

Article**Assessment of Development in Uttarakhand (2000-2025)**

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Abstract

Uttarakhand, a newly born Himalayan state, exhibits some unique physico-cultural peculiarities and hence needs special attention for its development. This state is now completing its twenty-five years of existence. This paper assesses the degree of change in the state's socio-economic scenario over these twenty-five years. Using data from different sources, the study assessed the degree of change in the state so far. The study concluded that the state has changed significantly, but it remains below local expectations. Although female participation in various state activities has increased significantly, overall youth unemployment remains unsolved. Therefore, the state needs more infrastructure, sound and area-oriented execution of government policies, and participation from all sections of rural people as per norms, etc. The state really needs qualitative, not merely quantitative, development.

Keywords: Campaign; Sweet Revolution, Aatmanirbhar Bharat, Equaculture, Gender Parity Index (GPI), Logistic Park, Gross Domestic Product (GDP), Social Progress Index (SPI).

Introduction

After repeated campaigns demanding a separate state, Uttarakhand was formed as a hill state, carved out of Uttar Pradesh. About 86.07% of the state's area is mountainous, and the remaining 13.93% is covered by plains, including the Bhabar, Tarai, and a small part of the Upper Ganga Plain. Because of its physico-cultural and socio-economic peculiarities, this region deserves special attention within Uttar Pradesh. Ultimately, the people of Uttarakhand demanded a separate state, which was formed on 9th November, 2000. This year (2025), the state completes 25 years of its existence. Considering the overall socio-economic changes in this newly formed state, an assessment of its achievements has been conducted to determine whether the state is developing in line with the mountain environment and the expectations of the hill people. Although the state's socio-economic scenario has changed over these 25 years, it has not met people's expectations. Possible reasons for the slow development include: less investment in education and health care; Lack of basic infrastructure for the development of the state; High level of corruption and poor governance; Dependency on only one source of livelihood; Lack of skilled labourers; Changing political administration and slackness towards development; To some extent, revengeful attitude among political parties.

Materials and Methods

In the present assessment, changes in land-use structure, agriculture and innovation, progress in horticulture and allied sectors, development of animal husbandry with dairy and fisheries, industrial development, and changes in infra-structural facilities (viz. transportation, education, health, and social upliftment, etc.) have been considered. To assess the changes so far made in the state, a number of socio-economic data collected from different sources, particularly state statistical diaries, records from the Revenue Commissioner, Uttarakhand Economics Surveys (2021-22 to 2023-24), Directorate of Industries, Agriculture, Horticulture, Animal Husbandry, etc., have been taken. In addition, the state government's decisions on new schemes for the state's upliftment have also been incorporated. All these data have been

analysed to determine the degree of change over 5 to 10 years, as well as from the state's formation to the present.

Change in Land use: Discussion and Results

At the time of the state's formation, the total net-sown area was 7,69,944 hectares, accounting for 12.57% of the total reporting area. The net-sown area has steadily decreased, viz. 12.37% (2007-08), 11.72% (2011-12), 10.65% (2016-17), and 9.35% (5,93,686 ha) in 2021-22. Likewise, the more-than-once-sown area, which was 4,55,612 ha or 7.43% in 2000-01, also decreased to 5.91% in 2021-22. Possible reasons include lower production due to old traditional farming patterns, as well as a shift of the population to other occupational sectors. Therefore, the area under barren and fallow land shows an increasing trend (Table 1).

Data, from the beginning year of the state to 2021-22, clearly show changes in the main land use patterns of the state: under forests 61.14% (2002-03), 62.51% (2021-22), usar and not suitable for agriculture 5.51% (2002-03), 4.16% (2021-22), land under bushes and orchards 4.44% (2002-03), 6.12% (2021-22), land other than agricultural uses 2.68% (2002-03), 3.19% (2021-22) and net-sown area 13.38% (2002-03), 9.89% (2021-22). Notably, in the hill districts, overall net-sown area was 10.27% in 2002-03, while in 2021-22 it decreased to 6.38%. Uttarkashi is the only district that shows a 0.10% increase in net sown area in 2021-22 compared with 2002-03. Net sown area in both the plain districts also shows a decreasing trend (Udham Singh Nagar 5.67% and Haridwar 6.03 per cent).

