

CHAPTER IX

ECONOMIC TRENDS

THE nature and the variety of occupations of a people of a particular region depend on many factors. Important among these factors are the natural resources that are available in that region, which include advantages of situation and the skill acquired by the people for putting them into productive use, the accumulated savings of the people for being ploughed back for economic betterment and the credit that the people command which will also determine their capital resources. Institutional aid for improving the productivity of economic effort, both collective and individual, is another important contributory influence in determining the nature and state of occupations in any region. An effort is here made to give a broad idea of the socio-economic conditions in this district which may serve as an introduction to a more detailed study of the different aspects of its economic life.

**Socio-
economic
Aspect**

The population of Bijapur district, which was 903,092 in 1901, increased to 1,660,178* by 1961. The following table indicates the growth of population during the six decades.

Population

<i>Year</i>	<i>Population</i>
1901	.. 903,092
1911	.. 1,026,505
1921	.. 958,263
1931	.. 1,046,926
1941	.. 1,175,757
1951	.. 1,396,678
1961	.. 1,660,178

A significant index of the socio-economic change in the district is the process of urbanisation. The district registered an increase of 83.83 per cent in its population between 1901 and 1961. The percentage increase in the rural area was lower than

Urbanisation

*For a fuller account of population and urbanisation, please see Chapter III—People and also Appendix.

that in the urban area, being only 73.53 per cent as against 146.79 per cent in the urban area during the same period. The 1961 census has disclosed that out of the total population of 1,660,178 in the district, 1,346,772 and 313,406 lived in the rural and urban areas of the district respectively. Worked in terms of percentages, in 1961, 81 per cent of the total population lived in villages and the remaining 19 per cent lived in towns. It is clear, therefore, that the district is predominantly agricultural and the process of urbanisation has not been rapid in the case of this district.

Land Utilisation

Coming next to the cultivated area, we find that in 1963-64 35,58,164 acres out of the total area of 42,31,263 acres were under cultivation; 2,03,645 acres were under forest; 21,742 acres were cultivable waste and 1,28,771 acres were barren and uncultivable. The forest area is mainly found in the taluks of Badami, Bagalkot, Hungund, Mudhol, Jamkhandi and Bilgi. Forest products are mainly timber, fuel, sandalwood and stone, but these do not constitute a significant source of industry and employment to the people.

Belonging as it does to a scarcity tract, the district is noted for its low rainfall. Contrary to what has been said in the last Gazetteer that the rainfall in the district is extremely irregular, the records of the Meteorological Office for the last about fifty years show that the normal annual rainfall has been fairly uniform, about 22 inches. Variations from taluk to taluk are, no doubt, noticeable, but the divergence has not been very significant. The climate, on the whole, except in Badami taluk is dry and healthy.

The whole of the district is mainly a foodgrain-producing district, about 75 per cent of the total cropped area being under food crops. The main food crops are jowar, bajra, wheat, gram and rice. Among the main non-food crops are groundnut, sesamum, linseed, safflower, castor and cotton.

Irrigation as such has not played a very great part in shaping the agricultural pattern of this district. Not more than about three per cent of the total cropped area is under irrigation. The little irrigation that there is, is by wells, tanks and Government canals. In 1963-64, about 75,000 acres were being irrigated by wells, about 17,000 acres by Government canals and about 5,000 acres by tanks. The fact that this is hardly enough to make a predominantly dry tract like Bijapur district into a secure and agriculturally progressive one cannot be disputed.

Alternative methods for purposes of moisture and soil conservation have been tried. In the absence of adequate facilities for irrigation, it has been found that bunding is of particular use and is the cheapest form of insurance against the threat of famine. Field bunding of the cultivated areas has been

undertaken on a fairly extensive scale. In addition to this, methods of dry-farming have also been implemented. Tractors are also being used for the eradication of deep-rooted weeds. The area has been able to achieve quite a considerable improvement, quantitatively and qualitatively, in the production of rural compost and farm-yard manure. Schemes to improve the yield of jowar, wheat and other grain crops are being constantly adopted. The consolidation of holdings is under progress in quite a number of villages.

The mechanisation of agriculture has not proceeded to such an extent as to diminish the paramount importance of livestock in agricultural operations. Livestock continues to be a valuable possession of the farmer and efforts to improve the breed of cattle and sheep are constantly under way.

The pressure of population on the land has remained more or less constant in this district throughout the period between 1881 and 1961.

The statistics of agricultural holdings in this district reveal that about 25 per cent are distributed among 1,48,511 holders, each holding up to 15 acres. The average holding per holder in this group is about 6.3 acres. About 63 per cent of the agricultural holdings are distributed among about 76,000 holders, each holding from 15 to 100 acres of land. The average holding per head in this group was about 31 acres. In the third group of holdings of over 100 acres each, were 2,336 holders with an average of about 187 acres per head.

**Statistics of
Agricultural
Holdings**

The occupational pattern of the district being mainly agricultural, the industries in this area are mostly of the processing type, such as ginning and pressing of cotton, decorticating of groundnut and manufacture of vegetable oils. Raw materials like cotton, groundnut, linseed, as also cheap labour are no doubt, abundantly available, but these resources have not been exploited to any great extent. The absence of coal, iron and capital resources has been a serious handicap. Very few organised industries have come into existence, and those which have been established are mostly small-scale units. Ginning and pressing of cotton is the oldest industry in this district. The first ginning factory was started at the end of the last century and others were organised only after the end of the Second World War. The First World War did not give much incentive to industrialisation. At present (1965), there are 77 cotton ginning and pressing factories, 14 factories for decorticating groundnut, 54 for vegetable oil, 19 general engineering works, three slate-making factories, six power houses for generation of electricity (prior to the introduction of hydro-electric power in 1965), 49 printing presses and a cement factory. All these factories employ about 5,000 persons. Among the prominent small-

**Industrial
Pattern**

scale industries is handloom weaving of cotton and wool. This is a very important industry engaging more than 1,00,000 persons. This is natural, since Bijapur is a large cotton-growing tract. Actually, the district has the largest number of handlooms amongst all the districts in the Mysore State. In 1965, there were 38,526 cotton, woollen and silk handlooms in the Bijapur district. *Sarees* turned out on the handlooms at Ilkal and *khans* of Guledgud have earned a unique reputation for quality, design and durability and are famous all over India. Amongst other industries may be classed working on leather, tanning, carpentry, oilseed-pressing, lime-burning, beedi-making and blacksmithy, which have also developed in recent years. But the district is still industrially backward. As said before, the number of workers engaged in organised industries is not more than about 5,000. In 1965, there were 12 registered trade unions in the district.

