

CHAPTER IX

ECONOMIC TRENDS

Uttara Kannada district is considered as developed one taking the overall aspects but it is industrially backward according to the State Planning Department. The main occupations of the population are agriculture, followed by fisheries. Horticulture is making a sizeable contribution to the district's income. The district is also rich in minerals and forest wealth. There is surplus labour of different categories. The growth of commercial bank and co-operative institutions also helped in the development of the district providing institutional finance. The modernising of the Karwar port as an all-weather port and development of other ports have helped the growth of fishing industry and the export of minerals. There is considerable potential for tourism.

Workers and Non-workers

In 1951, 98,816 (19.08%) and 54,366 (10.49%) were self supporting whereas 61,869 (11.94%) and 17,169 (3.31%) were earning dependants in agriculture and non-agriculture sectors, respectively. Nearly 43.67 per cent of the population were workers comprising 56.75% of male and 30.14% of female population. In 1961, the total workers in the district were 3,10,092 (43.97 per cent of population) constituting 56.75 per cent of male and 32.52 per cent female population. In 1971, there were 2,29,063 male workers and 56,876 female workers. The percentage of the total workers to the total population was 36.67. In 1981, the entire population was divided as workers and non-workers. Workers are further classified into main workers and marginal workers on the basis whether they have worked for more than six months or less than six months respectively. In 1981, out of the total workers, 37.08

per cent were cultivators, 15.47% were agricultural labourers, 2.93% in household industries and 44.52% as other workers.

The livelihood classification has been made under nine categories during 1961, 1971 and 1981. The following table gives the percentage of workers to the population and also to the total workers in the district.

<i>Classification of workers</i>	1961		1971		1981	
	<i>Percentage of workers to total population</i>	<i>Percentage of workers to the category of total workers</i>	<i>Percentage of workers to total population</i>	<i>Percentage of workers to the category of total workers</i>	<i>Percentage of workers to total population</i>	<i>Percentage of workers to the category of total workers</i>
Cultivators	20.84	46.35	12.61	37.46	12.61	37.08
Agricultural labourers	4.75	10.56	5.89	17.48	5.26	15.47
Mining, quarrying, livestock forestry, fishing, etc.	5.53	12.30	5.32	15.80	—	—
Household industry	3.03	6.74	0.90	2.69	0.97	2.93
Manufacturing industry	1.93	4.29	—	—		
Construction	1.12	2.49	0.59	1.76	—	—
Trade and Commerce	1.75	3.90	1.94	5.77	—	—
Transport, Storage and Communication	0.66	1.46	1.27	3.76	—	—
Other services	5.36	11.91	5.15	15.28	15.15	44.52
	44.97	100.00	33.67	100.00	33.99	100.00

Wages

In olden days wages were paid mostly in kind though in later period payment in cash also started. In 1800, the yearly wages of male servants include three meals a day and a blanket in addition to cash payment of Rs 24.00 and some cloths given once a year. Women were paid about 3 lbs or 1½ seers of rough rice and one anna

