CITY PROFILE KARTE

URBAN KARTE

1.0 Objectives of Urban *Karte*

What is urban *karte?* First, we need a clear definition of "urban *karte."* The Terms of Reference of Urban Development Strategy and City Assistance Program in East Asia (called "CDS exercise") gives a brief interpretation of urban *karte* as a "diagnostic chart" to consolidate the analysis of urban issues in a comparative manner.[1] This interpretation is somewhat misleading as to the meaning of *karte. Karte* is a German word. According to the dictionary, the word *karte* has several meanings in English: card, playing cards, ticket, map, or carte.[2] The literal meaning of urban *karte* is, therefore, something like urban card(s), urban ticket, urban map, or urban cartel. Therefore, there is no direct connection between *karte* and diagnostic chart.

In the CDS exercise, *karte* connotes a more specific meaning. It is related to a "medical *karte,"* which records a patient's data and information, including name and physical conditions, as well as a doctor's diagnosis and treatment. In this sense, urban *karte* has some analogy with medical *karte;* cities are patients and need proper diagnosis and treatment to promote their sustainable development. The Urban *karte* is, therefore, a tool used to identify what the city specific issues are and how they might be solved. It is commonly recognized that cities are complex organisms, rather than an agglomeration of individual sectors. Existing tools for the analysis of cities and urban policies have often been inadequate in providing an overall picture of the city; they often lack the means of understanding the relationship between policy and outcome.[3] Urban *karte* provides objective measures for analyzing the conditions and performance of a city in a comparative manner.

The Urban *karte* has the following features:

- It is a product of local initiatives; data collection, measurement and identification of issues are primarily implemented through local initiatives. In this sense, the process of preparing an urban *karte* is an in-country capacity building;

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[1] *Terms of Reference for Proposed Urban Development Strategy and City Assistance Program in East Asia, signed by Pacific Consultants International and the World Bank, Nov. 1998.*
[2] *The Oxford-Harrap German-English Dictionary, Oxford:Glarendon Press.*
[3] *Recently, United Nations Center for Urban Settlement (Habitat) has implemented Urban Indicator Program to develop tools for collection and analysis of policy-oriented data in cities.*

- It provides a variety of data and information to analyze issues and problems of a city and local government, so that all stakeholders involved can share a common understanding of the city;

- It provides measures to identify city-specific issues where the causes of the problems can be objectively expressed;

- It can be monitored, updated and reviewed by local government staff for future references;

- It is used by all stakeholders as a tool of consensus – building to address the city's development, management and investment issues;

- It enables local government staff to understand and integrate the national and local policies and development framework; and

- It is not limited to measures of existing conditions, but it serves as a guideline of the future goals and strategies for sustainable development.

Urban *karte* is a comprehensive planning tool for understanding present conditions and trends, identifying issues and problems, and measuring existing urban policy and achievements, in order to guide the city's future development goals and strategies. It is created by local initiative, so the local government is able to improve the efficiency of urban policy and management. Urban *karte* also encourages the transparency and accountability of a local government, which promotes public - private cooperation, private investments, and technical and financial assistance from national governments and external support agencies.

2.0 Components of Urban *Karte*

The urban *karte* is one of the outcomes of the City Development Strategy (CDS) exercise. The World Bank gives three general objectives to the CDS exercise: to outline the stakeholders' vision for the city; to analyze the city's prospects for economic development; and to identify priorities for assistance to implement the strategy.[4] The urban *karte* is a key element in the successful implementation of the CDS exercise with the participation of stakeholders.

The urban *karte* is composed of two parts: the Baseline Profile, and the Diagnostic Indicators. The Baseline Profile is an outline showing the present condition of the city. The Diagnostic Indicators are measures to identify a city's specific issues and problems.

[4] *The World Bank, "A Strategic View of Urban and Local Government Issues: Implications for the Bank," June 1999 Draft, P.12.*

2.1 Baseline Profile

The Baseline Profile indicates what the city looks like. It is important for the stakeholders to share a common understanding of their city. The Baseline Profile is composed of the following items: 1) background data, 2) city structure map, and 3) resources and potential.

1) Background Data

The background data is useful in providing an overview of the city and its national position. The following background data should be collected at the city, provincial and national level.

