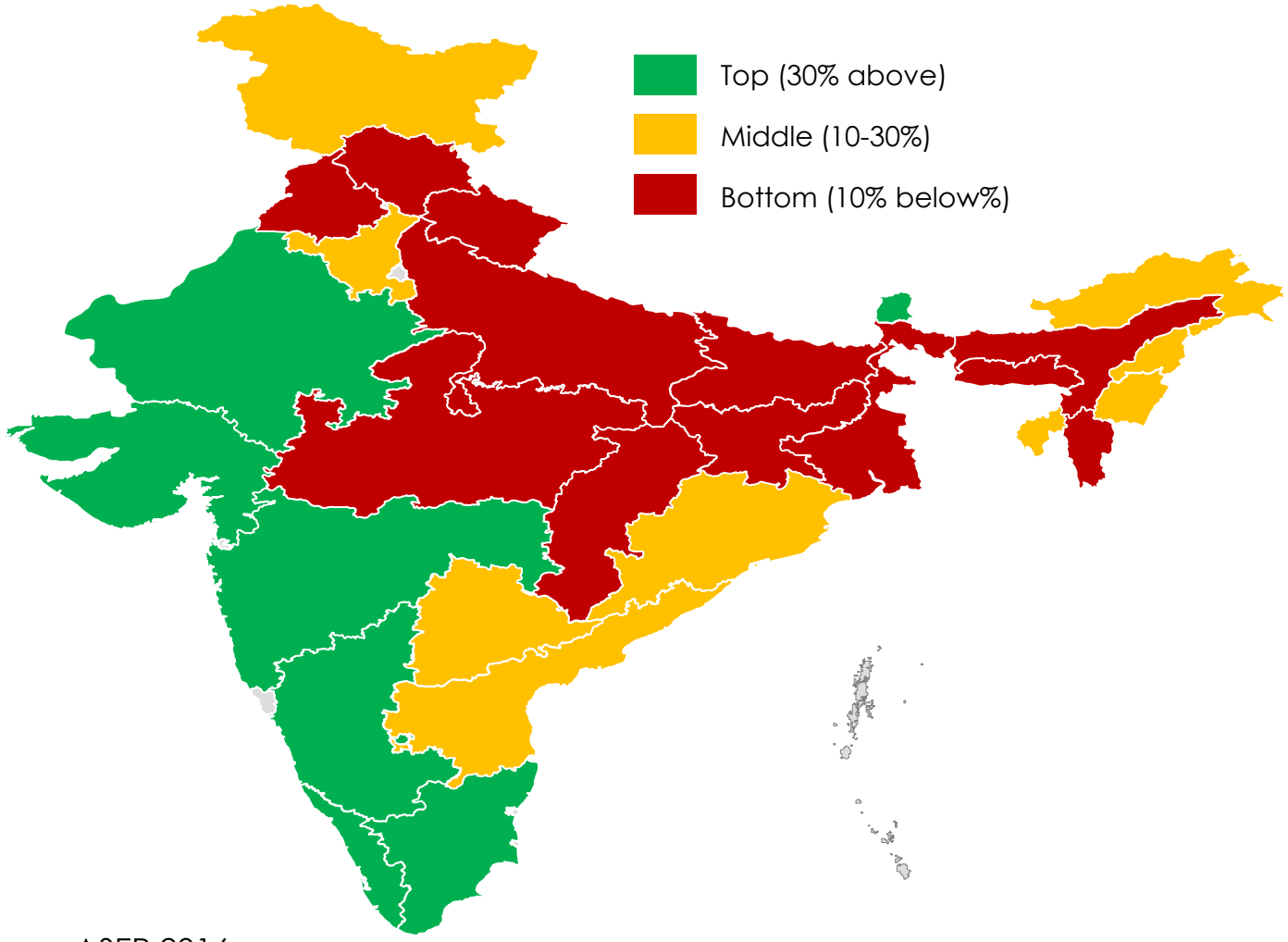
Arunachal	36.75
Lakshadweep	36
Puducherry	34.25

Average Score **Boys = 44.2%** **Girls = 44.96%**

Total Students Appeared **7,23,738**

Education Facilities available for children

% Schools with computers available for Students, %, 2016

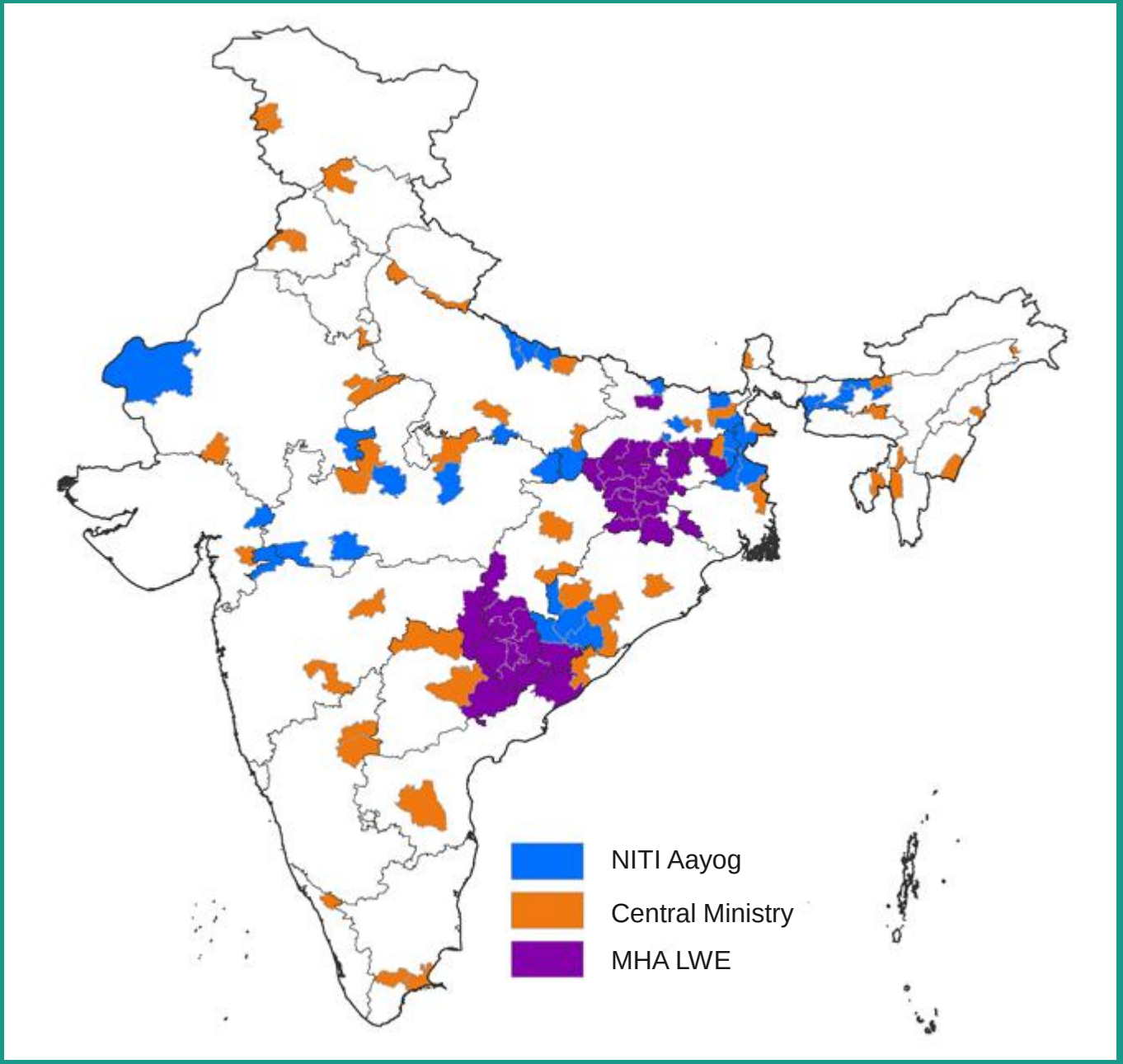


Best Performance	
Kerala	89
Gujarat	75.2
Tamil Nadu	57.3

Bottom 3 States	
Assam	1.2
Chhattisgarh	1.5
Meghalaya	1.7

Source: ASER 2016

112 Aspirational Districts programme launched in Jan 2018.



- Currently implemented in 112 districts in 27 States.