Table 1: District-wise change in land use within the interval from 2002-03 to 2021-22 in the state (+/- in %)

Name of District	Under forest	Usar and not suitable for agri.	Under bushes and orchards etc.	Other than agricultural uses	Net sown area	Reported area (Ha)
Uttarkashi	+0.03	+0.39	-0.07	+0.08	+0.10	8,12,689
Chamoli	-0.03	+8.10	+11.96	+1.00	-0.16	5,51,764
Tehri Garhwal	-20.32	-0.04	+0.70	-0.91	-2.60	4,85,517
Pauri Garhwal	+0.32	+0.19	-4.12	+0.33	-7.47	6,69,055
Dehradun	+0.59	+5.48	+0.60	+0.70	-4.36	3,63,018
Rudraprayag	+0.41	+0.46	+1.10	+1.09	-2.29	2,34,796
Pithoragarh	+22.35	+2.19	-1.09	-0.86	-6.78	7,46,734
Almora	+0.10	-0.20	+2.76	+0.07	-5.71	4,64,942
Nainital	-0.32	-0.13	+0.91	+0.91	-2.30	4,08,087
Bageshwar	+1.39	-0.04	+4.05	+0.10	-0.67	2,07,902
Champawat	+2.29	-0.78	-1.93	+0.11	-3.21	2,33,225
Hill Districts Total	+2.25	-0.11	+1.12	+0.08	-3.89	54,77,729
Udham Singh Nagar	-0.01	+0.03	-0.17	+3.56	-5.67	2,79,839
Haridwar	+3.14	+0.34	+0.18	+13.99	-6.54	2,43,985
Plain Districts Total	+1.53	+0.16	Nil	+8.73	-6.03	5,23,824
Uttarakhand	+2.37	-1.35	+1.68	+0.51	-3.49	60,01,583

Change in Agriculture, Production and Innovation

Mountain agriculture mainly depends on the size and geographical location of agricultural holdings. Therefore, before discussing agricultural patterns, production, and innovation, this section presents changes in agricultural holdings from the formation of the

state to the latest survey period (2015-16). In 2000-2001, the total number of agricultural holdings was 8,90,667, of which 70.5% had less than 1.0 ha of area (marginal holdings). According to the 2015-16 survey, the number of agricultural holdings in the state was 8,81,305 (a decrease of 9,362 holdings), of which 74.78% had less than 1.0 ha. In Uttarakhand, the total area of agricultural holdings was 8,43,450 ha in 2000-2001, with 28.7% marginal, 26.2% small, and 25.2% semi-small holdings. Now, according to the 2015-16 survey, the total area of agricultural holdings is 7,47,320 ha, with 37.93% marginal, 27.60% small and 20.8% semi-small holdings. Over these fifteen years, the area under marginal and small holdings increased by 26,422 ha (5.39%), while the area under semi-medium, medium, and big holdings decreased by 1,22,563 ha (47.57%).

In this state, out of the total sown area, the maximum area (29%) is covered by wheat cultivation, followed by paddy (24%), sugarcane (10%), Mandua (8%) and Pulses (6%). As far as food grain production is concerned, at the beginning of the state (2000-2001), 9,85,000 ha was under food grain cultivation, with production of 16,47,000 MT. However, this area subsequently declined to about 7,53,000 ha under food grain cultivation in 2022-23. However, despite the declining trend in area, foodgrain production increased due to the introduction of high-yielding variety (HYV) seeds, the use of high-quality fertilisers and pesticides, and increased irrigation facilities. As a result, per-hectare foodgrain production rose from 1.672 MT in 2000-2001 to 2.25 MT in 2022-23. The productivity of some crops within the period of ten years (2011-12 to 2020-21) increased as Paddy 32.5%, Maize 38.0%, Coarse grains 10.9%, Urad 31.7%, Kulath 21.1%, Taur 75.1%, Ramdana 166.0% and Mandua 4.4 percent.