- Population and urban population
- Population growth rate and urban population growth rate
- Population by age group
- Administrative land area and urbanized land area
- Population density in municipalities and in urbanized areas
- Number of households and average household size
- City product by industrial sector
- Employment by industrial sector

2) City Structure Map

The preparation of a city structure map is another task in the Baseline Profile. The city structure map helps all stakeholders understand the city in terms of spatial context. The area covered by the city structure map is not limited to the municipal boundary, but should include the surrounding areas. This is due to the fact that a city is a social, economic, administrative, and geographic unit and has relationships with other areas through economic activities, trade, traffic, people's movement, land use, natural resources, etc. Accordingly, the city structure map is not only a tool to understand existing urban structure but also a tool to understand the city and its activities in a regional and even, national context. The following elements should be included in the city structure map.

- City's administrative boundary;
- Current urbanization trends;
- Metropolitan area or its primary commuter areas;
- Major natural resources, such as river, canal, lake, mountains and etc.;
- Urbanized areas or built-up areas
- Major historical sites;
- Land use pattern identifying residential, commercial and business, industrial, and non-urban uses;
- Major transportation network, including highways, major roads, railways, seaport, airport and etc.;

- Locations of informal settlements;
- Major on-going projects; and
- District, community and/or neighborhood boundaries.

3) Resources and Potentials

The third element in the Baseline Profile is a discussion result among stakeholders. Cities are centers of economic development, and it is extremely important to understand what resources and potentials the city has for sustainable economic development. The resources and potential of the city can be identified in terms of the following aspects: geographic location, industrial activities, human and natural resources, and transportation and infrastructure services. During the course of workshops in the CDS exercise, the following questions are frequently posed to local government officials and other stakeholders in order to identify the city's resources and potential:

- What are the city's leading industries? How does the local government support them?
- What is the city's geographical advantage?
- How far is the potential market?
- Where is the nearest airport and / or seaport?
- Is the city located in a regional transportation hub or junction?
- What kinds of human resources are available in the city?
- What natural resources does the city or the surrounding areas have?
- Does the city have a special economic zone and/or industrial estate?

These questions encourage positive thinking on the future development of the city among the local government officials and other stakeholders.

2.2 Diagnostic Indicators

The main purpose of urban *karte* is to provide a diagnosis of sustainable development for cities. The World Bank established a clear vision to guide sustainable cities. In the discussion paper – "A Strategic View of Urban and Local Government Issues: Implication for the Bank" (1999), sustainable cities are described as follows:

> *"If cities and towns are to promote the welfare of their residents and of the nation's citizens, they must be sustainable, and functional, in four respects: first and foremost, they must be "livable," defined as ensuring a decent quality of life and equitable opportunity for all residents. To achieve that goal they must also be productive and "competitive," "well-governed and – managed," and financially sustainable or "bankable."*[5]

[5] *The World Bank, "A Strategic View of Urban and Local Government Issues: Implications for the Bank,' June 1999 Draft, P.7*

Accordingly, sustainable cities can be measured by four criteria: livability, competitiveness, governance, and bankability. "Livability" is the criteria used to understand the living environment as a whole; "Competitiveness" is the criteria used to understand the conditions for urban productivity or economic structure in response to market opportunities; "Governance and Management" is the criteria used to understand the management and administrative environment at the city level; and "Bankability" is the criteria used to assess the city's capacity for finance and fiscal management.[6]

2.3 Livability

The livability of a city is related to many factors in the living environment or quality of life for the residents. In fact, the living environment has multiple dimensions, which can be observed in terms of: 1) basic urban services, 2) healthful environment, 3) safe environment, 4) poverty, 5) housing, and 6) amenity and culture.

It is the main responsibility of a local government to provide the basic urban services, including water, electricity, solid waste collection, education, social welfare, and mobility. These services should be provided for all the residents in urban areas in order to maintain a minimum living standard. The basic urban services in livable cities can be measured by the following indicators:

(L1) Percentage of households with access to piped water (Number of households with access to piped water / Total number of households)

(L2) Percentage of households with access to electricity (Number of households with access to electricity / Total number of households)

(L3) Percentage of households with access to solid waste collection (Number of households with access to solid waste collection / Total number of households)

(L4) Percentage of enrollment in primary and secondary school (Number of students enrolled in primary and secondary school / Total population of school age group)

(L5) Number of hospital beds per population (Total number of hospital beds in city / Total population