Coming to trade, we find that the census of 1951 reveals that trade and commerce provided sources of livelihood to 72,460 persons or 5.18 per cent of the total population of the district and secondary means of livelihood to about 15,800 persons. Of the total number of persons deriving their primary means of livelihood from trade, 19,108 were self-supporting, 47,030 were non-earning dependents and 6,322 persons were earning dependents. According to the 1961 census, actually 25,607 persons were engaged in trade and commerce in the district.

Trade Pattern of the District

The significant characteristics of the trade pattern in this district are the concentration of traders in retail trade and the predominance of independent workers in trade. Trade and commerce are mainly centred in urban areas. About 70 per cent of the total mercantile community is to be found in towns. Radical, though not rapid, changes have not only increased the volume of trade in the district, but have also altered its organization and pattern. This is due to the development of rail and road transport, making, on the one hand, trade centres of the district easily accessible to other important trade centres outside the district and, on the other, making remote areas of the district accessible to each other and to wholesale trade centres. The change in the pattern of trade is due to the establishment of regulated markets all over the district, as also to the rising popularity of machine-made goods and the growing importance of cash crops such as cotton, groundnut and linseed. The export trade of this district consists chiefly of cotton, groundnut, safflower and linseed. There were no cotton textile mills in the district till recently and all the cotton that was produced was exported outside the district. Now efforts are afoot to organise two mills, one at Bijapur and another at Bagalkot, in the co-operative sector, and a third one at Ilkal in the private sector. Of the total production of groundnut, 70 per cent is exported and the rest is consumed within the district. Retail traders

are distributed uniformly all over the district. Almost every village has one or more shop-keepers who provide its inhabitants with their day-to-day necessities. Fairs which are also distributing centres of articles of basic necessity and also of comfort and luxury are being held in almost all the important places and villages. Besides these shop-keepers and fairs, pedlars, who form a connecting link between the villages and towns, go on hawking merchandise from village to village.

Radical changes have been noticed in the field of finance in this district during the last about 80 years. At the time of compilation of the last Gazetteer, there were no financial agencies supplying credit to the people, except perhaps the ubiquitous money-lenders who dominated the economic life of the people in that period. These money-lenders advanced loans to local cultivators and artisans. All transactions were held in cash and little business was done in bills and hundis. There were of course a few avenues of investment like Government securities and savings banks; but they were availed of only by a few Government servants, pleaders and some money-lenders. The amount invested in Government securities in 1882 was only Rs. 53,700 and Rs. 59,900 in savings banks. With the spread of industrialisation and the rapid pace of urbanization and many other contributory factors, new avenues of investment have been opened. The most notable development in the financial organisation of the district has been the gradual replacement of private agencies of credit supply by modern banking and insurance institutions. Indigenous bankers have been replaced by modern joint stock banks and money-lenders by co-operative credit organisations.

**Radical
changes in
the field of
Finance**

The number of co-operative societies and other co-operative institutions in the district in 1964 was 1,135. These agencies provide credit to different sectors of the district economy and the latest development in this field is the entry of Government who have encouraged and assisted new concerns, particularly of a co-operative character. Government organisation to supplement credit facilities provided by non-Government agencies has also been established. The part that is being played by the State Finance Corporation is significant in this respect. The Government also render financial assistance to the agriculturists in the form of taccavi loans and subsidies and loans to the industrial sector. The establishment of branches of the State Bank of India at Bijapur, Bagalkot, Badami, Bagewadi, Mudhol and Jamkhandi and a Pay Office at Indi has also contributed towards the consolidation of the economy of this region.

**Co-operative
Institutions**

The pace and the nature of economic development are considerably influenced by the stimulus of organized planning which has now been adopted as the national policy for the country. While attempting to visualise the possibilities of agricultural

**Possibilities of
Development**

development in this district, it is to be remembered that the tract has a low rainfall and is often subject to scarcity conditions, though five rivers flow through its territory. A negligible area of 21,742 acres (1963-64) is cultivable waste and therefore the possibility of any large increase in the area under cultivation does not present itself. The only way of ensuring better agricultural prosperity would seem to be intensive cultivation by improving the quality and the yield of the existing production. In order to achieve this, the district must necessarily depend upon irrigation facilities which are surely the most effective means of making agriculture not only prosperous but profitable. The fact that only about three per cent of the total cropped area is under irrigation in this district whose fertile soils are reputed to be highly productive in respect of major food and cash crops is a significant pointer as to how much irrigation can do for the district. *Per contra*, it must also be remembered that the absence of suitable sites for the construction of major irrigation works has been a serious handicap and the district has, therefore, to depend upon medium and minor irrigation works and wells to a great extent. The first two Five-Year Plans brought about considerable progress in such works. But what was achieved was by no means adequate. Among the minor irrigation works in this district, mention may be made of the lift-irrigation schemes which are now in operation. Future progress would seem to lie in the direction of introducing many more of such lift-irrigation schemes. The formation, in recent years, of several co-operative lift-irrigation societies is an indication of this trend. When the Upper Krishna, Ghataprabha Left Bank Canal and Malaprabha projects as also various medium irrigation works are completed in the near future, a large portion of the land in the district would be brought under irrigation and what is now a parched and dry area would become one of the best irrigated agricultural zones in the State. Foodgrains and other crops can even be exported to other parts of the State and also to other parts of the country.

Trends of agricultural development and improvement in the pattern indicated are likely to influence, to some extent, the growth of industries in this district, which at present is not served by any organised large-scale industry barring a single cement factory. An increased cultivation of cotton would certainly provide an impetus to the establishment of textile mills which will provide employment to a large number of people and also ensure sufficient supplies of yarn to the large handloom industry, which at present occupies a very important place in the economic life of the district. Efforts to start three mills at Bijapur, Bagalkot and Ilkal are now being made and if this is speedily translated into action, there is no doubt at all that side by side with agricultural prosperity, industrial prosperity also will be assured. Sugar and oil mill industries also seem to have a good chance of being successfully established in the not-too-distant future, since in the areas

where new irrigation schemes may be put into operation, sugarcane can be expected to be a flourishing crop. This trend is already in evidence in the Jamkhandi taluk in the areas irrigated by the Ghataprabha Left Bank Canal. Oilseeds grow in abundance in this district, but only about 30 per cent of the total production is converted into oil and oilcake, the remaining being exported to the Bombay market and other outside places. The establishment of well-organised oil mill industry would certainly not be an uneconomic proposition, provided favourable conditions such as efficient and modern equipment, cheap power and transport facilities are also brought into existence. The progress of the oil mill industry will also help in the manufacture of paints and soaps.