In 2000-01, net irrigated area in the state was 3,43,608 ha and gross irrigated area was 5,37,439 ha, while in 2021-22, net and gross irrigated area recorded 3,15,470 ha and 5,47,759 ha, respectively. Thus, net irrigated area decreased by 28,138 ha (8.92%), while gross irrigated area increased by 10,320 ha (1.88%). Here, canals and tube wells are the main sources of irrigation. In 2000-01, canals irrigated 29.30% of the area, and tube wells irrigated 55.8%. However, canal irrigation decreased by 8.4% (to 20.90%), while tube-well irrigation increased by 15.86% (to 71.66%).

In Uttarakhand state, more than 90% of agricultural holdings are marginal and small; hence, mechanised farming is not possible. However, improving the quality of agricultural equipment can help achieve better returns. Modern mechanised farming is in practice in the districts of Haridwar and Udham Singh Nagar, the plain areas of Nainital district, and the Dun Valley, which supply foodgrains to the hill areas. According to the Ministry of Agriculture and Farm Welfare report on monitoring the sub-mission's concurrent evaluation and impact assessment, expenditure on mechanised agriculture in Uttarakhand comes to Rs. 74,111, while the national average is Rs. 66,350. The Uttarakhand Government offers a subsidy of Rs. 23,945 per hectare, while the Central Government offers Rs. 23,314 per hectare.

Progress in the Field of Horticulture and Allied Sectors

Given horticulture's importance to the Himalayan States' economy, the Government of India established a 'Horticulture Mission' in 2003-04. In Uttarakhand, limited agricultural land makes it difficult to sustain the hill population. Therefore, the horticulture economy may act as a supplementary resource for its people. Although credit goes to the British for introducing horticulture in the state during their rule, the area under horticulture increased suddenly after 1950. In 1952-53, the area under horticulture was 1,600 hectares, and apple production was 2,000 tons. Before the formation of Uttarakhand State, the total area under horticulture was

3,43,157 ha, accounting for 6.47% of the state area (1,73,388 ha or 8.36% in the Kumaun region and 1,71,769 ha or 5.27% in the Garhwal region).

In this context, horticulture production includes fruits, vegetables, flowers, and potatoes. In 2005-06, the total area under horticulture was 2,50,639 ha (4.68% of the state's geographical area), which increased to 2,80,896.74 ha (5.25% of the State's geographical area) in 2021-22. As far as production is concerned, during 2005-06, fruit production was 6,92,450 MT, vegetables 4,61,073 MT, and potato 2,76,885 MT, while during 2021-22 it was fruit 6,48,895.88 MT, vegetables 6,56,628.07 MT, and potato 3,67,309.04 MT (Table 2).

Table 2: Production of main horticultural crops in the State (MT)

Year	Fruits	Vegetables	Potato
2005-06	6,92,450	4,61,073	2,76,885
2010-11	7,92,077	6,06,507	4,24,311
2014-15	7,85,965	6,57,157	4,52,495
2021-22	6,48,895.88	6,56,628.07	3,67,309.04

Source: Statistical Diary, Uttarakhand, 2005-06 p. 61, 2010-11 p. 65, 2015-16 p. 61 and 2022-23 p. 69.

Taking into account separately the area and production of fruits and vegetables in the year 2010-11, a comparison between the Garhwal and Kumaun divisions has been shown in Table 3:

Table 3: Area, Production and productivity of fruits and vegetables in both the divisions of Uttarakhand (2010-11)

Division	Fruits - Area Share of State (%)	Fruits - Production Share of State (%)	Fruits - Productivity (MT/ha.)	Vegetables - Area Share of State (%)	Vegetables - Production Share of State (%)	Vegetables - Productivity (MT/ha.)
Garhwal	50.25	50.14	3.74	52.16	52.24	9.54
Kumaun	49.75	49.86	4.33	47.84	47.76	9.37

Source: Directorate of Agriculture, Uttarakhand.