Strategy

FOCUSED APPROACH

Focus Areas	Implementation	Monitoring
• Health & Nutrition • Education • Agriculture + Water resources • Financial Inclusion +skill • Basic: Infrastructure	• **Mass movement** • Team of Centre + States + District.	• **49 indicators**. • Ranking

District aspires to become State's best and then nation's best.

Strategy

Team creation	Prabhari officers: Centre + State	Empowered Committee to solve problems.
Real time Monitoring based on data	Validation of data	Ranking of districts on delta
Draw District Vision & Plan	Identify low hanging fruit.	Converge Schemes

Tata Trusts and Gates Foundation (ID Insight) are undertaking household survey

Strategy: 49 well defined indicators, ranking and competition

49 indicators identified → Base line ranking released. → Dashboard is capturing progress on real time basis

Sectors	Weight
Health and Nutrition	30%
Education	30%
Agriculture and Irrigation	20%
Financial inclusion and skill formation	10%
Basic Infrastructure	10%

Niti Aayog announced latest ranking on progress (delta) recently

These indicators have been explained to district teams at block level :

A NEW INDIA by 2022

The Indian economy is on a high growth trajectory. However, it ranked 131 out of 188 nations in UNDP's Human Development Index 2016. Its performance in terms of improving quality of life for its citizen is not consistent with its growth story. While different States have their unique strengths, they face challenges in improving health, education, basic infrastructure etc. for their citizens. Within States too, there are major variations. Some districts have done well whereas some have faced challenges. It is important that a concerted effort is made to improve performance of districts which are pockets of under-development. This will result in a dramatic rise in ranking of the country in terms of HDI and would also help the country in achieving SDGs. This will be a step towards creation of a New India by 2022.

KEY SECTOR THAT THIS PROGRAMME SHOULD FOCUS

This programme is for overall transformation of the district using mass movement approach. To keep the approach focussed, the programme seeks to improve performance across following sectors:

- HEALTH & NUTRITION
- EDUCATION
- AGRICULTURE & WATER RESOURCES
- FINANCIAL INCLUSION & SKILL DEVELOPMENT
- BASIC INFRASTRUCTURE INCLUDING ACCESS TO ROAD, POTABLE WATER, RURAL ELECTRIFICATION & INDIVIDUAL HOUSEHOLD TOILETS.

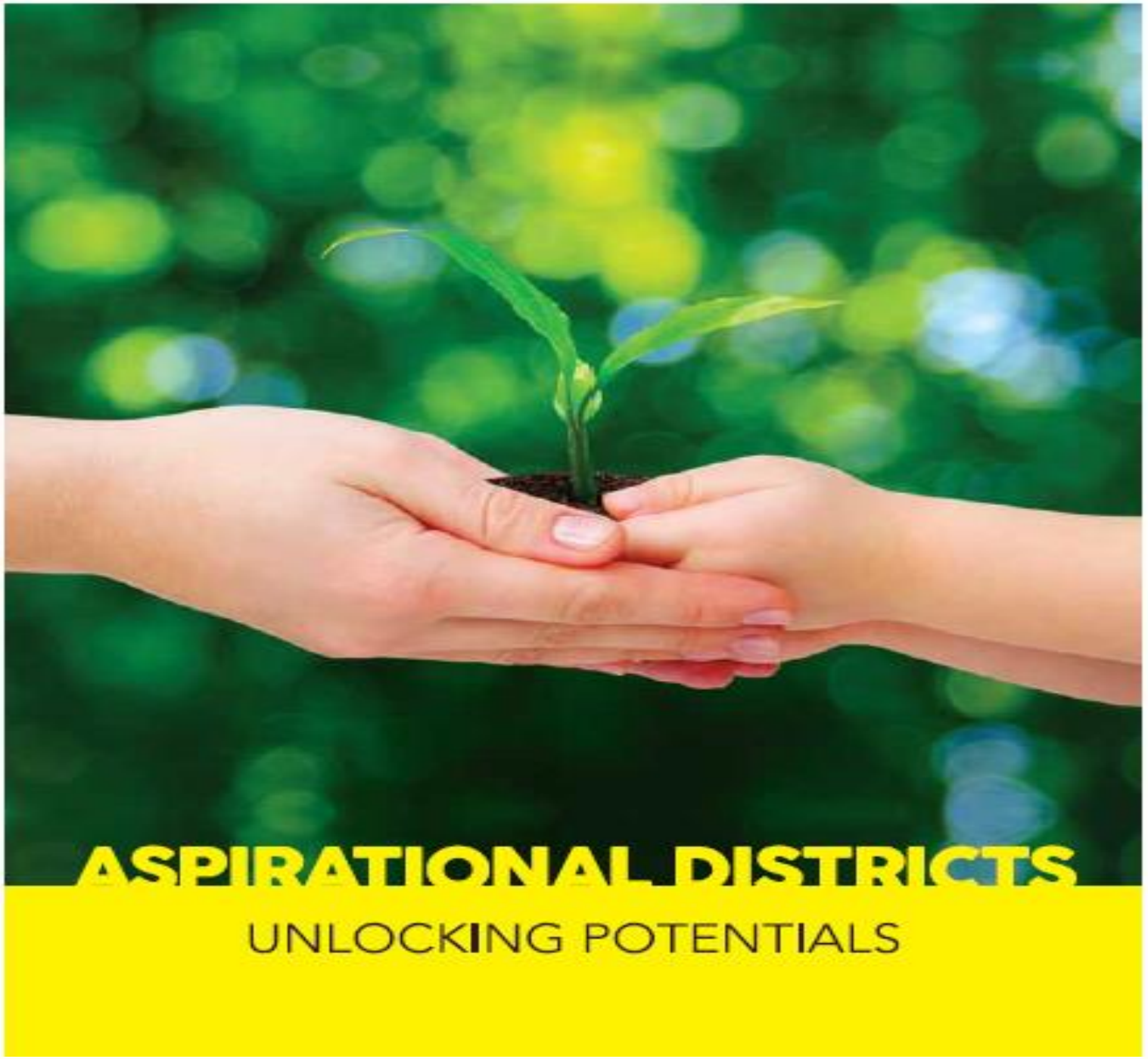
CORE STRATEGY

The core strategy in the program are as follows:

- States as main drivers
- Work on the strength of each district.
- Make development a mass movement, involve every section of society, particularly youth.
- Identify low hanging fruits for immediate improvement.
- Measure progress and rank districts to spur a sense of competition.
- Districts to aspire: from becoming States' best to Nation's best.

Niti Aayog has explained the strategy and best practices to districts and other stakeholders.

This is the book released by the Hon’ble PM on April 21, 2018.



Strategy: Districts to aspire to become best in State and then in India.

- Comparison with States best and nation's best.

Competitive spirit holds the key of transformation.