The southern portions of the district are reported to abound in large quantities of high quality silica, limestone and building stones which take a very high degree of polish. Chemical analysis of the silica found has shown its suitability for the manufacture of glass. With the traditional skill available with the artisans of Hungund and Badami taluks and with the advantage of the facility of cheap power and transport, the manufacture of glass and its various products may be easily developed. Similarly, it should be possible for the utilisation of the building stones for developing an industry of manufacturing grinding stones for various purposes. The limestones of Kaladgi are now being exploited by the Bagalkot Cement Co., which is the only major industrial enterprise of this district at present. The development of this industry will surely contribute substantially to the establishment of certain ancillary industries such as manufacture of hume pipes, R.C.C. poles and grinding stones which will in turn offer facilities for the development of the building industry and the strengthening of road communications. It may be said in this connection that the Indian Hume Pipe Co. has already begun to manufacture R.C.C. poles at Bagalkot.

Mineral Resources

Cheap and abundant electric power and transport facilities are the *sine qua non* of economic development and in this particular respect Bijapur district does not enjoy at present any particular advantage. There were only six thermal power houses in the district prior to the introduction of hydro-electric power in 1965. The programme of rural electrification has great potentialities for the development of the numerous small industries like handloom, potteries, glass, agricultural implements and leather goods. In respect of the other equally vital requirements of industrialisation, namely, transport, Bijapur district has not been too advantageously placed. The Gadag-Hotgi section of the Southern Railway which is the only railway passing through this district, has not been able fully to exploit the potentialities of its trade. The oil mills, and the handloom industry and several other small unorganised industries are reported to be experiencing

Power and Transport

considerable difficulty in the marketing of their products due to the inadequacy and high cost of transport by rail. Nor does the road transport at present appear to be capable of handling the growing volume of trade under the present conditions of its organisation. The rise of Bagalkot as the leading commercial and industrial centre of the district following the steady expansion of its cement and other ancillary industries, the importance of Jamkhandi as an administrative-*cum*-trade centre in the heart of one of the fertile agricultural areas of the district and the new commercial ties with the districts of Gulbarga and Raichur consequent on the reorganisation of States are all factors which may accelerate the development of railway and road communications in the district. There are various proposals made to the Railway Board in this connection by the Karnatak Chamber of Commerce and if taken up for execution, they are sure to pave the way of economic prosperity for the whole of this area. Insufficient number of bridges over the rivers of this district has also been a very important factor in retarding the pace of progress. The bridge over the Bhima on the Sholapur-Hubli road, which has been completed has forged a link between this district and the industrial city of Sholapur. There is no doubt that it will considerably facilitate the increase of trade and commerce in these areas. The bridge over the Krishna near Chikka-Padasalgi on the Bijapur Jamkhandi road which has been recently completed will also facilitate the expansion of trade and traffic. But this is only a beginning. We have to visualise a time when all the five rivers of the district have bridges at every possible point so that the necessity of transportation of men and goods by means of various ferries which are uncertain and seasonal in character may be obviated. Increased supplies of cement will also witness the surfacing of major roads with cement.

Agricultural Prospects

The agricultural prospect of this district for the future is certainly not bleak with the abundant resources available, provided the development plans now in operation all over the country are pushed through with the greatest expedition. The poverty of this district would then be a matter of purely historical interest. Factors towards an all-round development are all propitious and it is to be hoped that before long this district will be able to stand in line with the other prosperous districts of the State.

Standard of living

The economic and social well-being of a people is usually reflected in the level of their income and in the pattern of their expenditure. If we have to obtain a general idea of the standard of living of the people in a particular region, it is very necessary to analyse the income and expenditure of different sections of the people residing in different parts or regions of the district. An attempt has been made here to indicate the broad outline of the pattern of income and expenditure of the socially significant sections in the rural as well as urban areas of Bijapur district.

This account is based on a sample survey conducted for the purpose a few years ago in some selected representative villages and towns. Actual observation seems to corroborate the correctness of these broad outlines, but it should be admitted that complete statistical accuracy is not claimed. For a proper understanding of the people it is also necessary that such a study of the standard of living of the people should be set against the background of the general economic conditions obtaining in that area.

Out of a total population of 1,660,178 (1961) in Bijapur district, 81 per cent live in rural areas and 19 per cent in the urban areas. This rural population of 1,346,772 is spread over 1,229 villages, while the urban population of 3,13,406 inhabits only 14 towns. The overwhelming preponderance of the rural population is indicative of the predominance of agricultural classes; about 75 per cent of the total population is dependent on agriculture for their livelihood. Owner cultivators constitute the bulk of the agricultural population. The second largest group is that of tenant cultivators. The lowest rung of this hierarchy of agricultural society is taken by the agricultural labourers, whose total number was 2,23,047. The agricultural rent-receivers are only a small proportion of the total agricultural population.

Preponderance of Rural Population

It is an oft-quoted remark that agriculture in India is a gamble on the monsoon and the district of Bijapur can be cited as a good instance of the truth of this remark. Though the district has an average rainfall of 22 inches, this average does not reveal the great disparity in the quantum of rain in the different areas and in its timely distribution over different parts of the district. From the agricultural point of view, a distinction can be made between the black soil or *yeri bhumi* and the red soil or *masari bhumi*. The black soil is found mostly along-side the five rivers that flow through this district. Agriculture in this tract is relatively more dependable on account of its great moisture-holding power. The richness of the Dhone valley has become proverbial. Apart from this bright feature, Bijapur district is most liable to failure of crops and the consequent collapse of its agricultural economy. The agricultural history of the district is dotted with a series of such failures of crops, of scarcities and famines. Recently, however, attempts have been made to combat these difficulties by expanding irrigation facilities.