(six paise) a day in cash. The money wage of both skilled and unskilled labour increased subsequently. From 1824 to 1859, a palanquine bearer or *hamal* was paid Rs 5-10-0 per month and an unskilled worker got Rs 3-2-0 to Rs 3-12-0, a carpenter or a skilled labourer Rs 5-10-0 to Rs 7-8-0. During the years from 1860 to 1863 the monthly wages rose to Rs 7-8-0 for *hamals*, Rs 5-10-0 to unskilled labourer, from Rs 11-4-0 to Rs 15-0-0 for carpenter. Around 1881, labour mortgage was operative in the district. To pay a bond of Rs 100 by ordinary labour was valued at Rs 2 with food or Rs 4 without food and clothing, and that of an expert worker at Rs 4 with and Rs 6 without food and clothing. During the period 1874-78, a female bonded labourer got a daily allowance of rice which accounted to nearly 15 bushells a year worth about Rs 14-4-0 along with a cloth allowance of Rs 2-8-0 per year. Similarly a male bonded labourer's allowance was 22½ bushells of rice worth about Rs 23-12-0 a year. By 1882 the wages increased from 2 annas to 6 annas for men, from 1½ annas to 2 annas for children. The workers employed in Karwar cotton presses were paid 4½ to 5 annas for men, 2 to 3 annas for women, 2 annas for boys and 1½ annas for girls. The monthly wages of a mason was around Rs 24-6-0 in Karwar, Rs 15 in Kumta and Sirsi and of a carpenter Rs 24-6-0 in Karwar, Rs 18-12-0 in Sirsi and Rs 15 in Kumta and that of a blacksmith Rs 24-6-0 in Karwar, Rs 22½ in Sirsi and Rs 15 in Kumta. The average wages during 1903 in the eight taluks excepting Bhatkal, Mundgod, and Supa ranged between 12 annas and one rupee for the skilled, four to five annas for the ordinary and field labour. The monthly wages at the district headquarters for certain professions during 1894 to 1911 have fluctuated from Rs 19 to Rs 23 for masons, Rs 20 to 23 for blacksmiths, Rs 7 to Rs 8 for agricultural labourers, Rs 10 to Rs 11 for house keepers, and Rs 22 to Rs 23 for carpenters. The wages in Sirsi and Siddapur taluks were constant, upto 1907 and from 1908 to 1930 it rose to 0.83 and 0.62 paise per day at Sirsi and Siddapur respectively. From 1931 to 1939 it declined to 0.34 and 0.31 paise in respective places. After 1939, a gradual intermittent rise of wages could be observed. From 0.50 paise in 1943 in Sirsi it went upto Rs 3.25, but came down gradually to Rs 1.75 by 1958. In Siddapur from 0.44 paise in 1942 the wages went upto Rs 1.50 in 1949 and on to Rs 2.00 during 1950-55.

The specialised garden operations were paid on contract basis at the rates i.e., a *kotte* tying at Rs 30 to Rs 40 per 1,000 branches of arecanut, and for plucking arecanut Rs 20 to Rs 30 for 1,000 bundles

with one or two meals per day. The above rates amounted to about Rs 5 to Rs 6 per day for *kotte* tying and Rs 3 to Rs 4 per day for betelnut plucking per worker. In the towns of Supa, Haliyal, Yellapur and Mundgod taluks also when there was slump in prices, wages fell considerably upto 1933. The wages per day were as follows during 1927 to 1956

Years	Haliyal			Mundgod			Yellapur			Supa				
	Rs	As	Ps	Rs	As	Ps	Rs	As	Ps	Rs	As	Ps		
1927 to 1929	0	8	0	0	10	0	0	12	0	0	9	0 to 0	12	0
1933	0	3	0	0	5	8	0	10	0	0	6	0		
1934	0	6	0	0	5	0	0	8	0	0	5	0		
1938	0	6	0	0	5	0	0	8	0	0	3	0		
1947	1	2	0	1	8	0	1	10	0	1	8	0		
1951	2	2	0	2	0	0	2	0	0	1	8	0		
1954	2	2	0	2	0	0	2	0	0	1	8	0		
1956	1	13	0	1	0	0	2	0	0	1	8	0		

In the Coastal taluks, the wages of labour was 25 paise per day during 1913 to 1918. But excepting Honavar, the wages increased in all taluks upto 1930. The slump in prices of the 1930's brought about a downward trend in wages upto 1942. Later on a spurt is observed upto 1959. A brief picture of the daily wage movement in these areas are given below