Districts to aspire: State's best to Nation's best: Status in march 2018

Sahebganj, District Jharkhand

Health & Nutrition

Proportion of Institutional Deliveries

48.2%

State's best - 81.7% (Purbi Singhbhum)
India's Best – 100% (in 18 districts of States)

% children age 12-23 months fully immunized 62.24%

State's best - 76% (Dumka)
India's best – 97.82% (Faridkot, Punjab)

Education

Drop out Rate at Elementary Level

11.7%

State's best - 2.6% (Bokaro)
India's Best – 0 % (in 89 districts in India)

Rural electrification

Per cent unelectrified households

50%

State's best 36% (Latehar)
All India Best – 0 % (in 124 districts in India)

It helped districts in making focussed effort: Status in October 2018

Sahebganj District, Jharkhand

Proportion of Institutional Deliveries

48.2% → 76.01%

% children age 9-11 months fully immunized

62.24% → 87.79%

% of Schools with Electricity Facility at Secondary Level

55.34% → 63.11%

% of Electrified Households

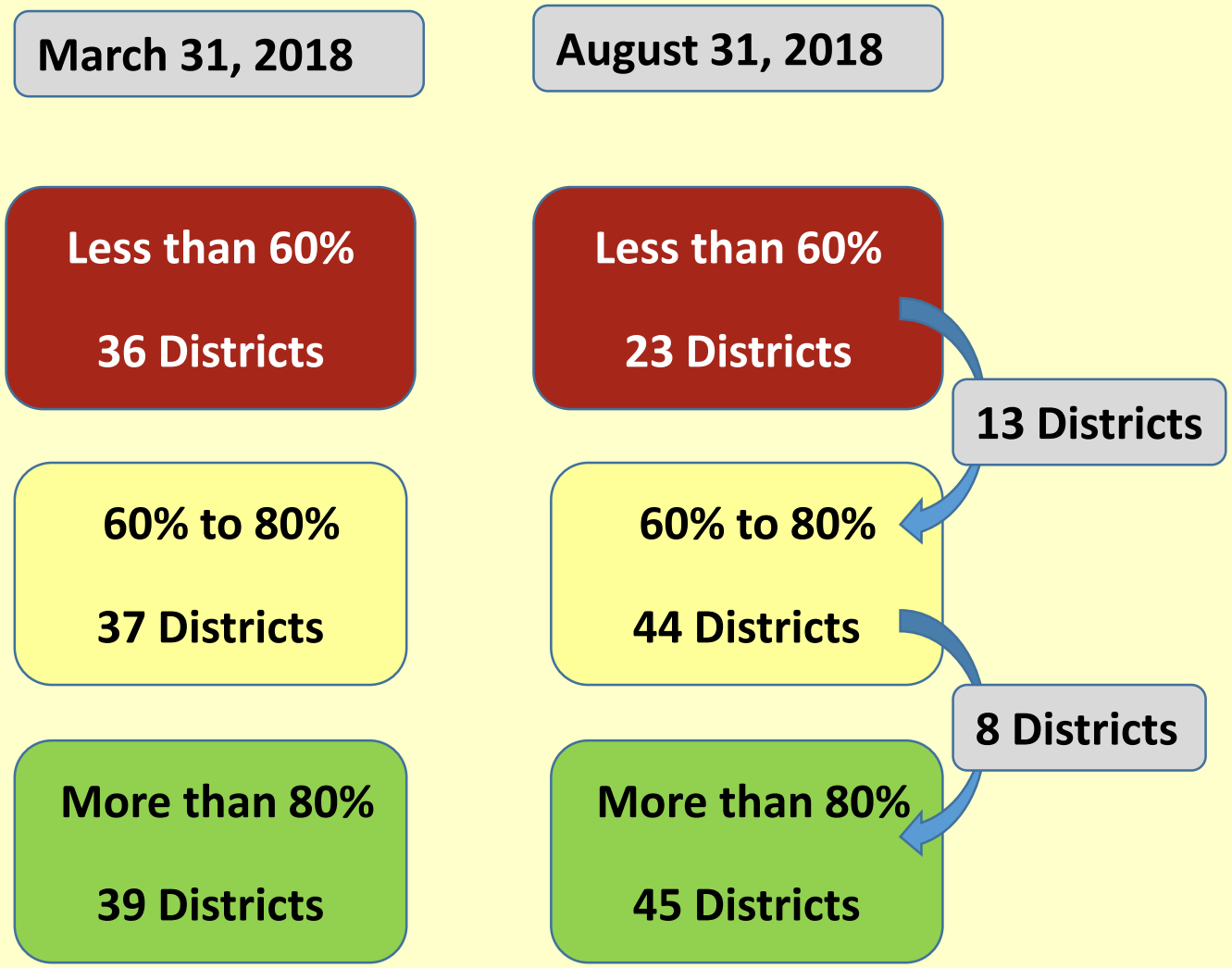
50% → Nearing 100%

Performance since March 2018- Major indicators

- **In last 5 months, performance of districts, as reported by districts have been analysed.**

Progress: Major indicators

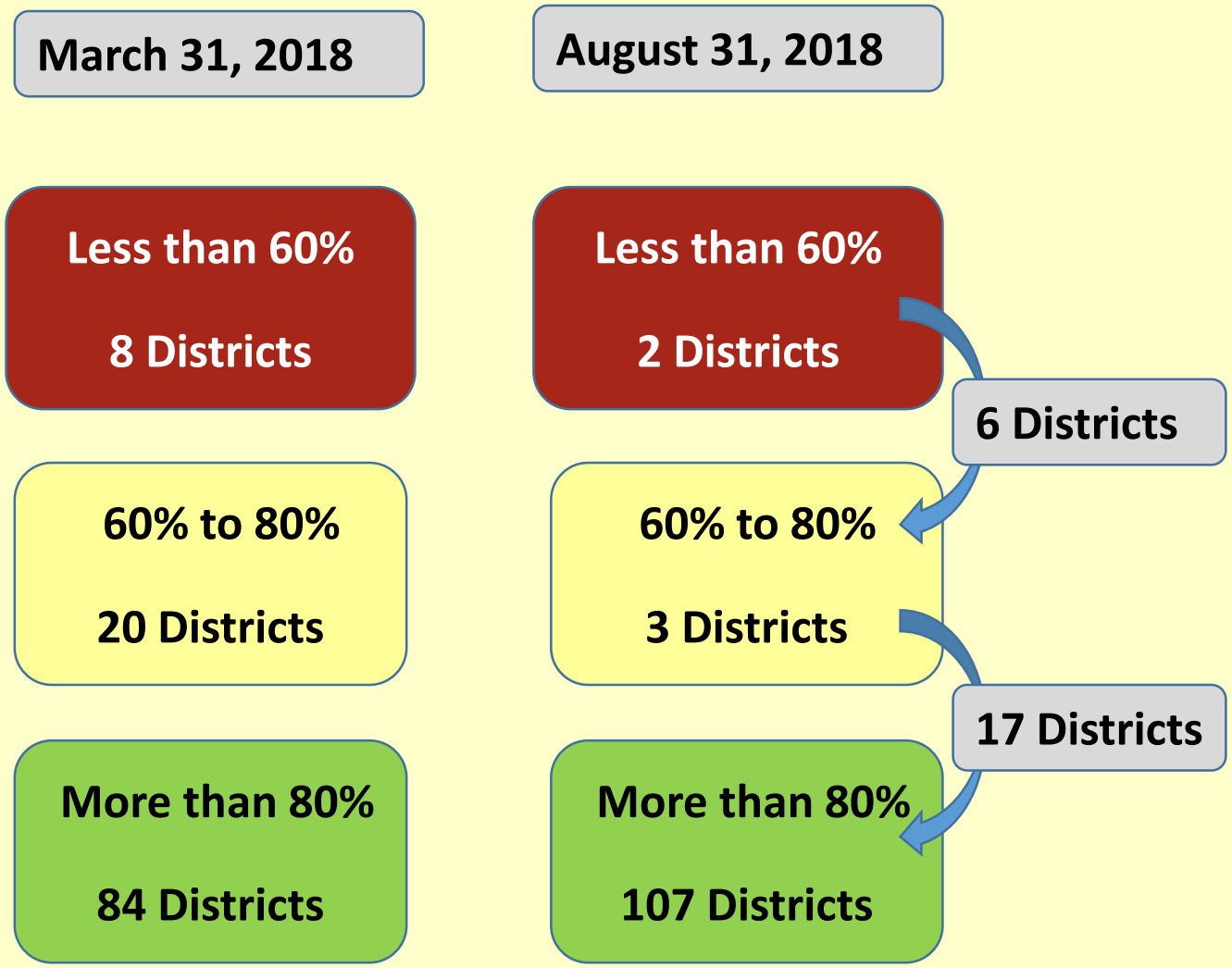
Indicator: Percentage of women registered for ANC within 1st trimester