Gamble in Rain

The non-agricultural population of this district is about 25 per cent of the total population of the district and out of them about three lakhs reside in the urban areas of the district. The people in the rural area who depend on non-agricultural employment for their livelihood are mostly weavers, artisans, wage-earners and those employed in small-scale village industries. Since the

district has a very large number of handlooms, the weaving community forms a class by itself. The large-scale industries are located mostly in the urban areas and employ about 5,000 persons. Bijapur and Bagalkot are the main industrial centres and most of the industrial employment is concentrated in these two places.

Avenues of Employment

Apart from agriculture and industries, the other avenues of employment are trade and commerce, transport, professions and other miscellaneous services. Bijapur city being the administrative headquarters of the district and also because of its being an educational centre accounts for the bulk of professional classes. It must be stressed here that urban centres, because of their complex economic and social life, offer varied avenues of employment for domestic servants, porters, mazdoors, tongawalas and hawkers. With regard to trade and transport, Bijapur, Bagalkot, Guledgud and Talikot are some of the important centres.

There is a District Employment Exchange at Bijapur, working since April 1960. As a unit of the National Employment Service, it assists employment-seekers in finding suitable jobs and employers in meeting their man-power requirements. The exchange collects employment market information at quarterly intervals both from the private and public sectors and studies the trends in order to help relieve the employment situation. The following classification of registrants, as it stood on 31st March 1963 and 31st March 1964, is revealing :—

<i>Category of workers</i>	<i>Number</i>	
	<i>31st March 1963</i>	<i>31st March 1964</i>
1. Candidates seeking clerical work.	2,022	1,450
2. Candidates seeking unskilled work.	1,627	1,605
3. Skilled and semi-skilled operators and technicians	158	201
4. Educational workers ..	83	10
5. Domestic workers ..	29	65
6. Industrial supervisory workers ..	10	70
7. Others including trade apprentices.	193	100
Total ..	<u>4,122</u>	<u>3,501</u>

By the end of March 1964, the number of registrants had declined mainly due to heavy lapsings and lesser number of registrations. There was a surplus of matriculates, fresh graduates and unskilled office-workers, whereas there was a shortage of qualified typists, stenographers and midwives. The following

statement indicates the working of the Employment Exchange from 1961 to 1964.

<i>Year</i>	<i>Registration effected</i>	<i>Vacancies notified to the Exchange</i>	<i>Placements effected</i>
1961	5,089	639	651
1962	5,909	765	677
1963	5,048	725	492
1964	5,566	521	228

While it is possible to obtain a correct picture of the economic conditions prevailing in the rural areas of the district as a whole, allowances will have to be made for local variations and peculiarities; for example, there is bound to be some difference in the economy of very tiny, scattered and isolated villages on the one hand and the big populous villages on the other. In addition, the existence of large-scale industries in the vicinity alters the complexion and character of the economic life of those villages. Differences also exist as between the black soil belt which is more fertile and the remaining portion which has a precarious rainfall. Jamkhandi, Mudhol, Bagalkot and Hungund and parts of Badami, Bijapur and Bagewadi taluks constitute the former belt and the remaining parts of the district constitute the latter. It must also be remembered that both for earnings and for expenditure almost all classes are, in some capacity or the other, connected with the cultivation of the land. Either as landlords or as tenants or as hereditary village servants, a large portion of the village population has a share in the produce of the land. Even the wages of the labourers in most cases are paid in kind. Further, many farmers supplement their main business of farming by some other subsidiary occupations. This fact makes it difficult to obtain a clear-cut differentiation in occupation. The prevalence even now, in a few places, of the barter system, so far at least as the purchase of necessities of life is concerned, has also to be taken into account. This would naturally mean that some modification has to be made of the significance of expenditure figures given only in terms of money. However, in spite of all these minor limitations, a description of the income and expenditure pattern of some typical families in the different classes and occupations will help in giving a fairly clear idea of the economic life of the rural population.

The big farmer cultivating his own fields with his own labour as also with hired labour may be reckoned as constituting the aristocracy of the rural parts of this district. The cultivation of large-sized holdings necessarily implies the maintenance of more than one pair of bullocks. It is customary to express the size of the farming business in terms of the number of bullocks maintained. The families of these big cultivators are conspicuous by

their size and composition. These families, in which grown-up sons and their wives, brothers and their wives, parents and other near relations live under the same roof, furnish the pattern of the joint family system. Occasionally, even a devoted servant finds a well-recognised place in the family set-up. It would be of interest here to contrast this characteristic of the family of the substantial farmer with that of his urban counterpart, who though economically on the same plane, has a much smaller family. The average size of such a rural family comes to about 12 members, though there are quite a number of instances of families of as many as about 30 members. These substantial farmers own their houses as well as a large portion of the land they cultivate. The houses may not have been designed according to modern ideas of architecture and sanitation but they are quite spacious and built to suit the variation and requirements of the weather. In addition to housing the human members, they provide rooms also for milch and farm cattle which are the cherished possession of the farmer. Four or more bullocks, a couple of buffaloes and cows and sometimes some goats and a pony make up their livestock complement.

Excepting the very old, most of the male members of such a family are now literate. Boys of the school-going age are generally educated till the final primary stage examination and many are sent to secondary schools thereafter. The women-folk of the older generation, however, are generally illiterate.

Occupation of Farming

Farming is a family occupation and every member has something to do with it though women do not perform agricultural operations involving heavy labour, but they do help in household and farm routines in many ways, such as care of cattle, carrying of food and attending to other light labour in the fields. Children of the school-going age often lend their helping hand both in household and farm work.

Calculated in terms of money, the average income of such a family comes to about Rs. 4,000 to Rs. 5,000 per year. Here again, it must be remembered that the fact that the farmer grows his own food, lives in his own house and even pays in kind for many of the things and services that he buys gives him a sense of security and adequacy that can hardly be measured in monetary terms.

Family Budget of Farmers

For foodgrains, dairy products and vegetables, these farmers mostly depend upon the produce of their own farms. The large size of the farms and the sufficient number of cattle make it possible for adequacy to be assured in this respect for this class of people. On an average, a family of about 12 adult units spends about Rs. 600 annually on clothes; about Rs. 250 on charity, pilgrimage and guests. This class which forms the aristocracy of

the village has a regular item for charity and public donations. Annual repairs to the house is another regular recurring item of expenditure which claims about Rs. 200. Medicine figures as a regular item claiming about Rs. 100 a year. An annual visit of the family to some nearby fair or temple, involving an expenditure of Rs. 100 to Rs. 200, serves as a source of entertainment and relaxation and also spiritual solace. The entertainment, the medicine and the charities are mostly confined to locally available modes and to local objects, but this does not take away from the essential fact that this particular class lives a full individual and social life and that it has sufficient means to do so.