The table shows that, despite less area under fruit cultivation, productivity is comparatively high in the Kumaun division. In contrast, vegetable productivity is high in the Garhwal division. At the district level, Dehradun has the highest area under fruit cultivation (12.92%), followed by Nainital (12.85%) and Almora (12.12%). Of the 13 districts, Rudraprayag has the lowest area under fruit cultivation (1.43%), followed by Udham Singh Nagar (3.37%). In contrast, Almora district has the highest fruit production (22.11%), followed by Haridwar (13.08%), Nainital (12.90%), and Chamoli (12.60%). Rudraprayag district recorded the lowest fruit production (0.70%), followed by Bageshwar (1.95%), Champawat (2.02%), Tehri Garhwal (3.30%), and Pauri Garhwal (3.62%).

Regarding vegetable area and production, Dehradun district also had the highest area and production in the state, accounting for 14.83% and 17.66%, respectively, followed by Nainital district, accounting for 14.14% and 13.64%, respectively. Rudraprayag district had the least area and production of vegetables, accounting for 1.50% and 0.77%, respectively, followed by Bageshwar district, accounting for 2.36% and 1.90%, respectively. After 20 years of the formation of the state (2020-21), the area and production of fruits and vegetables are given in Table 4.

Table 4: Areas and production of fruits and vegetables in the state (2020-21)

Division	Fruits - Area (ha)	Fruits - Share of State (%)	Fruits - Production (MT)	Fruits - Share of State (%)	Vegetables - Area (ha)	Vegetables - Share of State (%)	Vegetables - Production (MT)	Vegetables - Share of State (%)
Garhwal	1,24,410	68.71	2,64,734	40.80	43,428	59.69	3,49,635	53.24
Kumaun	56,600	31.29	3,84,161	59.20	29,330	40.31	3,06,993	46.76
Uttarakhand	1,81,070	100.00	6,48,895	100.00	72,758	100.00	6,56,628	100.00

Source: Computed from the data, Economic Survey (2023-24). Directorate of Economics and Statistics, Planning Department, Uttarakhand, P.69.

A comparative study of the data for 2010-11 and 2020-21 reveals an overall increase in the area and production of fruits and vegetables in the Garhwal division. In the Kumaun division, the area under fruit cultivation has decreased, but production has increased between 2010-11 and 2020-21. However, during the same period, both the area and production of vegetable cultivation declined. At the district level, in the Garhwal division, only Chamoli district showed a decrease in the area under fruit cultivation, while in the Kumaun division, 4 of 6 districts (excluding Almora and Udham Singh Nagar) showed a decrease in the area under fruit cultivation. During 2010-11 and 2020-21, in Chamoli, Dehradun, Haridwar (Garhwal division), Pithoragarh, Almora, and Nainital (Kumaun division), the area under vegetable cultivation declined, and production also dropped.

Data for the last two years (2020-21 and 2022-23) show a sudden decrease in both the area and production of fruit and vegetable cultivation in the state. In these two years, the area under fruit cultivation and fruit production decreased by 54.88% and 56.93%, respectively. Likewise, in this period, the area under vegetable cultivation and vegetable production fell by 79.17% and 76.42%, respectively. During this period, the area under potato cultivation also decreased by 36.41%, and production fell by 49.92%.

Horticultural products also include a variety of spice plants and flowers. The area under spices in 2012-13 was 11,557 ha (Garhwal division 7,087 ha and Kumaun 4,468 ha), increasing to 18,241 ha (Garhwal division 8,293 ha and Kumaun division 9,948 ha) in 2020-21. Likewise, spice production in 2012-13 was 80,328 MT (Garhwal division 45,595 MT and Kumaun division 34,733 MT), which increased to 9,95,993 MT (Garhwal division 53,692 MT and Kumaun division 42,301 MT) in 2020-21. After two years (2022-23), the area under spices in the state increased by 26.1%, but production increased by only 0.9%. Despite less area under spices in the Kumaun division, production is higher than in the Garhwal division. As regards flower production in the state, in 2012-13 the total area under flower cultivation was 1,604 ha (Garhwal division 1,168 ha and Kumaun 436 ha), and total production was 1,996 MT (Garhwal division 1,606 MT and Kumaun division 390 MT). During 2020-21 and 2022-23, the area under flower cultivation decreased by 940 ha. Recently, the State government has also declared the 'Mahak Kranti Policy' to boost this sector.