District	As on March 31, 2018	As on August 31 2018	Change
Vidisha	62	90	28
Rajgarh	62	89	27
Shrawasti	35	60	25
Lohardaga	51	77	25
Bahraich	33	58	25

Progress: Major indicators

Indicator: Percentage of fully immunized children (9 – 11 months)



District	As on March 31, 2018	As on August 31 2018	Change
Mewat	30	88	58
Ribhoi	45	94	49
Ranchi	64	97	33
Siddharthnagar	69	98	29
Purnia	74	100	25

Progress: Major indicators

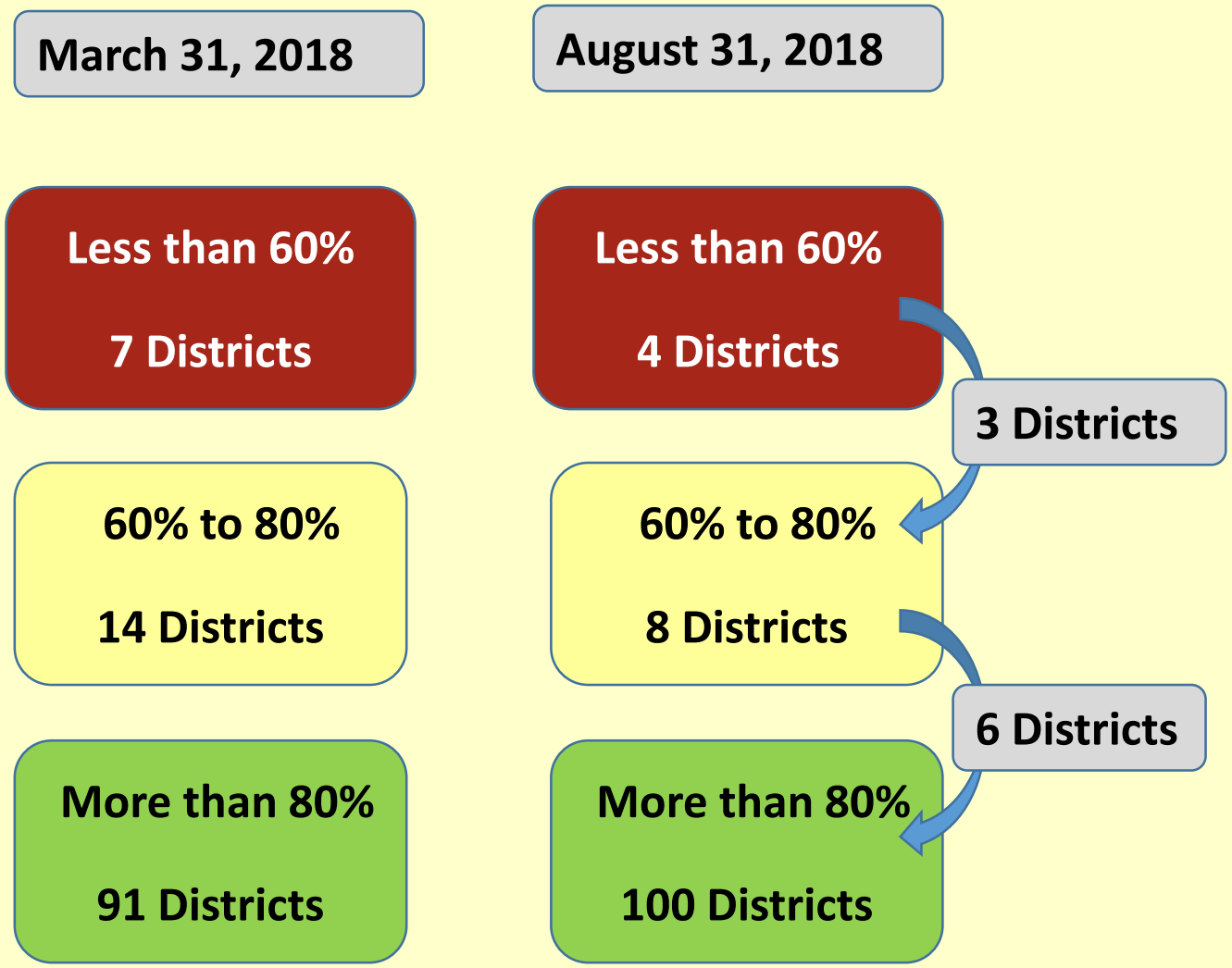
Indicator: Percentage of Institutional Delivery

March 31, 2018	August 31, 2018	
Less than 60% 32 Districts	Less than 60% 25 Districts	7 Districts
60% to 80% 40 Districts	60% to 80% 43 Districts	3 Districts
More than 80% 40 Districts	More than 80% 44 Districts	

District	As on March 31, 2018	As on August 31 2018	Change
Kupwara	53	98	45
Chandel	13	55	43
Baran	55	93	38
Mewat	51	87	36
Rajgarh	47	83	36