Calculated monthly and in terms of money, the expenditure for cereals and pulses of this family comes to about Rs. 80 to Rs. 90; on milk and milk products Rs. 20; on other food items like edible oils, spices, gur and sugar, Rs. 30. Tobacco and *pan supari* account for a relatively sizeable amount of Rs. 15. Expenditure on fuel and kerosene oil comes to about Rs. 10, and on education and entertainments about Rs. 5 are spent. The maintenance of a servant both for agricultural and domestic work is a common feature of this class. Such servants are generally paid in kind and the payment if expressed in terms of money may come to about Rs. 300 per year. This expenditure pattern indicates that the income of the substantial farmer is such that adequacy is not only readily assured on all these items, but it also leaves some surplus; which is reflected in their savings both in kind and cash. Farmers of this class are not averse to the use of earthen pots and jars, of which they have a large number, but their possession of brass and copper vessels and of china-ware is not inconsiderable. It is amongst this class of the village folk that what may be called urban articles of comfort like a cupboard, time-piece and items of furniture are found. Clothing of different varieties is possessed in fairly large quantities. Of valuable ornaments, both of gold and silver, these families have a presentable stock.

If the big cultivator forms the top class of the village, the medium cultivator is a significant constituent of the rural middle-class. He stands between the aristocrat at the top and the group of villagers who are part-time farmers or landless labourers at the bottom. The farming business of this class of cultivators may be said to furnish an example of the economic size of holdings and of the labour of man and cattle required.

Owning generally just one pair of working bullocks, the medium cultivator operates the size of holding which gives full employment to the members of his family and to his bullocks. This is reflected in his income which gives him enough to satisfy his physical wants, but leaves no margin to indulge in luxury or ostentation. His expenditure pattern bears ample testimony to

**Expenditure
Pattern**

this. The average size of such a family is also just medium. A family may consist of about five adult units. This type of family owns a major part of the land it cultivates, though in some cases they might be mere tenants cultivating the landlord's land. A pair of bullocks, a buffalo, a cow and in some cases goats comprise the cattle wealth of an average medium cultivator. As in the case of big cultivators, boys of school-going age are generally sent to the primary school and in some cases to the secondary school. The women-folk of the older generation as a rule are illiterate, but there is now a tendency to send young girls to the primary school to enable them to learn the three R's. Grown-up children help in the farming business as much as they can and whenever they are free.

Calculated in terms of money, the average annual income of such a family stands in the neighbourhood of about Rs. 2,000. As in the case of the top-class farmers, the fact that they mostly rely on their own produce for foodgrains, vegetables and dairy products, makes a precise assessment of monetary expenditure on various items rather difficult. But it can be definitely stated that though not as well off as the big cultivators, a sense of minimum adequacy seems to be more or less assured to this group, at least as far as these items are concerned. On an average, a family of four adults and two children spends annually Rs. 200 on clothes and Rs. 100 on festivals, charity and guests. In spite of the absence of a perceptible surplus margin, it is of interest to note that charity itself claims a relatively significant sum. The next regular item of expenditure recurring annually is repair to the house which claims about Rs. 50 to Rs. 70. Expenditure on medicine comes to about Rs. 75. Yearly visits to places of pilgrimage or fairs may entail an expenditure of about Rs. 50.

The monthly expenditure calculated in terms of money on cereals and pulses is about Rs. 35; on milk and milk products Rs. 10; on edible oils Rs. 5; and gur and sugar account for Rs. 5 and fuel and kerosene oil for Rs. 10. Between Rs. 3 to Rs. 5 are spent on education and another Rs. 2 to Rs. 3 on *pan supari* and *beedis*. That the income of this class of farmers is fairly adequate to meet their minimum wants is proved by the fact that many of them are not indebted to any large extent. Either the debts are comparatively small or wherever they are large, they have been contracted mostly for productive purposes. The belongings of this type of family are confined to articles of daily use, in which brass and copper vessels are gradually being substituted for several types of earthen pots. Occasionally, china crockery and some articles of furniture like a chair or a table are also to be found.

Agricultural Proletariat

Below the medium-sized farmers comes a class which may be called the agricultural proletariat. This class is made up of the small holders, the relatives of small farmers who, as need arises,

serve as casual employees on the land and lastly the wage-earners who earn their living entirely by working as labourers. The line dividing the regular paid workers and the casual employees who seek only occasional employment is not very rigid. It is not uncommon for an agricultural labourer to have a piece of land which acts as a second source of income. On the other hand, the holdings of some farmers are so tiny in size that it becomes difficult or almost impossible for them to eke out an existence from farm income alone. More often than not, work on the farms of others is the only employment which is both handy and easily available to these small owners. Thus, these farmers are found working also as wage-paid labourers as and when labour requirements on their holdings permit them to do so. In some cases, the dividing line between income from farm and that from labour is so thin that a clear-cut distinction between the primary and the secondary means of livelihood is difficult to obtain. Cases are not few in which these part-time farmers may not possess the basic equipment of an average cultivator. Some do not have a pair of bullocks and they might borrow them from a colleague or get them for the time being in exchange for something or they might even let another cultivator till his land on payment of a fixed rent.

There were in Bijapur district 3,71,854 (1961 census) cultivating labourers and their dependents, residing in rural areas. Their number formed about 27 per cent of the total rural population. A person whose main occupation is to hire out his labour for agricultural purposes is at the very bottom of the economic ladder. His family is small and the number who can depend on him is also limited because of his poverty. He maintains neither agricultural nor milch cattle. The small house in which he dwells, a mere hut, seems to be all that he possesses. Such a labourer, as also of course, the women-folk of his household are illiterate. Children of school-going age are generally sent to school, but on attaining an age at which earning on farms becomes possible, the education of many is automatically discontinued. The women-folk of the family have to supplement the family income by taking to agricultural labour of lighter type like reaping, weeding and threshing.