Years	Karwar taluk			Ankola taluk			Kumta taluk			Honavar taluk			Bhatkal taluk		
	Rs	As	Ps	Rs	As	Ps	Rs	As	Ps	Rs	As	Ps	Rs	As	Ps
1930	0	10	0	0	8	0	0	8	0	0	4	0	0	8	0
1934	0	8	0	0	8	0	0	6	0	0	4	0	0	6	0
1943	0	8	4	0	8	0	0	6	0	0	8	0	0	10	0
1948	2	8	0	1	9	0	1	8	0	0	12	0	0	14	0
1951	3	0	0	2	0	0	1	8	0	1	8	0	1	8	0
1956	2	0	0	1	8	0	1	8	0	1	8	0	1	12	0
1959	2	0	0	1	8	0	1	8	0	1	8	0	1	12	0

The daily wages paid to the field agricultural labourers (men) in the district was Rs 2.96 as against the State average wage of Rs 2.22 in 1966. These wages have gradually varied to Rs 3.62 (2.41) in 1967, Rs 3.64 (2.46) in 1968, Rs 3.94 (2.60) in 1969, Rs 3.42 (2.71) in 1970, Rs 3.31 (2.71) in 1971, Rs 3.40 (2.84) in 1972, Rs 3.64 (3.11) in 1973, 4.01 (3.55) in 1974 in comparison with the State average given in brackets. It could be observed that the wages in the district have been mostly higher than the State average, which is true of other districts in the coastal region. The regional wage pattern for some years from 1966 is as follows: Rs 3.25 in coastal, Rs 2.72 in *malnad*, 1.82 in southern and Rs 1.77 in northern regions in 1966, Rs 3.63 in coastal, Rs 3.07 in *malnad*, Rs 2.42 in southern and Rs 2.71 northern regions in 1970 and Rs 5.16 in coastal, Rs 3.75 in *malnad* Rs 3.56 in southern and Rs 2.86 in northern regions in 1974. The state figures for these periods were Rs 2.22, Rs 2.71 and Rs 3.55 respectively.

The daily wages of skilled labourers like carpenter were Rs 4.03 in 1966, 5.10 in 1972, 6.90 in 1975, 6.50 in 1976, 7.59 in 1978, 1.73 in 1982 and 11.73 in 1983. A blacksmith collected Rs 3.63 in 1966, 4.65 in 1972, 6.99 in 1975, 5.75 in 1976, 6.68 in 1978, 10.38 in 1982 and 11.99 in 1983. A cobbler's wages were Rs 2.51 in 1966, 4.00 in 1976, 8.40 in 1982 and 8.99 in 1983.

Since 1965, the State Bureau of Economics and Statistics has been collecting average agricultural wages of the district, selecting two villages in each of the taluks of the State. From 1976 the category has been changed while compiling the data. The following table gives the annual average agricultural wages in the district for the period 1966 upto 1975.

Annual average daily agricultural wages in the district of Uttara Kannada for some years from 1966 to 1975 (Wages in Rupees)

Year	Field labour			Other agril. labour			Herdsman		
	Men	Women	Child	Men	Women	Child	Men	Women	Child
1966	2.96	1.28	0.93	2.08	1.16	0.77	1.28	0.96	0.82
1969	3.94	2.37	1.73	3.57	2.35	1.66	2.54	2.00	1.53
1972	3.42	2.38	1.73	3.16	2.16	1.55	2.34	1.56	1.38
1975	4.44	3.48	2.49	4.58	3.25	2.39	2.45	3.04	2.19

**Annual average of Agricultural wages in the District of Uttara Kannada
under Revised category of wage earners**

Year	Dry land				Wet land				Garden land			
	A*	B	C	D	A	B	C	D	A	B	C	D
1976	4.38	4.03	2.00	4.28	6.30	5.26	2.32	5.92	7.00	5.00	—	6.00
1978	5.10	4.38	2.50	4.71	6.66	5.51	2.42	6.00	7.23	5.46	—	6.46
1980	5.34	4.82	3.42	5.17	5.65	5.38	2.95	5.62	5.42	5.49	4.04	7.72
1982	6.27	6.64	4.23	7.00	6.46	6.67	3.81	7.57	7.10	6.30	5.18	9.08
1983	7.31	7.68	4.77	11.71	8.03	7.71	4.58	10.00	8.21	8.54	4.94	12.16

* A, B, C & D classes of land.