Progress: Major indicators

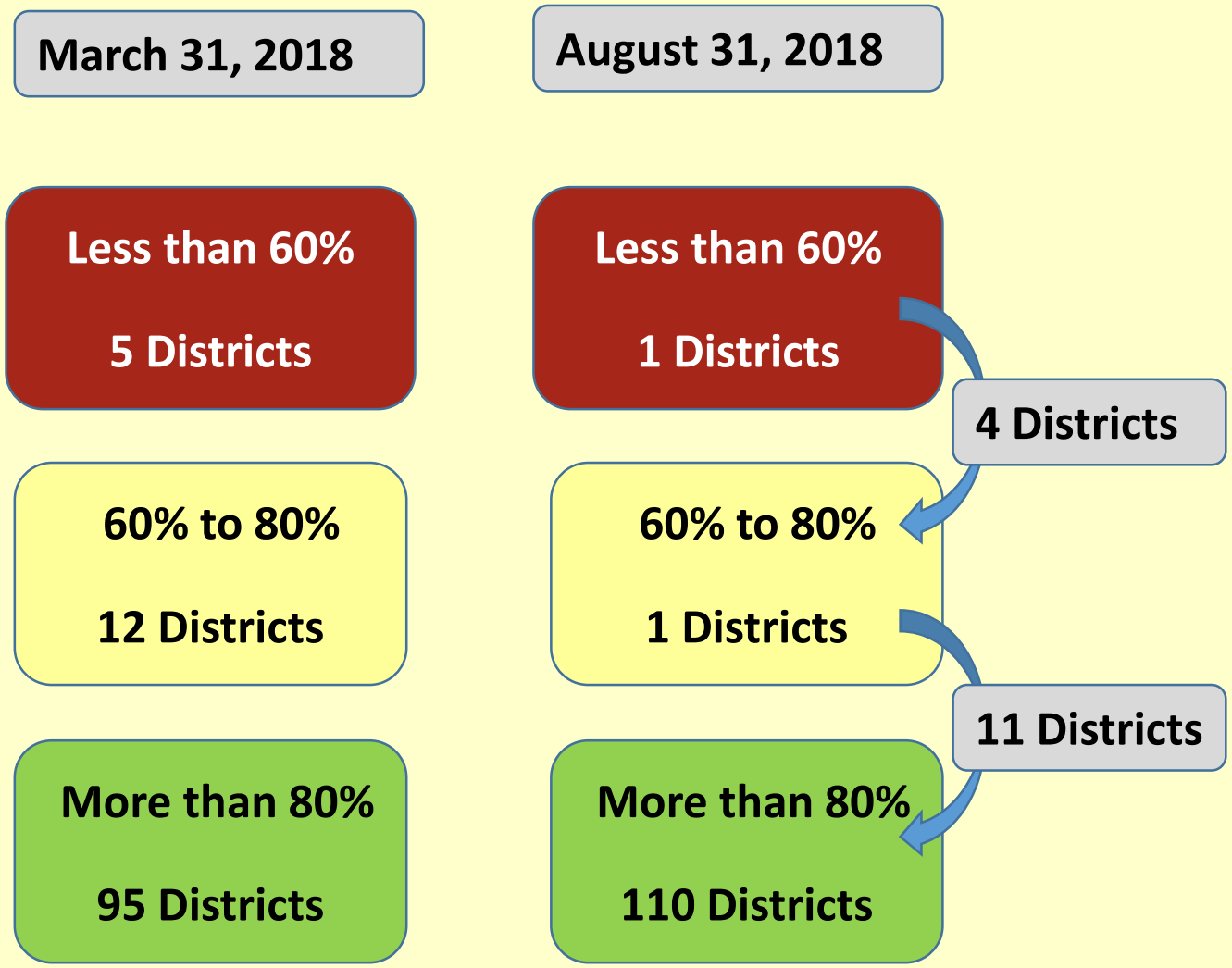
Indicator: Percentage of schools with drinking water facility



District	As on March 31, 2018	As on August 31 2018	Change
Raichur	68	100	32
Kupwara	66	94	27
Mewat	67	93	26
Chandauli	77	96	19
Sonbhadra	75	94	19

Progress: Major indicators

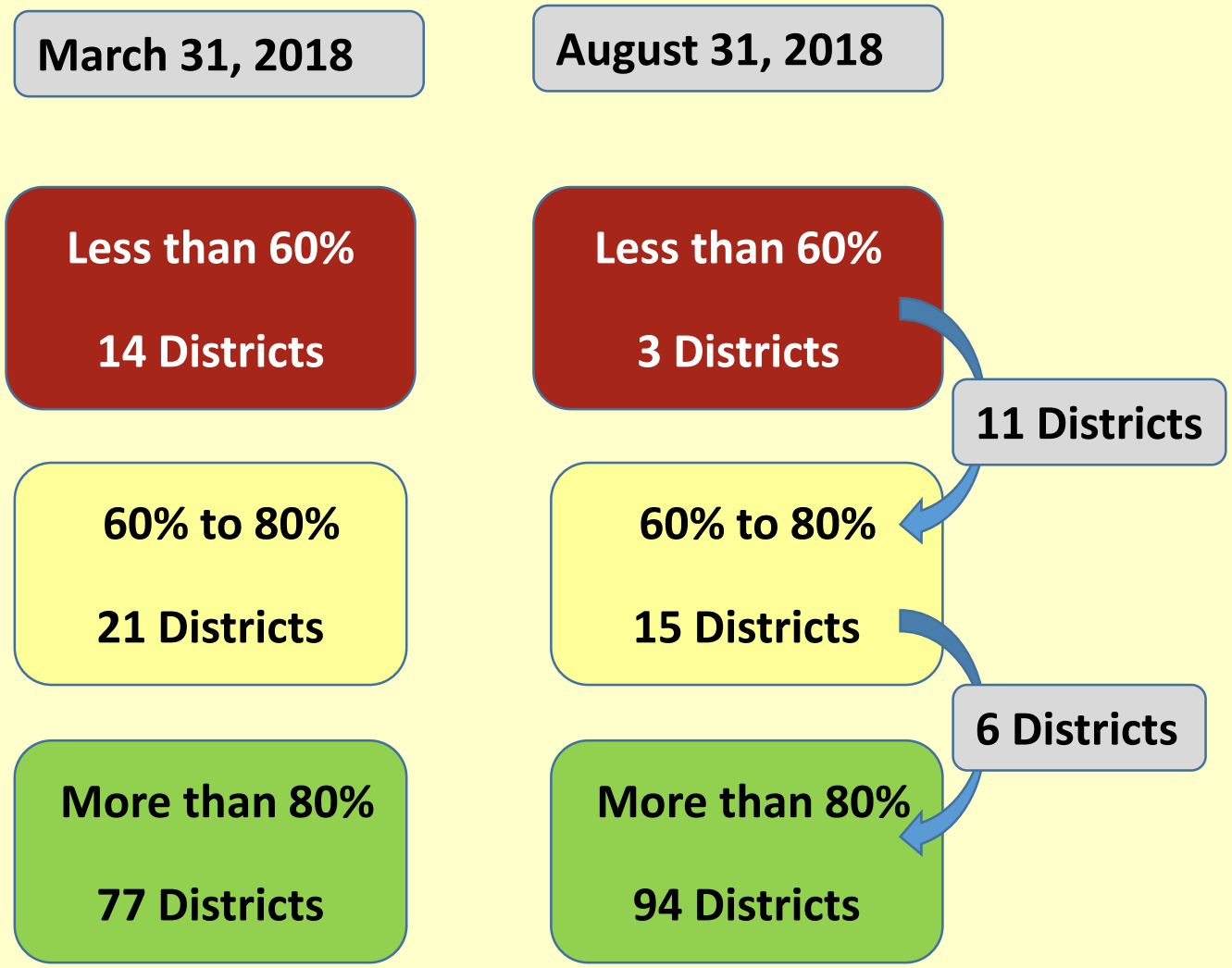
Indicator: Percentage of new-borns breasted within 1 hour



District	As on March 31, 2018	As on August 31 2018	Change
Barwani	35	96	61
Kupwara	40	97	57
Virudhunagar	55	97	42
Bahraich	59	99	40
Ranchi	59	98	39