Currently, the Department of Horticulture has formed clusters for various horticultural crops in every district of the state, considering geographical conditions and agricultural potential. The total number of clusters is 1050, covering 6,563 villages. The details of these clusters are tabulated in Table 5.

Table 5: Details of clusters formed for various horticultural crops

Item	No. of Clusters	No. of Villages included	Covered area (ha)
Fruits	384	2,425	20,187
Vegetables	437	2,307	12,488
Spices	179	1,535	3,801

Item	No. of Clusters	No. of Villages included	Covered area (ha)
Flowers	50	296	1,454
Total	1050	6,563	37,930

Source: *Economic Survey (2023-24)*, Directorate of Economics and Statistics, Planning Department, Uttarakhand, P. 70-71.

Apiculture and mushroom cultivation are also included under horticultural products. In 2023-24, the state produced about 1,600 MT of honey, with 6,162 silent guardians (beekeepers) and 2.71 lakh silent dynasties. Apiculture is a part of the integrated farming system. The government is keen to develop apiculture by making a 'Sweet revolution' to strengthen the slogan of 'Aatmanirbhar Bharat'. Likewise, various types of mushrooms are also being cultivated in almost all the districts of the state. To develop mushroom cultivation, compost units have been established in Jyolikot and Bhowali (Nainital district) and Shakarpur (Dehradun district).

Development of Animal Husbandry, Dairy and Fisheries

In an agriculture-dominated state like Uttarakhand, animal husbandry, dairy, and fisheries, along with agriculture, contribute a major share of the rural economy. Agriculture and animal husbandry are closely inter-related, and each depends on the other. Activities like animal husbandry, dairying and fisheries are more useful to the marginal and small farmers. Thus, they benefit villagers by providing employment and improving their social and economic status. Data from 2003-04 show a steady increase in animal-product production. For example, from 2017-18 to 2022-23, production increased by about 26% over these five years.

Currently, India's dairy industry ranks among the top in the world. Not only men but also a large number of women work in this industry. Up to December 2023, Uttarakhand state had 2,525 dairy milk societies and 1,304 female dairy milk societies. At the district level, Nainital had the most milk societies (603), followed by Udham Singh Nagar (431), Haridwar (246), and Almora (233). Rudrapur had the fewest milk societies (38), followed by Bageshwar (59), Chamoli (75), and Uttarkashi (81). Nainital district had the maximum number of female milk societies (142), followed by Pithoragarh (115), Udham Singh Nagar and Tehri Garhwal (103 each). Rudrapur had the fewest societies (61), followed by Champawat (74) and Pauri Garhwal (90). As regards the production of milk, data received from the year 2019-20 to 2023-24 (up to December 2023), shows that maximum milk production of average 83,638 litre/day, was in Nainital district, followed by Udham Singh Nagar (19,420 litre/day), Dehradun (17,075 litre/day) and Almora-Bageshwar (9,469 litre/day). Milk production is lowest (Average 470 litre/day) in Tehri Garhwal district, followed by Uttarkashi (Average 1,337 litre/day) and Pauri Garhwal (Average 2,333 litre/day).

Recently, 'Badri Cow' milk has been introduced in Joshimath (Chamoli district) and in the Lakhamandal area of Dehradun district. Badri cow milk and butter (Ghee) are rich in antioxidants and Omega-3, making them highly nutritious and hygienic, and therefore costly. In the animal breeding centre of Nariyal Village (Champawat district), 417 Badri cow breed animals are kept. Since the beginning of the formation of Uttarakhand state (2000-01) up to the year 2022-23, the number of veterinary service hospital centres in the state has increased to veterinary hospital-24, animal development centre-191, artificial insemination centre-391, animal breeding farm-01, sheep development centre-04, goat breeding centre-02 and poultry interpolation-04. Currently, the animal department runs many operational plans, programs, and campaigns to maintain animal breeding.

In the state, fisheries is also being developed as an industry. The state's perennial freshwater rivers have been ideal native for fish. The state government has planned to develop fisheries so that more people can earn a good income from this source. To develop fisheries in the state, 38 plans are being operated (district sector-13, state sector-8, and centre sector-17). In the year 2023-24 (up to December, 2023), total employment under various programs for the upliftment of fisheries was 396 (direct) and 1215 (indirect). Due to high demand for trout, the private sector is also producing trout seeds. To boost the state's fisheries economy, an investors' summit was organised in 2023, where a contract worth Rs. 1,900 crore was signed. In Udham Singh Nagar, a state-level 'integrated aquapark' is in progress. To provide security to fish farmers (aquaculturists) in adverse situations, free provision of a policy is being provided.