Minimum Wages

Considering seasonal as well as under-employment of agricultural labour, the State Government has been amending the Minimum Wages Act of 1948. Minimum wages were fixed in 1959 which were subsequently amended in 1968, 1973, 1975. During February-March 1982, the State Government in consultation with the Karnataka State Minimum Wages Advisory Board and after other formalities, amended the minimum rate of wages payable to employees in several industries. The High Court of Karnataka quashed the orders, directing the Government to reconstitute the Advisory Board. As a result, the Government of Karnataka amended the rates of minimum wages after consulting with the reconstituted wage board in 1984. The minimum rates of daily agricultural wages for various employments under the Class A, B and C, on dry, wet and garden lands were revised, effective from January 1985. Consequently the wage rates for work ranged between Rs 9.50 and Rs 12.00 on dry land, Rs 10.50 and Rs 12.00 on wet land and 11.50 and 12.00 on garden land in Class A category, Rs 9.50 for Class B work on all the three types of land, Rs 10.00 on dry land, Rs 12.00 on wet land Rs 12.00 to Rs 14.00 on garden land of Class C category. As per the amendment in January 1985, the monthly wage for residential labour was fixed at Rs 180 and Rs 240 with and without food and clothing respectively together with additional Rs 15.00 where the worker supplies bullocks.

Minimum wages in film industries were amended in May 1984. In the district of Uttara Kannada exhibition sector is prominent and it falls under the Zones of III, IV and V based on the population and

the monthly wages range between Rs 417.55 to Rs 268.90 for different categories. Wages of workers of residential hotels and catering houses were amended with effect from 5-6-84. The district falls under the category of Zone C, except Karwar town which falls in Zone B. The monthly wages were amended for all categories and it ranged from Rs 450 to Rs 80 in different zones. The minimum wages of employees in public motor transport sectors were fixed with effect from 24th May 84 and the working staff in this sector was broadly grouped as (1) Operational staff, (2) Ministerial staff and (3) Workshop staff. The minimum wage ranges between Rs 430 to Rs 270 for different categories.

The workers in the construction or maintenance of roads or building operations have been fixed with amended minimum wages since 5th June 1984 and the rates were from Rs 15 to Rs 8 per day. The minimum wages of workers engaged in stone breaking or crushing was revised in May 1984 and the wages ranged from Rs 9.50 to Rs 15. Minimum wage was amended to workers of tanneries and leather manufacturing with effect from 5th June 1984, and the wages ranged from Rs 6 to Rs 27.50. Minimum wages were revised from 26th May 1984 for the workers of Rice, Flour and Dhal mills and they range from Rs 9.00 to Rs 16.00. The employees in *khandasari* sugar factories had their wages revised, from 25-5-84 with a range between Rs 247 and Rs 600. The wages of the employees in Sericulture were revised from 6th June 1984 and the rates ranged from Rs 9.50 to Rs 15.00. On 24-5-1984, the wages of employees in Plywood Industry was amended and the range of minimum daily wages was from Rs 10.50 to Rs 15. The wages in tailoring industry was revised from 24-5-85 and the minimum wages ranged from Rs 9.50 to Rs 16. The workers engaged in toddy tapping were fixed, the minimum wages ranging from Rs 9.40 to Rs 14. In the Ceramics, Stone-ware and Potteries works, the workers were classified and their daily wages revised from Rs 9.50 to Rs 15.00. In the printing press, monthly wages were fixed in the range of Rs 247 to Rs 400.

The workers engaged in Agriculture (Soil Conservation) were fixed on the various minimum piece-rate of work with effect from 31-10-84 for various type of works and under any circumstances the minimum daily rates of wages for piece rated worker should not be less than Rs 10. Wages of several categories of workers in Cashew industries were amended from 23rd November 1983 and the wages ranged between Rs 8.00 to Rs 13.20.