(L6) Number of medical doctors / health workers per population (Total number of medical doctors / health workers in city / Total population)

(L7) Road length / area ratio per person (Total road length / area of city/ Total population)

[6] *Ibid., pp. 7-10*

The indicators (L1, L2 and L3) measure the level of provision of public services by the local government. To maintain the minimum living standard, the local government should be responsible for providing these services to all residents of the city. The indicator (L4) shows the degree of accessibility to education at the local level. The indicators (L5 and L6) measure the achievements of social welfare, especially health care which is a fundamental service needed by the residents. The indicator (L7) shows the level of road development. The provision of road infrastructure is one of the basic functions of the municipality. The higher value of the ratio indicates the provision of more sufficient mobility to the residents.

A healthful environment is another fundamental factor for livable cities, which can be measured by the following indicators:

(L8) Population density in urbanized area (Number of population in urbanized area /Urbanized land area)

(L9) Percentage of households with access to sewage treatment (Number of households with access to sewage treatment /Total number of households)

(L10) Percentage of wastewater treatment (Volume of wastewater treated/ Volume of wastewater generated)

The indicator (L8) measures a healthful environment in terms of population density. Generally, a higher population density may cause environmental deterioration and bring about an unhealthy environment in the city. The indicators (L9 and L10) measure the level of water pollution, which is one of the most serious urban problems in many cities in developing countries.

A safe environment is also an essential factor in livable cities. This can be observed in two aspects: safety from natural disasters and safety from human disasters. The safety of a city from natural disasters such as floods can be measured by the following indicators:

(L11) Number of houses damaged by floods in the past decade

(L12) Percentage of flood prone areas (Land areas damaged by the most severe flood /Total land area of municipality)

These indicators (L11 and L12) measure the vulnerability of a city to floods. There are other natural disasters, but floods are the most common problem in many cities in developing counties of Asia.

Human disaster is another dimension in the measure of a safe environment. Many cities all over the world have suffered from serious human disasters, such as crimes,

traffic accidents, fires, etc. The safety of a city from human disaster can be assessed by the following indicators:

(L13) Number of crimes per population (Total number of crimes per year /Total population)

(L14) Number of car accidents per population (Total number of car accidents per year /Total population)

(L15) Number of fires per population (Total number of fires per year/Total population)

The higher values of L13, L14 and/or L15 indicate that the city faces serious problems of crimes, car accidents and /or fires respectively. The provision of a safe environment is not only a responsibility of local government, but it is a fundamental factor in a livable city.

There are a significant number of poor in developing countries, and most of them live in cities or urban areas. Livable cities must ensure equitable opportunities for urban services and employment for all residents, including the poor. The poverty ratio is an important indicator to measure the livability of a city in terms of its local economy.

(L16) Households poverty ratio (Number of households below the poverty line[7]/ Total number of households)

The higher value of the poverty ratio (L16) in the city indicates a lower level of livability and equity in the city.

Housing comprises another important dimension of the living environment, which can be measured by the following indicators:

(L17) House price to income ratio (Average house price/Average annual income)

(L18) Percentage of squatter settlements (Number of population in squatter settlements /Total population)

(L19) Floor space per person (Total floor area of houses /Total population)

The indicator (L17) shows the availability of affordable housing in the city. Along with the central government, the local government should make an effort to ensure that all citizens have access to adequate housing at an affordable price. The

[7] *"The poverty line is an 'absolute' poverty line, taken as the income necessary to afford a minimum nutritionally adequate diet plus essential non-food requirements, for a household of a giving size." Sited from "Global Urban Observatory: Monitoring Human Settlements with Urban Indicators, UNCHS (Habitat), 1997.*

indicators (L18 and L19) measure the quality of housing and the adequacy of living space.

Finally, livable cities promote cultural identity and amenities, which can be measured by the following indicators:

(L20) Park space per person (Total area of public parks and recreation areas/ Total population)

(L21) Number of cultural facilities and historical sites and/or number of organizations of cultural / historical preservation

The indicator (L20) shows accessibility to parks and recreation areas for city residents. The provision of parks and recreation areas promotes a better quality of life. Culture is a broad concept to identify people and societies. The city should develop a sense of cultural identity to promote a livable city. The indicator (L21) measures the sensitivity toward the cultural environment of the city.