Industrial Development

At the time of state formation, there were 14,163 industrial units, and this number rose to 83,946 in 2023-24 (up to December, 2023). During this period, industrial units increased 5 times, investment 20 times, and employment 8 times. In the secondary sector, during the period of state formation, Gross Household Product (GHP) was 19.2%, rising to 49.0% in 2019-20. From the beginning of the third All India Industrial Census in March 2001, the state had 15,282 industrial units, employing 40,845 workers. Total investment was Rs. 707.39 Crore. Up to July 2013, total registered industrial units were 40,012, workers 1,99,758, and investment was Rs. 8,50,253 crore. To upgrade the state's industrial sector, the government has introduced several policies from time to time, including the industrial promotion policy, micro-small and medium enterprise policy, special integrated industrial development policy, etc. Since 2018-19, the number of micro and small-scale industries has increased steadily.

Despite topographic heterogeneity and logistical challenges, Uttarakhand also exports its industrial products. On 15th December, the state introduced the 2020-21 export policy. Inland container depots have been established in Pantnagar, Kashipur and Haridwar. A land customs station is also located in Banbasa (Champawat district). Multi-logistic parks have also been developed, one each in Pantnagar and Haridwar. To upgrade the micro and small industries, 106 growth centres have been established. According to 2020 data, the total number of beneficiaries is 27,798.

Development in the Field of Transportation, Education and Health

To develop a region, overall infrastructure is essentially needed. Road extension mainly depends on surface topography, population and its patterns, and the region's economic status and commercial characteristics. Various agencies are involved in road construction; among them, the Public Works Department (PWD) is the main agency. According to 2019-20 data, the total length of roads under PWD was 25,388 km of village roads, 4,511 km of provincial highways, 2,697 km of district roads, 2,113 km of district main roads, 2,091 km of national highways, and 517 km of other highways. Villages having a total population of more than 500 in plain areas and more than 250 in hill areas are being connected by roads through the Uttarakhand Rural Road Development Agency (URRDA). Under the 'Char Dham' project started in 2016, the main roads are being widened and reinforced to provide good services in the state. Under this project, about 900 km of road is being undertaken.

Education is an important factor in a region's development. According to the Right to Free and Compulsory Education Act, 2009, education is now compulsory for children aged 6 to 14. Social development, economic progress, and political maturity mainly depend on the

level of education of the people living in that area or region. According to the 2011 Census, literacy in Uttarakhand was 79.63%, placing it 7th in the country (Male literacy 80.3% and Female literacy 70.70%). During 2001-11, the average literacy in Uttarakhand increased by 7.58%.

Since the formation of the state, educational institutions and the number of students have increased gradually. Therefore, more expenditure is required to maintain educational institutions at all levels. At present, 190 model schools are running in the state. Rajeev Gandhi Navodaya School, Rajeev Gandhi Abhinav Residential School, Atal Utkrisht Vidhyalaya, etc., are providing good education to children. A number of I.I.T. Engineering Colleges and Polytechnic institutions are growing. Sanskrit schools are also being given due weightage; the Directorate of Sanskrit and Sanskrit University at Haridwar are promoting Sanskrit education in the state.

Health is also an important indicator of the State's wellness. In 2005-06, Uttarakhand had a total of 1,631 centres providing different types of medical services (allopathic). This number rose to 1,848 in 2010-11 and 1,897 in 2015-16. At present, the number of different levels of health centres in the state is: Sub-Health Centres 1898, Primary Health Centres ('A' grade) 526, Primary Health Centres ('B' grade) 52, Community Health Centres 80 and other health units 25. As regards the state's health sector budget allocation, over the last 5-7 decades, the health budget has increased regularly, especially after 2021-22, when the slogan 'Sab-Ka-Swasthya' gained wide traction. In the financial year 2021-22, the total allocation in the health budget was Rs. 3,188.95 crore, up 28.74% from the previous year. Likewise, the budget allocation was Rs. 3,53,046.1 lakh in the year 2023-24.