**Cultivating
Labourers**

It is difficult to speak definitely of a regular family budget for this class of people as the tenor of their life fluctuates from day to day. The agriculturally busy season may mean more or less enough food for them, as their wages are usually paid in kind and the women-folk also find employment at this time. When employment is good, they purchase clothing and a few other articles, but in general their daily budget shows a total absence of items like milk, ghee and entertainment. Only a negligible provision for gur, sugar and vegetables is made. Therefore, only days of good employment bring something like a fair satisfaction of the primary needs of such a family but such days are not many and the

normal picture in the rural parts is of enforced idleness and misery for this class of people.

**Average
Income**

Calculated in terms of money, the average income of such a family consisting of three adults and two children comes to about Rs. 450 per annum; expenditure on clothes comes to about one-eighth of this amount per year. There is practically no expenditure on house repairs, because the work is done by the members themselves. An amount of about Rs. 2 is spent every month on cereals and pulses; Rs. 3 on oil and spices, Rs. 2 to Rs. 3 on gur or sugar, Rs. 2 on kerosene oil and Rs. 2 on tea. The expenditure on fuel varies as in some villages it is gathered free from the forest, while in others it has to be purchased. Any expenditure for additional food items, education, entertainment and medicine has to be met somehow. A labourer of this class finds it difficult to meet this expenditure from his income and this fact is reflected in the indebtedness which afflicts a majority of these families. In many cases, loans are required to meet the ordinary necessities of life.

While it is true that the seasonal character of agricultural employment and the different conditions as between irrigated and dry tracts and between secure and insecure tracts, make differences in economic conditions, it would not be incorrect to say that the agricultural labourer of this district hardly gets an adequate income to satisfy his bare physical needs, taking the year as a whole. This is due not so much to the low level of wages as to the lack of continuous employment. The position of this class becomes very vulnerable during times of scarcity and famine when practically no work is available.

**Non-cultiva-
ting Owners**

Non-cultivating owners of land form only a small part of the rural population. With progressive land legislation, their share in the produce of the land has been reduced. Not only has their income declined, but the class, as a whole, faces virtual extinction in the not-too-distant future. In comparison with the big farmer actually cultivating his land, the standard of living of the non-cultivating land-owners is in essentials much poorer. It would, however, be hazardous to generalise on this matter, since the range of variations in the income of this class seems to be much large. On the one hand, there were families owning more than 250 acres of land and on the other, there were some having holdings of small size of about 25 acres or less. This wide variation must be borne in mind when putting down a generalized opinion of the expenditure pattern. Speaking again in very general terms, a landlord of this category has a smaller family than that of a big cultivating farmer. He maintains, if at all, only milch cattle. As a rule, he and his family members are better educated than the others. His children and the women-folk of his household do not engage themselves in any employment outside the domestic and school routine. The houses of a few of such landlords are

fairly spacious and good according to rural standards. Though these families do not usually possess the equipment of farming like a plough and a cart, they have articles like furniture, crockery and finer kinds of clothing. They have also ornaments of gold and silver. It is for this reason that the landlords of this type are regarded as belonging to the social elite of the rural parts. A fairly large portion of the requirements of foodgrains of such landlords is met by the share in kind that they get from the tenants who cultivate their land. Additional supplies of other food articles, like milk, ghee and vegetables and fuel have to be purchased. Being in the mofussil has an advantage for this class of families in that the quality of these articles is sometimes better and prices are, as a rule, a little lower than in the urban areas. Expenditure of many persons of this class on clothing is more than those of any other rural class. This may perhaps be because they generally use cloth of a finer variety. A sizeable sum is also spent on toilet articles, medicines and education, since several landlords have frequently a small surplus above the minimum expenditure for meeting essential physical needs. This does not indicate the accruing of any big surplus because there is no continuous addition to the annual savings. In some cases, the education of the children in the towns drains away most of the surplus that may be left over.

The village artisans, who are still to some extent treated as servants of the village community and are remunerated by the *aya* or the *baluta* system form an important class in the village. The carpenter, the blacksmith, the leather worker, the potter, the washerman and the barber are all important members of this group. It is of interest to note that not only has this traditional system of offering services to the villagers not died out in modern times, but that in several villages it continues to function very effectively. (The families of this class of artisans are medium-sized. Some of them know reading and writing. Women-folk are generally illiterate and help the men in a number of ways. The families own their houses which are big enough to provide room for their business to be carried on. Many of them also own an acre or two of land which is generally leased out for cultivation. They possess instruments and equipment necessary for their respective trades. (Of other property, they have very little. Rarely do they maintain milch cattle.) Calculated in monetary terms, the average income of a family may be between Rs. 800 to Rs. 1,000 per year. Grain obtained at *baluta* ensures a good stock of food stuffs, giving guarantee of the basic necessities of food, but the produce so obtained may not suffice for the whole year and many families have to purchase foodgrains. The expenditure of a family of this type may be said to conform to the following pattern. An annual expenditure of Rs. 200 on cloth; Rs. 50 on medicines and an equal sum on the annual visit to a fair or place of pilgrimage; Rs. 25 to Rs. 30 on repairs to house and equipment and

Village
Artisans

about Rs. 20 on charity. The monthly expenditure would be about Rs. 20 to Rs. 30 on food; Rs. 5 on milk and milk products; Rs. 8 on edible oils and spices; Rs. 6 on gur and sugar; Rs. 5 on fuel; Rs. 2 on vegetables and lastly Rs. 5 on tea and tobacco.

The apparent picture thus seems to show that they are able to make both ends meet, but actually the majority of the artisans do so with great difficulty. Not only is the work available to them limited, but often it is of a seasonal nature, especially to the carpenters and blacksmiths. That their economic condition is not sound is evidenced by the fact that many of them have to supplement their income by taking to agricultural labour during the busy season.

Urban Areas

According to the 1961 census, 3,13,406 persons in the district live in the urban areas which consisted of 14 towns. Generally, places with a population of 5,000 and above are classed as towns, but it must be realised that population alone cannot be the sole criterion for distinguishing the urban from the rural areas. Usually, while the village is associated with a predominantly agricultural population, the urban area has a preponderance of non-agricultural population. Therefore, both these factors have to be borne in mind in determining what constitutes the urban area. The two towns of Bijapur and Bagalkot were selected for a sample survey and, based on the data collected from this survey, the following conclusions can be drawn.

There is a multiplicity of occupations in the urban areas and there are very wide variations in the range of income. On the one hand, there are businessmen and high officials whose annual income may well exceed Rs. 10,000 and on the other, many *hamals* and industrial labourers have a daily wage which may not come up to even a rupee. An analysis of the standard of living can be made only on the basis of income-groups, and for this purpose, five grades of income were separately studied.