2.4 Competitiveness

The competitiveness of a city is the criteria whereby we can understand the conditions of urban productivity and economic structure of the city compared to other cities and other countries. In other words, competitiveness is the criteria to indicate how attractive cities are to potential investors in a global economy. Competitiveness can be observed in terms of 1) the structure of economic productivity, 2) diversified human resource, 3) accessibility to advanced technology, 4) accessibility to market, and 5) sound business environment.

The following indicators could measure the structure of economic productivity at the city level.

(C1) City product and employment by industrial sector (primary, secondary, tertiary)

(C2) Percentage share of city product in national economy (city production/ national GDP)

(C3) Number and /or amount of foreign direct investment into the city.

The indicator (C1) shows an overview of the economic structure of the city. The indicator (C2) measures the share of the city's productivity in national economy. A higher value indicates the city's significant role in the economic productivity of the country. The indicator (C3) measures the degree of attractiveness of the city in terms of foreign investment.

Human resources are the most important factor in increasing the economic productivity of a city. The availability of diversified human resources encourages economic development and investment from the private sector, which can be measured by the following indicators:

(C4) Percentage of population with higher education (Number of population with university degree / Total population)

(C5) Number of research institutes, vocational schools, and universities in municipality.

These indicators (C4 and C5) measure the quality of human resources in the city. If a city has a higher value of (C4) than that of the national average, the city has high competitiveness in terms of human resources.

The availability of modern communication and advanced technology services is another factor promoting economic development in a city. This can be measured by the following indicators:

(C6) Percentage of households with a telephone connection (Number of households with telephone connection / Total number of households)

(C7) Number of Internet connections

The indicator (C6) measures the telecommunication capacity of the city. A higher value implies that the city has the capacity for telecommunication to attract potential investors who need telecommunications to do business. Recently, communication through computers has become essential for any type of business in a global economy. The indicator (C7) shows the capacity for computer communications in the city.

Market accessibility is another factor in investment decisions by firms. If a city has appropriate services or facilities to transport goods to the market, it will become more attractive for potential investors. Market accessibility can be measured by the following indicator:

(C8) Distance to highway, railway, airport and /or seaport

The indicator (C8) shows the availability and accessibility of infrastructure to transport goods to the market.

Appropriate legal and regulatory frameworks which are important factors to promote an effective business environment can be measured by the following indicators:

(C9) Average number of days to issue (or renew) a business license

(C10) Tax or other incentives for investors

In many developing countries, the acquisition of a new business license often takes quite a long time. This may eventually lead to the city losing the opportunity to attract investments from the private sector. Although the provision of tax incentives is mainly the responsibility of national government, the city can make local issuances to improve the local business environment. Indicators (C9 and C10) show the degree of efficiency of the local business environment in comparison with other cities and other countries.

2.5 Governance

The governance of a city is the capacity of the local government in management and administration. In this respect, the World Bank made a clear definition that "good governance implies inclusion and representation of all groups in the urban society, as well as accountability, integrity and transparency of local government actions, to define and pursue shared goals."[8] That is, governance is not only a state of a government but also a process of government actions. The governance of a city can be observed in terms of four aspects: 1) structure and effectiveness of service delivery, 2) autonomy of local government, 3) inter-governmental coordination, and 4) transparency of local government.

The structure and effectiveness of service delivery at local level can be measured by:

(G1) Number of public enterprise or private firms responsible for the delivery of urban services

(G2) Percentage of wages in local government expenditure (Amount of wages for local government staffs per year /Local government expenditure)

(G3) Percentage of local government staff with professional qualification (Number of staffs with professional training /Total number of local government employees)

It is a global trend that many local governments in developed and developing countries contract service delivery to outside sources such as public enterprises or private firms to seek more effective and efficient service delivery. The indicator (G1) measures the degree of out-sourcing of service delivery in the local government. Indicator (G2) shows the share of wages of the local government staff to the total city spending. If this value is too high, it implies that a local government might be overstaffed or the staff are overpaid. The indicator (G3)

[8] *Ibid., P.8*

measures the quality of the local staff. All these indicators show some aspect of the structure and effectiveness of local government management.

The autonomy of a local government can be measured by:

(G4) Percentage of local revenue to total revenue (Amount of local tax, users fees and charges, and others collected by local government /Total local government revenue)

(G5) Appointment or election of mayor and local council

The higher the value of (G4) implies greater local government autonomy in terms of tax effort. The election of a mayor and a local council, rather than a direct appointment from the central government, gives a greater degree of democracy and autonomy to the local government.