Out of the state's total budget, 4.44% was allocated to the health sector in 2005-06. After five years, this share rose to 4.65% (2010-11); over the next five years, it reached 4.95% (2015-16). This share was 5.96% in 2021-22 and rose to 7.07% in 2022-23. It is to be noted that the Gross Domestic Product (GDP) on this item was 1.01% in 2020-21, and this ratio increased to 1.58% in 2022-23. In the financial year 2023-24, there were 273 Government Ayurvedic Hospitals, which are called 'Ayush Health and Wellness Centres'. In addition, five Unani hospitals have been established in the state. Recently, the first Government Homoeopathic Medical College in the State has been established in the Campus of 'Uttarakhand Ayurved University', Dehradun.

Financing institutions (banks) play an important role in the state's economic development. Regional development requires different types of commercial banks. As of 30 September, 2022, Uttarakhand State has a network of 2,397 bank branches, of which 48.85% operate in rural areas, 24.24% in semi-urban areas, and the remaining 26.91% in urban areas. Currently, 1,171 bank branches are in rural areas, 589 in semi-urban areas, and the remaining 645 in urban areas. According to the 2011 Census, the population per branch in Uttarakhand is 4,208, whereas at the national level it is 11,271. As of 30 September 2022, the total number of public-sector bank branches is 1,346 (S.B.I. 403, PNB 295, Bank of Baroda 134; private-sector branches 402; and the remaining 112 are other branches). By district, Dehradun has the most branches (568), while Rudraprayag has the fewest (53). Table 6 shows the bank-wise branch network.

Table 6: Bank-wise branch network as on 30 Sept. 2022

S. No.	Name of Bank	Rural	Semi Urban	Urban	Total
1.	Total lead bank	492	154	186	832
2.	Total non-lead bank	167	159	188	514
3.	Total Regional rural bank	217	41	29	287

S. No.	Name of Bank	Rural	Semi Urban	Urban	Total
4.	Total cooperative bank	178	89	66	333
5.	Total private bank	113	128	161	402
6.	Total small finance bank	04	10	15	29
	Total of all banks	1171	581	645	2397

The example shows the bank's business in the state. As of 30 September 2022, total deposits were Rs. 1,66,428 crore, and total business growth was Rs. 1,84,133 crore. Public sector banks contributed 71.41%, regional rural banks 3.65%, co-operative banks 6.74%, and private sector banks 17.29%. Bank deposits increased by 10.64% in a year. By 30 September 2022, total bank business crossed Rs. 2,80,949 crore, up 12.19% annually. A number of sponsored programs are also being run by the Government.

In Uttarakhand, almost all revenue villages were electrified by the end of 2019-20. Of the state's total electricity utilisation, more than half (52.4%) is used in the industrial sector. The state's total electricity consumption was 13,217.08 MU (million units) in 2022-23. Under the Electricity Policy 2015, the state is running several projects under the supervision of the Panchayati Raj Uttarakhand Renewable Development Authority (UREDA) and some private sector companies.

Change in Social Status and Behaviour of Human Societies

Besides economic change, social structure has also developed overall. Every citizen of the state is conscious of living in such a place where he seeks protection for his life. Regarding police protection centres (Thanas), there were 121 police protection centres (72 in urban areas and 49 in rural areas) during 2009-10, which increased to 160 (82 in urban areas and 78 in rural areas) in 2022-23. Out of these 160 P.P.O., 126 are in hill areas, and the remaining 34 are in plain areas. Despite this, the state has 257 police chaukies. The degree of social development in the state can be understood by measuring the results of social progress calculated on 12 Feb., 2023 under the Social Progress Index (SPI). It considers nutrition and health protection, availability of water and hygiene, accommodation and individual security, etc. Uttarakhand ranks 14th among the country's states, securing 62.19% marks. Among the Himalayan States, Uttarakhand ranks 5th, while Mizoram ranks 1st. In Uttarakhand, scores from various service sources are: availability of water 50.03%, hygiene 67.94%, accommodation 62.77%, and individual security 67.74%.