Progress: Major indicators

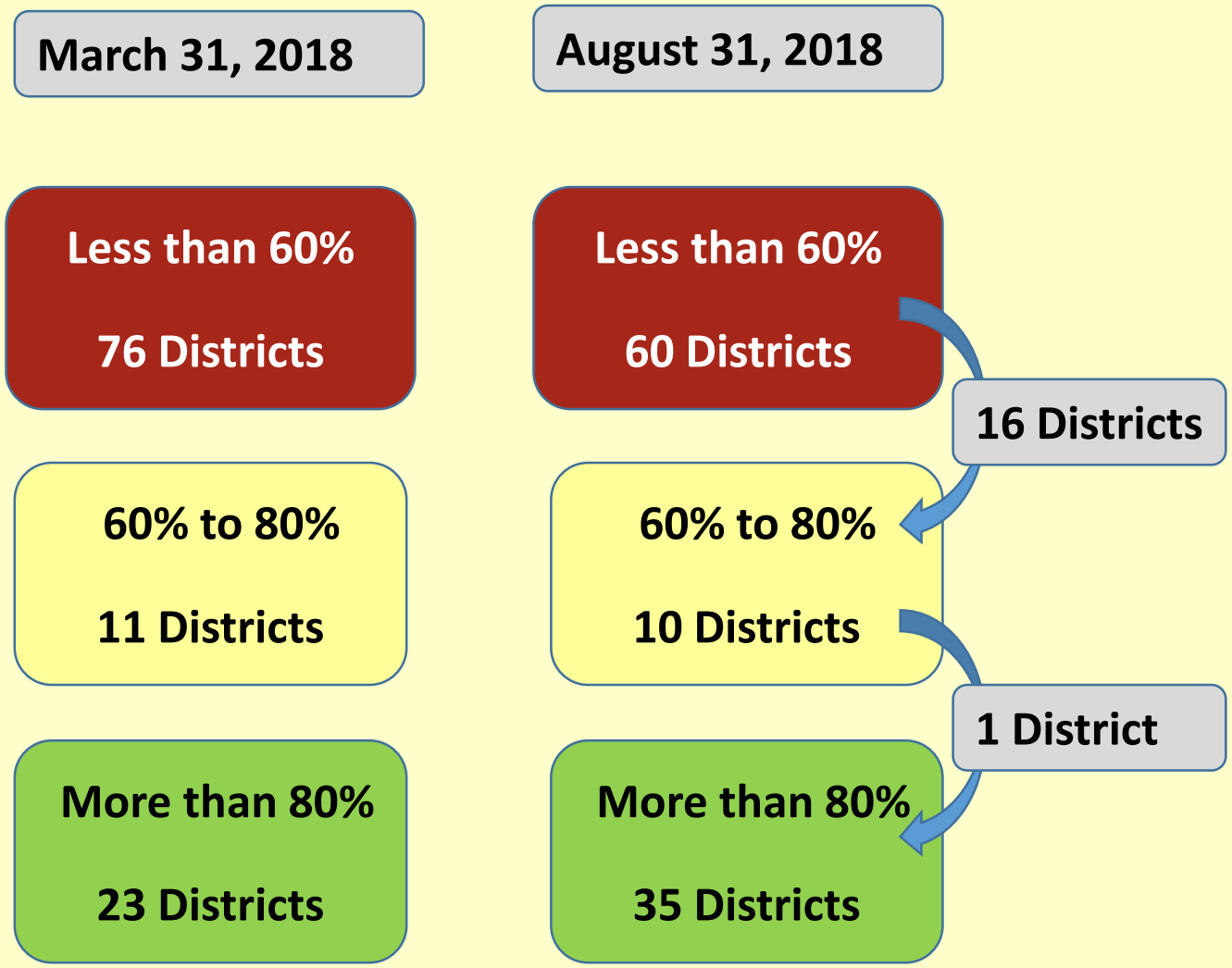
Indicator: Percentage of schools with electricity at secondary level



District	As on March 31, 2018	As on August 31 2018	Change
Ranchi	43	100	57
Rajgarh	42	92	50
Kupwara	48	91	43
Gaya	47	86	39
Purnia	51	87	36

Progress: Major indicators

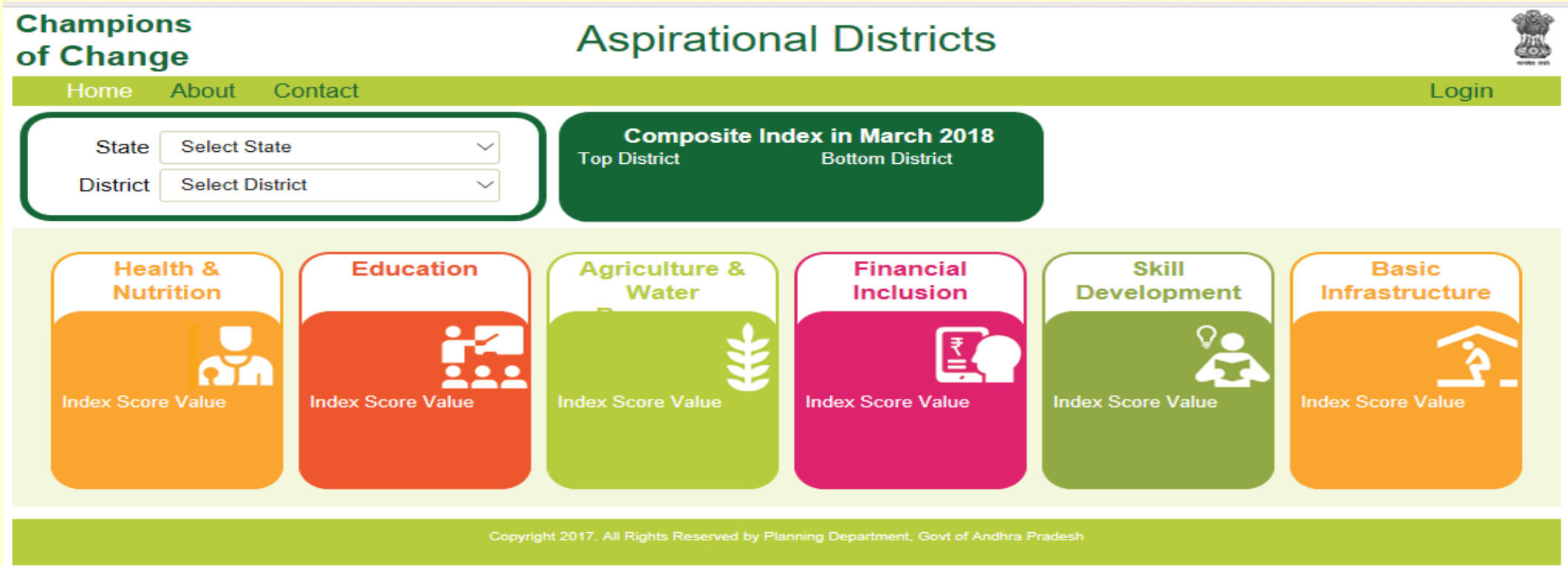
Indicator: Gram Panchayats with Internet Connection



District	As on March 31, 2018	As on August 31 2018	Change
Visakhapatnam	17	83	66
Rajgarh	29	80	50
Giridih	9	54	45
Chitrakoot	35	75	40
Khandwa	54	93	39

Performance in key indicators are being monitored on dash board.

- Intense competition among districts.
- Ranking being declared on real time data.



Delta ranking: June 2018

Most improved 20 districts

STATE	DISTRICT	RANK
GUJARAT	Dahod	1
SIKKIM	West District	2
TAMIL NADU	Ramanathapuram	3
ANDHRA PRADESH	Vizianagaram	4
ANDHRA PRADESH	Y.S.R.	5
CHHATTISGARH	Bijapur	6
MAHARASHTRA	Washim	7
UTTARAKHAND	Udham Singh Nagar	8
CHHATTISGARH	Korba	9
TAMIL NADU	Virudhunagar	10
TELANGANA	Khammam	11
KARNATAKA	Raichur	12
GUJARAT	Narmada	13
ANDHRA PRADESH	Visakhapatnam	14
TELANGANA	Asifabad (Adilabad)	15
PUNJAB	Moga	16
JHARKHAND	Ramgarh	17
CHHATTISGARH	Dakshin Bastar Dantewada	18
RAJASTHAN	Dhaulpur	19
UTTAR PRADESH	Chitrakoot	20

Least Improved 20 districts

STATE	DISTRICT	RANK
BIHAR	Purnia	89
ODISHA	Kandhamal	90
BIHAR	Sheikhpura	91
JHARKHAND	Godda	92
JHARKHAND	Bokaro	93
ODISHA	Rayagada	94
BIHAR	Katihar	95
BIHAR	Nawada	96
JHARKHAND	Giridih	97
ODISHA	Nabarangapur	98
BIHAR	Jamui	99
CHHATTISGARH	Sukma	100
UTTAR PRADESH	Siddharthnagar	101
UTTAR PRADESH	Balrampur	102
BIHAR	Banka	103
BIHAR	Khagaria	104
JHARKHAND	Simdega	105
JHARKHAND	Ranchi	106
BIHAR	Begusarai	107
JAMMU & KASHMIR	Kupwara	108

We would be publishing latest ranking of district by 15th December.