The inter-governmental coordination between local and central governments can be measured by the following indicator:

(G6) Percentage of transfer from central and / or provincial governments to local government (Account of transfer or subsidy from central and / or provincial government to local government/Total amount of local revenue)

The transparency of local government actions is another aspect in governance, which can be measured by:

(G7) Number of NGOs and/or community organization working with the government

(G8) Institutional framework for public participation

The large number of NGOs and/or community organizations in (G7) implies greater transparency of local government actions. In addition, if there are legal or institutional frameworks for public participation in the decision-making process (G8), the transparency of local government actions would increase.

It should be emphasized that governance is a broad concept in relation to large social, institutional, and political frameworks. We cannot simply compare the indicators without careful interpretation within a larger framework. For instance, the number of public enterprises or private firms responsible for public service delivery in (G1) must be interpreted by taking into account the capacity and autonomy of a local government. In addition, transparency (G7 and G8) is an issue much related to the national political system, rather than the local level of governance alone.

2.6 Bankability

Bankability is the criteria for understanding a city's capacity for finance and fiscal management. The bankability of a city can be observed in terms of 1) effectiveness and healthiness of financial management, 2) inter-governmental financial relation, and 3) creditworthiness.

The effectiveness and viability of financial management at the city level can be measured by:

(B1) Percentage of local government revenue by source, e.g. local tax, user charges and fees, transfer, borrowing, others

(B2) Local tax revenue per person (Amount of local tax /Total population)

(B3) Percentage of wages of local government staffs to total expenditure (Total amount of wages of local government staffs/Total local government expenditure)

(B4) Percentage of investment expenditure to total local government expenditure (Amount of investment expenditure/Total local government expenditure)

All these indicators show some aspect of the effectiveness and financial viability of a local government. The indicator (B1) shows whether the city has properly allocated its revenue sources. The indicator (B2) shows locally collected tax revenue per population. The residents of a city can evaluate whether they receive appropriate services commensurate with their tax burden. The indicator (B3) shows the share of wages to local spending. If this value is too high, it implies that the local government has little money left for maintenance of infrastructure and investment for development. The indicator (B4) shows the capability of the municipality to invest in long-term development activities.

The inter-governmental financial relation can be measured by:

(B5) Percentage of inter-governmental transfer and borrowing to total revenue (Amount of transfer from central and / or provincial government to local government / Total local government revenue)

The creditworthiness of local government can be measured by the following indicators:

(B6) Amount of commercial bank lending to city

(B7) Percentage of savings to expenditure (Amount of local government savings/ Total local government expenditure)

The local government should show creditworthiness in finance. The amount of commercial bank lending to the city (B6) and the percentage of savings to expenditure (B7) indicate the creditworthiness of a local government. Some savings are particularly important to enable the city to make large-scale investments.

3.0 Actors and Users of Urban *Karte*

Who are the main actors and users of urban *karte?* The urban *karte* is a diagnostic indicator to analyze the capacity of the city and local government in terms of four criteria – livability, competitiveness, governance and bankability. It is created by a local initiative with the involvement of diversified stakeholders, including central government agencies, private sector, NGOs, community leaders, academe and so on. With the World Bank and the consultants providing support and advice, the main actors in an urban *karte* are all the stakeholders that have a role in the development and management of the city.

The most important users of the urban *karte* are the local governments, but other stakeholders such as the central government, private sector, NGOs and external supporting agencies also can use the urban *karte* and benefit from it. All these users and beneficiaries are involved directly or indirectly in developing policies programs and projects for urban development. They can use the urban *karte* in a variety of ways, which are summarized as follows:

i) Local Government

The Urban *karte* can be used by the local government in many ways. First, urban *karte* is used as a measure of performance by the local government so they can improve the efficiency of urban policy and management. It is also used to monitor the progress and performance of urban policies, programs and projects. In addition, urban *karte* helps to prioritize needs and actions taken by the local government. The most critical role of urban *karte* is that of influencing future urban development and management policies; Major investments by local governments should be carefully monitored and assessed using a comprehensive planning tool for the assessment of urban conditions, identifying problems and issues, and guiding further policy development. Finally, urban *karte* encourages transparency and accountability in the actions of the local government and provides opportunities for stakeholders' participation in the decision – making process.