The present wages of workers fixed mostly by agreements between the employer and employees in a few industries are as follows: The workers of Dandeli Ferro Alloys (Private) Ltd., get pay in the range of Rs 320-745 for the highly skilled, Rs 250-525 for the skilled, Rs 220-420 for the semi-skilled and Rs 190 to 330 for the unskilled and in addition they also get other allowances. In the West Coast Paper Mills, Dandeli, workers in their minimum of the scale get Rs 1,064 (highly skilled), Rs 954 (skilled), Rs 879 (semi-skilled) and Rs 869 (unskilled), inclusive of fixed D A, H R A variable D A attendance bonus, etc. Apart from wages, the workers get various allowances such as milk, cycle, washing, parade, night shift, etc. In the Indian Plywood Manufacturing Company, Dandeli the semi-skilled workers get the daily wages ranging from Rs 11.54 to 32.34 and above and the wages of unskilled being 10.58 to 17.54 and above, in addition to several allowances. The skilled workers of this Company get a monthly salary from Rs 325 to Rs 855 and onwards in addition to the allowances.

Employment

At the time of the first population census, there were 6,670 fishermen and 180 manufacturers of salt in the district. Around 1883, operations in gardens of arecanut, plantations of pepper and cardamom, in agriculture and forests, works such as uprooting or felling of trees, girdling, logging, trimming of trees, salt manufacturing along the coast at Sanikatta, were major sources of work to labour. Kumta, Bhatkal, Shirali and Bailur salt units offered employment to many upto 1878. Certain crafts like sandalwood carving, cane crafts, industries involving metals, horn, earth, stone, oil pressing, making of molasses and *catechu*, sawing timber, etc., also provided employment to many. During the 19th and early part of the 20th century, the supply of labour was not superfluous. For garden and forest operations in the up-ghat area, labour came from the neighbouring coastal tract or from Goa. Prevalence of malaria and lack of educational facilities checked the mobility of labour to this area. In coastal taluks, large increase in population during the 1950s, lack of railway communication, industrial backwardness, seasonal nature of paddy cultivation, etc., contributed for unemployment though the growth of Dandeli as an industrial centre acted as a relief.

In the year 1963, the District Employment Exchange was started by the Department of Employment and Training. Besides, there is

one vocational guidance unit attached to this employment exchange which guides the employment seekers in the choice of a suitable avocation. In recent decades, establishment of major industry like the Caustic Soda Factory and many ancillary units, massive investment by the Government for gigantic Kali hydro-electric project, increased capacity of paper industry, establishment of forest-based and mineral-based industries, the implementation of D I R Scheme, Half-a-million-job Scheme, Employment Affirmation Scheme, National Rural Employment Programme, etc., have increased employment opportunities in the organised and unorganised sectors. The number of employment in the organised sector comprising both public and private sector was 13,433 in 1969-70, 24,627 (1973-74), 35,286 (1977-78), 38,608 (1980-81), 38,982 (1981-82), 39,614 (1982-83) and 39,964 (1983-84). The number of persons employed in Central Government 2,274, State Government 14,538, Quasi-Government 9,427, Local bodies 842 and Private sector 12,883 for the years 1983-84 bringing the total to 39,964. The number employed in various major productive sectors of goods and services for recent years 1981 and 1984 as at the end of March each year was: 1) Agriculture, hunting and forestry 2,349 and 3,695. 2) Mining and quarrying 2,131 and 1,155, 3) Manufacturing 8,615 and 8,572, 4) Electricity, Gas and Water supply 1,018, and 922, 5) Construction 5,461 and 5,205, 6) Wholesale and retail trade 519 and 423, 7) Transport and storage 3,304 and 4,353, 8) Finance, insurance, real-estate and business services 1,827 and 2,117, 9) Community social and personal services 13,334 and 14,480 respectively, and total being 38,608 and 39,932 for the same years.