Competition and data based governance is key to this programme. December.

Strategy: Buy-in at highest levels in Centre and States.

- On Jan 5, 2018, Hon'ble Prime Minister launched the programme.
- He has attached top most priority to this programme.
- Emphasised on low hanging fruits.
- CSR funding for critical gap areas.
- Besides funding, you can contribute in other innovative ways.

CMs are reviewing ranking of districts.

Evidence based decision making: Share best practice.

Health & Nutrition

Singrauli District ,Madhya Pradesh

- Singrauli District's DC's Internship Program-30 students deployed as community mobilizers effected behavioral change.
- 29% more Institutional deliveries & Immunization coverage at 93% up from 76%

Dhenkanal District, Odisha

- Reduced Maternal & Infant deaths, and improved Child Sex Ratio in Q1 under 'Kalpana' program
- Possible through last mile monitoring & regular ultrasound check-ups. Convergence of schemes at its best

Niti Aayog is collating these initiatives and sharing with other districts on twitter.

Initiatives taken by Districts

Health & Nutrition

Ramanathapuram District, Tamil Nadu

- 'Breast Milk Bank' Initiative, helped improve rates of breastfeeding within first hour from 42.9% (NFHS-4) to 85.47% in the district.
- Initiative benefitted sick newborns & babies of unwell mothers.

Gadchirolli District, Maharashtra

- IMR&MMR declining - Block Task Force' teams of Gadchirolli DM through counseling of pregnant tribal women on pre&post-natal care & by providing ambulance service 24X7 in remote areas increased institutional delivery & Breastfeeding

Initiatives taken by Districts

Education

Dahod District, Gujarat

- Improved Learning outcomes
- Collector launched 'Project 2nd Innings‘- engaged 500+ experienced & retired teachers on voluntary basis to focus on schools & children with untapped potential

Gajapati District, Odisha

- DM Launched Teach Gajapati' initiative under 'Mo School Abhiyan' - Willing Govt. Officers (including DM) & others enroll as 'Teacher Volunteers' & take 15 sessions per subject followed by test

Initiatives taken by Districts

Education

Ranchi District, Jharkand

- First of its kind Braille smart classroom set up by DC Ranchi Jharkhand for K-12 visually impaired children
- Self-learning interactive modules with instant feedback making children learn fast

Initiatives taken by Districts

Agriculture

Chattarpur District, Madhya Pradesh

- Horticulture Price Agreement initiative by DM Chhatarpur in Madhya Pradesh guarantees procurement at maximum price & partnership in local micro processing units for farmers, while generating employment for local youth

Kupwara District, Jammu & Kashmir

- DM Kupwara, J&K & his team converted traditional seedling-based apple orchards into high-density orchards, planting over 100-150 plants in one Kanal.
- Quality is enhanced & production is 3 times of traditional orchards.

Initiatives taken by Districts

Agriculture

Malkangiri District, Odisha

- Project 'Vermi Compost Hub', initiative of DM Malkangiri in Odisha through convergence of MGNREGA & watershed has boosted Organic Farming
- Results-
  - Reduced input costs & guaranteed higher income to farmers.
  - No more burning of dry mahua leaves

Initiatives taken by Districts

Skills

Palamu District, Jharkhand

- Way to prosperity from fallen palash flowers

  DM & his Team in Palamu of Jharkhand roped in Sakhi Mandals with over 1000 of women to collect flowers, which were processed & marketed as ‘Herbal Gulal’. Women’s livelihood improved

Initiatives taken by Districts

Infrastructure

Kalhandi District, Odisha

- DM Kalahandi his & team in Odisha provided potable water to households in hilly & tribal regions.
- Water from springs collected & distributed through 'gravity-flow systems', taking advantage of undulating terrain.

Niti Aayog has requested Central Prabhari officers to examine these initiatives for their replicability.

Initiatives taken by Districts

Infrastructure

Rajgarh District, Madhya Pradesh

- Trained women from local Self-Help Groups are providing Banking Correspondent services in remote villages under the 'Bank Sakhi' initiative of DM Rajgarh in Madhya Pradesh
- Pensions & Scholarships disbursed at the door-step

Strategy: Create a platform for collaboration

Many Institutions /philanthropies are coming forward to contribute in this programme.

Survey in 112 districts for validation and measuring progress

Tata Trusts: 85 Districts + Resource personnel in 35 LWE Districts.

ID Insight (Bill and Melinda Gates Foundations : 27 Districts

Health and Nutrition: Partnership with Piramal swasthya

Education: Piramal Foundation(Education &Leadership)

Agriculture +Partnership with ITC Social Investment Programme

Water Resources: Piramal water

Financial Inclusion: Bill and Melinda Gates Foundation

Skill and Employment : L&T, Lupin Foundation

Collaborating for development

Hon'ble PM has given us a challenge to transform aspirational districts.

- Aspirational district programme has created the platform.
- CPSEs to commit 60% of CSR in education health and nutrition by giving preference to Aspirational districts.
- It is a great opportunity to contribute in this noble task.
- Today's conference should discuss and find the best method to do so.
- Niti Aayog would welcome and support this initiative.

Thanks

49

Health & Nutrition - % Improvement made between Mar & July'18

Pregnant Women Care

Indicator #	Indicator
1.1	Regular Check-ups
1.2 & 1.3	Early Registration
2	Intake of Supplementary Nutrition
3.1 & 3.2	Regular Anemia testing & treatment
4.2	Institutional Deliveries
5	Home Deliveries attended by SBA
13.7	LaQShya guidelines Labour Rooms & OT

50% - 45%

Ranchi, Jharkhand; Barwani, Madhya Pradesh; Bahraich, UP — 3

40% - 15%

AP – **Vishakhapatnam**; Assam – **Barpeta & Dhubri**; Bihar – **Banka, Khagaria & Sheikhpura;** Chhattishgarh – **Mahasamund**; Haryana – **Mewat**; J & K – **Kupwara;** Jharkhand – **Godda, Khunti & Latehar**; Karnataka – **Yadgir;** Kerala – **Wayanad;** MP – **Chhatarpur, Damod, Rajgarh, Singrauli & Vidisha**; Meghalaya – **Ribhoi;** Mizoram – **Mamit;** Nagaland – **Kiphire;** Odisha – **Gajapati & Khandamal;** Rajasthan – **Baran & Sirohi**; Sikkim – **West District;** Tripura – **Dhalai**; UP –**Balrampur, Chandauli, Siddharthnagar & Sonbhadra,** Uttarkhand – **Udham Singh Nagar** — 33

15% - 5%

Assam – **Darrang & Goalpara**; Bihar – **Muzaffarpur, Gaya, Jamui, Katihar & Aurangabad;** Chhattishgarh – **Bastar, Kondagaon & Rajnandgaoan**; Gujarat – **Dahod & Narmada;** HP – **Chamba**; Jharkhand – **Bokaro, Gumla, Hazaribagh, Lohardaga & Simdega**; MP – **Guna & Khandwa;** Maharashtra – **Osmanabad**; Manipur – **Chandel;** Odisha – **Koraput, Dhenkanal, Kalahandi & Nabrangpur;** Rajasthan – **Daulpur**; Tamailnadu – **Ramanathapuram;** Telangana – **Khammam;** UP –**Shrawasti** — 30