ii) Central Government

For the central government, the urban *karte* can be used as a tool in determining national urban policies and objectives. By monitoring and reviewing the indicators in urban *karte*, the government at both the central and local levels has a useful tool for the assessment of the effectiveness of urban policy. Urban *karte* can also be used as a diagnostic tool to identify problems and possible courses of action by the central and local governments.

iii) Private Sector

Although cities are governed and managed directly by the local government, a majority of decisions on city development and economic activities are made by the private sector. It is impossible to achieve sustainable economic development without the active support of the private sector. The urban *karte* aims to promote transparency in public decisions and encourages more public – private cooperation and private investment in urban development and management.

iv) NGOs, Community Organizations, and Residents

NGOs and community organizations play an important role in developing the urban *karte.* They are mainly interested in the performance of the local government. The participation of NGOs and community organizations in developing the urban *karte* encourages the transparency and accountability of local government actions. Local residents, on the other hand, tend to be interested only in their quality of life, but the urban *karte* will help them to understand the city in a more comprehensive manner. They can use the urban *karte* as a guide to voting and in deciding the location of residents, and in making investment, education, health or other decisions. Most local residents look for a livable city with good governance, which can be measured by the urban *karte.*

v) International and External Support Agencies

International support agencies have worked mainly on country assistance strategy focusing on sector issues, but have generally paid little attention to the identification of urban issues.[9] The Urban *karte* will be useful for many international and external support agencies to determine assistance strategies at the city level; that is, which areas need technical and financial assistance most, and which areas have been most successful in using aid funding. Since the

[9] *Recently, some international agencies, such as the World Bank, UNDP and UNCHS (Habitat), have made efforts to identify urban issues in developing countries. Some of these efforts are Urban Management Program, Sustainable Cities Program, Localizing Agenda 21 Program, Urban Indicator Program, and so on.*

urban *karte* provides a variety of data and information of cities, international and external support agencies can compare the data among cities and apply the experience of one city to others. It is also noted that some data of a city in the urban *karte* must be carefully interpreted by taking into account a larger social, political, and institutional framework.

Table: Diagnostic Indicators to Measure Sustainability of a City

Criteria	Subject Areas	Indicators
Livability	Basic Urban Services	- % of households with access to piped water, power, solid waste collection - % of enrollment in primary and secondary schools - No. of hospital beds per population - No. of medical doctors / health workers per population - Road length / area ratio per person
	Healthy Environment	- Population density in urbanized area - % of households with access to sewage treatment - % of wastewater treatment
	Safe Environment	- No. of households damaged by a floods in the past decade - % of flood prone areas - No. of crimes per population - No. of car accidents per population - No. of fires per population
	Poverty	- % of households below the poverty line
	Housing	- House price to income ratio - % of households in informal housing (squatter settlement) - Floor space per person

Criteria	Subject Areas	Indicators
	Amenity and Culture	- Park space per person - No. of cultural facilities and historical sites - No. of NGOs on cultural / historical preservation
Competitive-ness	Structure of Economic Productivity	- City product by industrial sector - Employment by industrial sector - % share of city product to national GDP - No. of foreign direct investment
	Human Resources	- % of population with higher education - No. of institutes, vocational schools, universities
	Advanced Technology	- % of households with a telephone connection - No. of internet connection
	Market Accessibility	- Distance to highway, railway, seaport, airport, etc.
	Sound Business Environment	- Average days to issue business license - Tax and other incentives to investors
Governance and Management	Efficiency of Service Delivery	- No. of public enterprises or private firms responsible for service delivery

Criteria	Subject Areas	Indicators
		- % of wages of local government staff to local expenditure - % of local government staff with professional qualification
	Autonomy of Local Government	- % of local revenue to total revenue - Appointment or election of mayor and local council
	Inter-governmental Coordination	- % of transfer from central and / or provincial governments in total revenue
	Transparency of Local Government	- No. of NGOs and / or community organizations active in locality - Institutional framework for public participation in decision – making process
Bankability	Financial Management	- % of local government revenue by source - Local tax revenue per person - % of wages of local government staff to total local expenditure - % of investment expenditure to total local expenditure
	Inter-governmental Financial Relation	- % of inter-governmental transfer and borrowing to total revenue
	Credit Worthiness	- Amount of commercial bank lending - % of savings to expenditure

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