The number of families which can be described as rich, that is, having an annual income exceeding Rs. 10,000 is not very large and the general standard of living in the urban areas is not largely affected by the income and expenditure pattern of these families. No consideration, therefore, need be given to what may be called the rich families. There is, however, quite a large number of families with an annual income varying between Rs. 4,000 to Rs. 6,000, and even a large number whose incomes are between Rs. 3,000 to Rs. 4,000 per year. The differences in these incomes are not very large, but they are enough to affect to some extent the possession of a few marginal amenities. Below these, come the families with incomes varying between Rs. 1,200 to Rs. 3,000 and still lower come

the families with incomes ranging from Rs. 500 to Rs. 1,200 a year. Last in the list are those with incomes of less than Rs. 500 a year. A broad classification made on this basis would give groups of families that may be termed 'well-to-do', 'upper middle-class', 'lower middle-class' and 'poor'. It need hardly be emphasised that these classes are not distinct and well-defined groups as such, but broadly speaking, they represent the economic groups that comprise the urban population.

Big landlords staying in the towns, prosperous businessmen and highly placed officials may be said to constitute the well-to-do class. An average family belonging to this class has an income of Rs. 4,000 to Rs. 6,000 a year. This family of about six adult units spends about Rs. 400 annually on clothes, Rs. 100 to Rs. 150 on festivals, Rs. 120 on medicines and another Rs. 100 for travels. The monthly expenditure pattern of this family is broadly Rs. 50 on cereals and pulses, Rs. 30 on milk and milk products; Rs. 10 on gur and sugar; Rs. 15 on tea and *pan supari* and an equivalent amount on fuel and Rs. 5 each on entertainments and toilet articles. House rent constitutes one of the important items of the monthly expenditure and in this case an amount of Rs. 50 or 60 is spent. This rather high rent is itself indicative of a desire on the part of the family to have a fairly comfortable place to live in, though it may also be accounted for to some extent by inadequate number of decent houses. Equally significant is the amount of Rs. 30 paid monthly as salary to the domestic servant. Expenditure on education, again is fairly high and, if calculated per year, it would certainly not be less than about Rs. 600. Thus, taking an overall picture, it can be assumed that the income in the case of this class of families is such that it not only ensures adequacy on all the items of expenditure, but also leaves a sizeable surplus. This is reflected both in the savings of the family and in acquired assets like ornaments and buildings. This class can also afford to enjoy the benefits of modern amenities like furniture, radio and cycle. Their ward-robcs are also evidence of their high level of living, in that they contain not only enough clothes for all but also several clothes of a finer variety and make.

The upper middle-class may be taken to comprise the group of persons whose income is sufficient to keep them above physical want and perhaps even to enable them to enjoy some comforts, but not so high as to indulge in luxury or ostentation. This class of families can be distinguished from the well-to-do type in that it has no big surplus. It stands above the lower middle class in that the minimum wants are usually satisfied even in times of distress. The second rank of high Government officials, medium traders and businessmen, and professional and other salaried servants are included in this class. In this class, expenditure for a month for a family of five to six adult units was Rs. 30 on cereals

**Upper Middle
Class**

and pulses, Rs. 15 on other food items, oil, spices and vegetables, about Rs. 30 on milk and milk products, about Rs. 10 on gur and sugar, a similar amount on fuel and about Rs. 5 on tea and coffee. Some items of expenditure of this class are similar to those of the well-to-do. On house rent, for example, nearly Rs. 30 per month are spent. Though a full-time domestic servant is not maintained, it is customary to employ servants for doing domestic work and, on an average, Rs. 15 are paid per month. On toilet articles and entertainments a sum varying from Rs. 3 to Rs. 5 per month is expended. Calculated in terms of annual expenditure, an amount of Rs. 250 is spent on clothes, and about Rs. 50 on medicines. Between Rs. 70 to Rs. 100 are spent on travels and about Rs. 25 for charitable causes. A fairly large sum is spent on education and this may be anywhere between Rs. 100 to Rs. 300. The majority of the families of this class do not possess big properties as do families of the well-to-do class, but at the same time, quite a number of them have landed property in rural areas and a few own the small houses they live in. Therefore, though no regular income as such accrues from property, reduction in expenditure on house rent does have a salutary effect on the expenditure allocation as a whole.

Apart from purely economic factors, there is discernible a sence of æsthetic taste in the upper middle-class families, as also in the well-to-do class. This finds an expression in many aspects of their daily life, whether it be in the purchase of household utensils or equipment like furniture. In a way, this adds to the value of the capital equipment. Generally speaking, the expenditure on education is high, because the children of these types of families are sent for higher education, and also because of an inherent urge for a high level of intellectual life. A fair degree of adequacy is assured for families belonging to the upper middle-class, but the margin of surplus is meagre, and savings and investments are not very significant.

Lower Middle Class

The lower middle-class is composed of skilled artisans, petty shop-keepers and employees like clerks and teachers who earn not more than Rs. 1,500 a year. Families belonging to this class have neither any disposable surplus, nor any property to fall back upon in times of need. Their income is just enough to meet the essentials of life and any unforeseen expenditure lands them in debt. The only consideration perhaps that places them above the poor classes is that unlike the latter, this class need not have to go without essential things. The typical lower middle-class family is small. As a rule, only the head of the family is a working member, others being dependent on him. Generally, all the children are sent to school for education and this tells heavily on the expenditure of the family, but this, in fact, is one of the main characteristics which distinguishes the middle-class in all societies.

The expenditure pattern of a typical lower middle-class family is Rs. 160 annually on clothes, Rs. 100 on ceremonials and travels, Rs. 50 on medicines, and Rs. 30 on charities. Expenditure per month on cereals and pulses is Rs. 25, on milk Rs. 6 to Rs. 8, on oils and spices Rs. 8, on gur and sugar Rs. 10 and on fuel Rs. 3. An expenditure of Rs. 5 per month is incurred on tea and about Rs. 4 on vegetables. The two other important items of expenditure which need to be singled out are those on house rent and education. In many cases, the residence of such a family is no more than a sitting room and a kitchen, the rent of this coming to about Rs. 15 per month. The fact that there is an attempt to educate all the children implies heavy financial burden and which, on an average, can be anywhere between Rs. 10 to Rs. 15 a month. Families with income nearer Rs. 1,000 are often confronted with a financial disequilibrium because even a slight addition of an unexpected nature to the expenditure means the certainty of a debt. Many such families really live a life of hardship and self-denial though they are not openly classified as poor.