Many establishments under public and private sector utilize the exchange for recruitment of candidates. The number of employers in public and private sectors using the exchange of the District were 173 in 1978-79 (125 public sector + 48 private sector), 174 in 1979-80 (136 + 38), 150 in 1980-81 (131 + 19), 198 in 1981-82 (172 + 26), 190 in 1982-83 (169 + 21) and 202 in 1983-84 (173 + 29).

District Employment Exchange

The employment opportunities in the district are not compatible with the increasing employment seekers. The District Employment Exchange located at Karwar makes the enrolment of the candidates seeking employment. A very wide gap between the number of registrations and placements is revealed by the records and it was 7,421 registrations and 396 placements for 1978-79; figures for later years were 6,717 and 404 in 1979-80, 8,221 and 418 in 1980-81, 6,842 and 544

in 1981-82, 6,834 and 931 in 1982-83 and 7,916 and 602 in 1983-84 respectively. The number of employment seekers as per the live register (A), and the number of vacancies (a) notified, (b) filled and (c) outstanding were, (A) 16,032, (a) 1,026, (b) 396, (c) 371 in 1978-79; (A) 16,210, (a) 700, (b) 404, (c) 245, in 1979-80; (A) 17,688, (a) 656, (b) 418, (c) 229 in 1980-81; (A) 18,740, (a) 821, (b) 544, (c) 254 in 1981-82; (A) 19,881, (a) 1,389, (b) 931, (c) 358 in 1982-83; (A) 21,382, (a) 882, (b) 602, (c) 180 in 1983-84 respectively. The proportion of the notified vacancies to the number of registration was only 13.8 in 1978-79, 10.4 in 1979-80, 8.0 in 1980-81, 12.0 in 1981-82 20.3 in 1982-83; and 11.14 in 1983-84. The placements were worked out to be 5.3, 6.0, 5.1, 7.9, 13.6 and 7.6 per cent in the respective years, giving rise to the backlog of heavy unemployment particularly more in the category of workers not classified by occupations.

Besides the District Employment Exchange located at Karwar, there exists in Dandeli, a Town Employment Exchange functioning from 10-6-1975 having the revenue taluks of Haliyal and Supa as its jurisdiction. This exchange considers the candidates of these areas for employment assistances, whose qualification is below S S L C. The total number of establishments utilizing the services of this exchange were 25 in 1980 and 1981, 26 in 1982, 28 in 1983 and 29 in 1984. The total number of candidates waiting as per the live register was 2,368 in 1980, 1,393 (1981), 1,026 (1982), 1,037 (1983) and 1,215 (1984).

The number of workers as also the number of factories employing them have increased considerably. With 1976 as the base year, the percentage increase in the number of workers has been from 15.47 in 1977 to 235.67 in 1981 and thereafter decreased to 154.48 in 1983 and 159.69 in 1984. The number of factories as well as the number of workers were 95 and 4,971 in 1976 and this increased to 117 and 5,740 in 1977 and on to 138 and 16,686 in 1981. By 1984 the number of factories increased to 148 whereas the workers reduced to 12,909. Similarly the average number of workers per factory increased to 120.91 in 1981 from 52.3 in 1976. But in subsequent years, it decreased and in 1984 the average was 87.22.

Prices

Prices play an important and crucial role in the economy, and its variation indicate the economic condition in general. In 1806, crops

failed and scarcity gripped the district and prices had risen. Scarcity was also caused due to the influx of people from the neighbouring districts of Ratnagiri and the Deccan. The administration took steps to bring down prices. The price of medium rice which was a staple food fluctuated much during early period. Its average price increased from 50 lbs per rupee between 1824 to 1841 and in 1864 it was 14 lbs. Since 1848 there had been a general rise of prices of grains and garden produces. Again in 1865-66, insufficient rainfall and transfer of land to the growing of cotton further caused rise in prices of rice. The condition of Supa was worse necessitating relief measures. The seeding of large bamboos relieved the pressure. Around 1870-77, the prices decreased and averaged to 26 lbs of rice per rupee. The period of 1876 to 1878 suffered from irregular and insufficient rains causing further rise in prices touching 17 lbs per rupee in 1878-79. From 1880, prices eased a little and rice was sold at 24 lbs a rupee.