5% & Less

46 Districts

Health & Nutrition - % Improvement made between Mar & July'18

Infant's Health

Indicator #	Indicator
6.1	Breast-feeding within 1 hour of birth
6.2	Low Birth Weight Babies
6.3	Live babies weighted at birth
11	Full Immunization (9-11 months)

75% - 60%

Ranchi, Jharkhand;
Barwani, Madhya Pradesh — 2

50% - 10%

Assam – **Dhubri;** Bihar – **Araria, Muzaffarpur & Nawada;** J&K – **Kupwara;** Jharkhand – **Simdega;** Karnataka – **Yadgir;** MP – **Khandwa & Rajgarh;** Manipur – **Chandel;** Meghalaya – **Ribhoi;** Odisha –**Dhenkanal, Kandhamal, Naupada, Nabrangpur, Rayagada, Koraput & Malkangiri;** Telangana – **Asifabad;** UP – **Bahraich, Balarmpur, Siddharthnagar & Shrawasti** — 23

10% - 5%

Assam – **Baksa;** Bihar – **Banka, Katihar & Purnia;** Chhattishgarh – **Kondagaon;** Himachal Pradesh – **Chamba;** Jharkhand – **Dumka;** MP – **Vidisha;** Rajasthan - **Sirohi;** Sikkim – **West District;** Tamilnadu – **Ramanathapuram;** Telangana - **Khammam** — 12

5% & Less

75 Districts

Infant Care - 5% & Less Improvement made between Mar & July'18

75

ANDHRA PRADESH	Y.S.R Kadapa, Vishakhapatnam & Vizianagaram
ARUNACHAL PRADESH	Namsai
ASSAM	Barpeta, Darrang, Goalpara, Hailakandi & Udalguri
BIHAR	Khagaria, Sheikhpura, Sitamarhi, Begusarai, Aurangabad, Jamui & Gaya
CHHATTISGARH	Bastar, Bijapur, Dantewada, Korba, Kanker, Mahasamund,Narayanur, Rajnandgaon & Sukma
GUJARAT	Dahod & Narmada
HARYANA	Mewat
JAMMU & KASHMIR	Baramula
JHARKHAND	Bokaro, Chatra, Garhwa, Giridh, Godda, Gumla, Hazaribagh, Khunti, Latehar, Lohardaga, Pakur, Palamu, Pashchimi Singhbhum, Purbi Singhbhum, Ramgarh & Sahibgunj
KARNATAKA	Raichur
KERALA	Wayanad
MADHYA PRADESH	Chhatarpur, Damod, Guna & Singrauli
MAHARASHTRA	Gadchiroli, Nandurbar, Osmanabad & Washim
MIZORAM	Mamit
NAGALAND	Kiphire
ODISHA	Gajapati, Kalahandi & Balangir
PUNJAB	Moga & Firozpur
RAJASTHAN	Baran, Daulpur, Jaisalmer & Karauli
TAMILNADU	Virudhunagar
TELANGANA	Bhoopalpalli
TRIPURA	Dhalai
UTTAR PRADESH	Chandauli, Chitrakoot, Fatepur & Sonbhadra
UTTARAKHAND	Hardwar & Udham Singh Nagar

Education - % Improvement made between Mar & July'18

School Infrastructure

Indicator #	Indicator
2	Functional Girl's Toilet
5	Drinking Water Facility
6	Electricity at Secondary Level
7	RTE Specified Pupil-Teacher Ratio

60% - 40%

Firozpur, Punjab; Barpeta, Assam & Mewat, Haryana — 3

30% - 15%

Assam – **Hailakandi**; Bihar – **Araria & Nawada**; Chhattisgarh – **Bastar**; J&K – **Kupwara**; Jharkhand – **Gumla, Hazarigbagh, Pakur & Ranchi**; Karnataka – **Raichur**; MP –**Rajgarh**; Maharashtra - **Nandurbar** Mizoram– **Mamit**; Odisha – **Balangir**; UP – **Balampur& Sonbhadra** — 16

15% - 5%

Assam – **Udalguri**; Bihar – **Purnia, Khagaria & Sheikhpura**; Chhattishgar – **Narayanpur & Sukma**; Jharkhand – **Godda**; Karnataka – **Raichur**; MP – **Guna, Singrauli & Chhatarpur**; Manipur – **Chandel**; Nagaland – **Kiphire**; Odisha – **Koraput**; Rajasthan – **Karoli, Jaisalmer & Sirohi**; Sikkim – **West District**; UP – **Fatehpur & Siddharthnagar**; Uttarkhand – **Haridwar** — 21

5% & Less

72 Districts

Agriculture & WR - % Improvement made between Mar & July'18

Livestock Management

Indicator #	Indicator
8	Animal Vaccination
9	Artificial Insemination coverage

75% - 50%

Narmada, Gujarat; Bokaro, Jharkhand & Rajgarh, MP — 3

50% - 30%

Assam – **Udalgiri;** Chhattisgarh – **Bastar & Dantewada;** Gujarat – **Dohad;** Jharkhand – **Gumla, Latehar, Sahibgunj & Sahibganj** MP –**Guna;** Meghalaya – **Ribhoi** Odisha –**Balangir;** UP - **Shrawasti** — 12

30% - 10%

87 Districts

10% & Less

AP – **YSR Kadapa;** Assam – **Darrang & Hailakandi;** Bihar – **Banka & Purnia;** Chhattisgarh – **Kondagaon;** Maharashtra – **Washim;** Odisha – **Gajapati, Malkangiri & Nabrangpur** — 10

Financial Inclusion - % Improvement made between April & July'18

Financial Inclusion

Indicator #	Indicator
1	Mudra Loan Disbursement
2	PM Jeevan Jyoti Bima Yojana
3	PM Suraksha Bima Yojana
4	Atal Pension Yojana
5	Accounts seeded with Aadhar
6	PM Jan Dhan Yojana

75% - 50%

Siddharthnagar, UP; Goalpara, Assam — 2

50% - 30%

Assam – **Hailakandi; & Darrang** Bihar – **Katihar, Khagaria, Sheikhpura, Muzaffarpur & Jamui;** Chhattisgarh – **Sukma & Narayanpur;** Gujarat – **Dohad & Narmada**; Jharkhand – **Simdega, Lohardaga, Latehar & Sahibganj** MP –**Rajgarh, Barwani & Vidisha;** Odisha - **Dhenkanal;** Rajasthan – **Baran, Sirohi, Karauli & Dhaulpur;** UP –**Sonbhadra, Balrampur & Bahraich** — 26

30% - 10%

AP – **Vishakhapatnam;** Assam – **Barpeta;** Bihar – **Araria, Banka, Begusarai, Gaya, Purnia & Nawada;** Chhattisgarh – **Bastar & Kondagaon;** J & K – **Baramulla & Kupwara;** Jharkhand – **Chatra, Godda, Ranchi, Gumla, Paschim Singhbhum, Ramgarh, Dumka, Hazaribagh, Palamu, Pakur & Purbi Singhbhum;** Karnataka – **Yadgir;** Kerela – **Wayanad;** MP – **Damoh & Chhatarpur;** Maharashtra – **Gadchiroli;** Odisha – **Balangir;** Rajasthan – **Jaisalmer;** Telangana – **Asifabad & Bhoopalpalli;** UP – **Shrawasti & Chandauli** — 34

10% & Less

50 Districts