The really poor are the class of persons whose income falls below Rs. 1,000 per year. This inadequate income is barely sufficient to satisfy the normal wants of food and clothing of a family of about four adult units. When the income falls below Rs. 500 a year, the persons fall into the category of the indigent, and in their case even clothing and housing are not easily procurable without encroaching upon food or entailing some other privation. Hawkers, labourers, very small shopkeepers and similar other persons constitute this class.

**Really Poor
Class**

In the case of the indigent, however, it is found that the women, in addition to their own household work, engage themselves in some gainful occupation, as for example, doing menial work in another household. This is due to economic necessity. The apparent paradox of the regular earnings being below the level of subsistence and the absence of obvious and acute privation is explained by these supplementary earnings which are, no doubt, small and intermittent. The majority of persons in this group is still illiterate. Not only can they not afford to educate their children, but, on the contrary, the children have to contribute to the family income at an early age. It is rare for such families to possess any property worth the name. Even the household possessions are extremely meagre and limited.

**Gainful
Occupation of
Women**

For this class, in general, it is difficult to speak of an itemized expenditure pattern, owing to the slender size as well as the fluctuating character of the income. Only a general indication of the expenditure can be attempted. Food claims the largest slice of the income. Expenditure on clothing is inadequate, as is reflected both in the quantity and quality of cloth purchased. Such necessary items as medicines and education are not included in their

regular and recurring monthly budget. Items like entertainment, toilet articles and charity are conspicuous by their absence. Under these conditions, it is but natural that indebtedness, to the extent to which it is allowed by their credit-worthiness, has been an almost general characteristic of this class of families.

This, in short, is a survey of the pattern of living of the socially significant sections in the urban areas of Bijapur district. In the absence of precise statistics of income holders, it is difficult to assess the proportions of each class in the total urban population, but in this district, as elsewhere, the majority of the population fall in the lower income groups, lower middle-class and the poor class, and the general level of economic life cannot be considered to be very satisfactory.

COMMUNITY DEVELOPMENT

The central purpose behind all the efforts the nation is making today, as manifested in the Five-Year Plans, is to raise the standard of living in the country and ensure a betterment in the life of all sections of people, in all parts of the land. The community development programme is one of these undertakings which "seeks to initiate a process of transformation in the social and economic life of the villages". The community development programme was started in the country on 2nd October 1952 with the establishment of 55 community projects in various parts of India. But it was only in 1953 that a community development block was set up in Bijapur district at Indi which was followed by two more blocks, one at Badami and another at Kerur in Badami taluk in 1955. In 1956, two blocks covering the entire Sindgi taluk were established. During 1957, three blocks, one at Chadchan and two others covering the entire Bagalkot taluk were started and the Mudhol, Hungund and Amingad blocks came into being in 1958. During 1959, three blocks covering Jamkhandi and Bilgi taluks were started. In 1960, a block was opened at Muddebihal. By the end of the Second Five-Year Plan, out of eleven taluks of the district, eight taluks were almost covered by the community development scheme and the total expenditure incurred till then was Rs. 65,76,283.

During the early years of the Third Plan period, efforts to cover the entire district by this scheme were made. In 1961, community development blocks at Talikot and Bableshtar were started. The year 1962 saw comparatively greater activity under community development in the district. The number of blocks opened in that year was four, which were located at Bijapur and Tikota (Bijapur taluk), Bagewadi and Telgi (Bagewadi taluk). The entire district has been covered by this scheme, having twenty-one blocks of which eight are in Stage II and thirteen in Stage I.

The table below shows the details of blocks in the district as also block-wise total expenditure incurred since their inception.

Statement showing the stage of development blocks and expenditure position up to 31st March, 1965.—

Sl. No.	Name of Taluk and No. of Blocks	Name of HQs. in which the blocks are located	Date of inauguration	Present stage (as on 31st March 1965)	Expenditure upto 31st March 1965 since inception of the blocks
					Rs.
1.	Indi	2 .. (a) Indi ..	2-10-1953	Post-Stage II.	3,55,955
		(b) Chadchan ..	1-4-1957	Stage II ..	10,72,993
2.	Badami	2 .. (a) Badami ..	2-10-1955	do }	3,63,394
		(b) Kerur ..	2-10-1955	do }	
3.	Sindgi	2 .. (a) Sindgi ..	2-10-1956	do }	21,44,455
		(b) Korwar ..	2-10-1956	do }	
4.	Bagalkot	2 .. (a) Bagalkot ..	2-10-1957	do }	11,81,063
		(b) Sitimani ..	2-10-1957	do }	
5.	Mudhol	1 .. Mudhol ..	1-4-1958	Stage II ..	11,71,939
6.	Jamkhandi	2 .. (a) Jamkhandi ..	2-10-1959	Stage I }	11,12,406
		(b) Savalgi ..	2-10-1959	do }	
7.	Bilgi	1 .. Bilgi ..	1-4-1959	do }	8,05,456
8.	Hungund	2 .. (a) Hungund ..	2-10-1958	do }	16,17,613
		(b) Amingad ..	2-10-1958	do }	
9.	Muddebihal	2 .. (a) Muddebihal ..	2-10-1960	do }	6,32,508
		(b) Talikot ..	1-4-1961	do }	
10.	Bijapur	3 .. (a) Bableshwar ..	2-10-1961	do }	6,42,455
		(b) Tikota ..	1-4-1962	do }	
		(c) Bijapur ..	1-4-1962	do }	
11.	Bagewadi	2 .. (a) Bagewadi ..	2-10-1962	do }	3,72,015
		(b) Telgi ..	2-10-1962	do }	

The community development scheme, with a net-work of blocks in Bijapur district, is trying to create conditions of economic and social progress through development of agriculture, animal husbandry, co-operation, rural industries, health and sanitation, rural communication and social education. Over the years, the district has witnessed changes for the better and now the community development movement makes a comprehensive approach towards the development of the rural community with the introduction of Panchayat Raj. There are in all, 532 panchayats in the district. The taluk boards have taken over the functions of the erstwhile Block Development Committees which have now been dissolved. The taluk boards are, thus, in overall charge of all the development works in rural areas and they have at their command, their own resources as also the funds provided in the community development budget.