The average price in pounds per rupee of a few other food article was, 38.75 (rice I sort), 32.25 (wheat) and 32.88 (pulses) during 1824 to 1833, 37.60, 29.20 and 27.00 (1834 to 1843), 41.40, 31.70 and 29.30 (1844 to 1853), 28.20, 33.80 and 25.20 (1854 to 1863), 14.30, 16.60 and 14.10 (1864 to 1873), 14.44, 21.33 and 20.11 (1874 to 1882) in respective articles. The average price of ragi was 27.7 and 37.13 pounds per rupee during 1864 to 1873 and 1874 to 1882 respectively.

The average prices of paddy per big maund (80 seers) prevailing immediately before the introduction of the period of settlement i.e. 1896 to 1900 was Rs 1.51 in Sirsi and Rs 1.75 in Siddapur. In 1903, prices of rice, ragi and *mung*, in lbs per rupee were found to be as 20, 34 and 20 in Karwar, 21, 42 and 20 in Ankola, 22, 42 and 24 in Kumta, 23, 40 and 20 in Honavar, 26, 55 and 24 in Haliyal, 26, 41 and 21 in Yellapur, 27, 47 and 22 in Sirsi and 26, 58, 23, in Siddapur, respectively as per the Kanara Statistical Tables 1903-1904

Prices of paddy or rice have registered a decreasing trend during the depression of 1930's but the Second World War has acted as a stimulus to the prices since 1941. The retail prices of paddy per rupee for some select years during between 1930 and 1959 were, 14 seers 6 chataks in 1930 to three seers and three chataks in 1959 in Sirsi; 16s 8c in 1930 and 3s 6c in 1953 in Siddapur; 11s 15c in 1933 and 3s 6c in 1959 in Karwar; 12s 9c in 1930 and 2s 10c in 1956 in Ankola; 12s 2c in 1930 to 2s 14c in 1959 in Kumta; 12s 11c in 1930

to 3s in 1955 in Honavar and 11s 11c in 1930 to 2s 6c in 1956 in Bhatkal which are the main paddy areas.

There was sudden fall in prices in 1955 due to the removal of control on the sale, stocking and movement of food grains in 1954 and favourable monsoons during 1953 and 1954. There was an upward trend of prices of paddy from 1956-57 onwards. The prices prevailed in different centres during 1958-59 was (rate per maund of 3,200 tolas) Siddapur Rs 11.43, Sirsi Rs 12.00, Karwar Rs 10.53, Ankola Rs 10.44, Kumta Rs 11.93, Honavar Rs 12.58, Gersoppa Rs 12.67, Bhatkal Rs 11.14, Shirali Rs 11.19, and Mavalli (Bhatkal) Rs 11.31, as per Revision Settlement Report of 1964. Between 1882 and 1888 a *khandi* (20 maunds) of betelnut was sold for Rs 60. During the period of original settlement, the average prices of betelnut per big maund (3,200 tolas) were Rs 12.69 and Rs 13.03 in Sirsi and Siddapur. During the 1930's, the price of nut was so low that one rupee fetched between 2 seers and 1 chatak, and 2s 15c (Sirsi), 3s 1c and 3s 7c (Siddapur), 1s 5c and 2s 6c (Karwar) and 2s 0c and 3s 3c (Ankola), 2s 6c and 15s 14c (Bhatkal) during the period 1930-40. The wholesale price of betelnut was Rs 84.22 per maund (3,200 tolas) in 1954-55 and Rs 128.29 in Sirsi, Rs 95.17 in 1956-57 and Rs 117.91 in 1958-59 in Siddapur, Rs 98.22 in 1954-55 and Rs 135.56 in 1958-59 in Kumta, 108.11 in 1954-55 and Rs 150.00 in 1958-59 in Honavar and Rs 90.83 in 1954-55 and Rs 100.67 in 1958-59 in Bhatkal. During the same period, the average wholesale price was about Rs 8.20 per maund of 3,200 tolas, the annual prices varying between Rs 6.25 to Rs 13.00 in Sirsi.