Development is an endless process. Therefore, so far the progress in the field of social sectors made in the state has been summarised as under:

Preservation of Cultural Identity

These days, there are worldwide challenges to protect the basic culture of our society. Garhwali, Kumauni, and Jaunsari languages are being promoted and propagated at both the Government level and by non-Government organisations (NGOs). Intangible or heritage culture (folk songs, folk dance, language, knowledge and traditions, etc.) is now being protected. The traditional art of 'Apan of Kumaun' culture is also being promoted and commercialised. Our age-old festivals are being popularised to remind people of their importance, particularly among youths.

Upliftment of Women Class

The increasing trend in the female population (according to the 2011 Census, the annual increase in the literacy rate for males was 0.412%, while for females it was 1.018%) has led more women to enter various sectors of the workforce. As per data for 2021-22, female participation in the workforce reached 38.8%, while the national average is 35%. According to the Directorate General of Employment (DGE), the number of female labourers in India almost doubled between 2017-18 and 2023-24.

In higher education in the state, female participation is about 44%. As per a Times of India survey, the gross enrolment ratio of women was 42.3% in 2019-20, while the male ratio was 40.7%. The Gender Parity Index (GPI) in 2020 was 1.14%, which decreased to 1.09% in 2021. In Uttarakhand, female teachers dominate primary schools. Likewise, in secondary schools, the number of female teachers was 66 per 100 male teachers in 2010, and this ratio recorded 77/100 males in 2011.

At the time of state formation, the police force had 11,000 females. After about 20 years (1 Jan. 2021), the number reached 13,586; again, in Jan. 2022, it reached 16,194, and on 1 Jan. 2023, it reached 21,316. In 2021, the state also established the 'Mahila Commando Force'. By 2023, about 12.2% of all female workers were in the police force. In the year 2013, there were 16 female officers per one lakh females. Improvements in education, physical fitness (physique), and attraction to the police force have been the main factors attracting women to the police service. As per data received from the Directorate General of Police (DGP), Uttarakhand, up to April, 2025, the total approved number of police force in various posts is 28,934; employed against it, 24,565; and the number of females employed is 3,279, which comes to about 13% of the total police force.

For the first time, the National Defence Academy (NDA) recruited females in August 2022. 126 female cadets entered from all over the country. Among them, 3 cadets were from Uttarakhand. In civil service, the state previously gave only 20% horizontal reservation to women, but it is now 30%. In the Village Panchayat, this reservation is now 50%. Women now play a key role in local urban institutions and in government and non-government offices. As of 31 March, 2023, 11,086 female health workers work in recognised social fields as assistant nurses and midwives. About 1,903 women work in Primary Health Centres (PHC) and sub-centres. Before the formation of the state, only a few women worked in politics. Now they actively participate in state politics. In the 2022 assembly, eight of 70 members were women. Of the candidates who contested the 2022 assembly election, eight were from the BJP, five from the National Congress, and seven from APP.

For a long time, women have been the backbone of Uttarakhand's rural economy. Their participation in agriculture and in animal husbandry and allied sectors is more than 90%. Their self-help group in rural areas are powerful organisations. From the beginning, women have been active in various village activities, viz. Chipko Andolan for forest protection, social and environmental agitation, prohibition of alcohol, eco-tourism, organic farming, handicraft, etc. These days, with education, the tendency for entrepreneurship among females is increasing. As a result, women can run their own businesses without support from family members. In the state, female participation in the local court (Judiciary) is 33%. At present, 40% of judges are female, 32% of the panel of advocates are female, and 53% of individual law volunteers are female.

Regarding regional social development and change, we must ensure that these activities do not create other problems in the state. The state faces an acute employment problem for highly educated male and female youths, particularly in technical trades. Such youths,

particularly females, do not want to remain in the hill areas. They are naturally drawn to the plains or to outside the state, where job opportunities are better. Therefore, development must be balanced; only then will it be known as 'Model Development'. The state is climbing the steps of development, but so far the ongoing development is beyond what the people of this region expected. In fact, quantitative development requires qualitative development.