The average price of pepper at the time of the original settlement was Rs 14.83 in Sirsi, Rs 16.77 per maund (3,200 tolas) in Siddapur which were the major marketing centres. By 1964, the prices had risen to Rs 108.77 in Sirsi and Rs 89.33 in Siddapur. The prices of cardamom which was Rs 213.20 (maund of 3,200 tolas) in both these marketing centres during the period of the original settlement had increased to Rs 676.01 in Sirsi and Rs 615.60 in Siddapur by 1964. The retail prices of pepper and cardamom for the period of 1930 to 1959 in these major markets had sufficient fluctuations both upwards and downwards, ultimately showing an upward trend. The ruling prices of pepper in 1930 was 11 chataks and 13 chataks per rupee in Sirsi and Siddapur respectively. Two seers and 11 chataks and one seer and 14 chataks in 1939, 13 chataks and 12 chataks in 1948, 8 chataks and 5 chataks in 1956 and 7 chataks and five chataks per

rupee in 1959 respectively. For cardamom the ruling price in 1930 in Sirsi and Siddapur was 7 chataks in both the centres, 5 chataks and 8 chataks in 1939, 1.6 chataks and two chataks in 1948, 0.8 and 1 c in 1956 and 0.5 and 1.5c in 1959 in both the centres respectively. The wholesale price for both pepper and cardamom was also recorded in Siddapur market but only for cardamom in Sirsi market. The wholesale prices per maund of cardamom in Sirsi was Rs 90-00 in 1930, Rs 225-00 in 1942, Rs 935 in 1951 and Rs 745-00 in 1959. The prices of pepper and cardamom were Rs 18.00 and Rs 160.00 in 1942, Rs 400.00 and Rs 1,240.00 in 1951 and Rs 100.00 and Rs 550.00 in 1959 per maund (3,200 tolas) respectively in Siddapur.

In the coastal taluks, the wholesale price of 100 coconuts during 1908 to 1912 was about Rs 6.00 (Karwar), Rs 3.93 (Ankola), Rs 5.25 (Kumta), Rs 3.94 (Honavar) and Rs 4.00 (Bhatkal) In Sirsi and Siddapur taluks, the wholesale price of coconut was about Rs 6.25 per 100 nuts in 1941. The price began increasing to Rs 6.75 in 1942, Rs 11.00 in 1943, Rs 13.75 in 1945, Rs 26.00 in 1947. The price fell in 1948 to Rs 19.00 but increased in 1950 to Rs 27.00. During the period of 1951 to 1959, the rate for 100 nuts remained almost stationary at Rs 25.00 except in the year 1957 when the price was maximum at Rs 30.00. The wholesale prices of the nuts in Mundgod, Yellapur, Supa and Haliyal taluks worked out on the basis of retail prices available and also local enquiry by the Settlement officers was Rs 15.00 per 100 nuts in 1956.

During the span of 1929-59, the prices of 100 nuts in these coastal taluks were minimum in 1933-34, at Rs 3.81 in Karwar, Rs 3.44 in Ankola, Rs 2.81 in Kumta and Honavar and Rs 2.62 in Bhatkal. The prices were maximum at Rs 25.00 in 1948-49 in Karwar, Rs 38.31 in 1951-52 in Ankola, Rs 28.78 in 1957-58 in Kumta, Rs 30.75 in 1946-47 in Honavar and Rs 27.50 in 1948-49 in Bhatkal.

Plantains, a popular fruit crop in Siddapur and Sirsi taluks were sold in the wholesale during 1954-55 to 1951-59 at 0.75 per maund. In the areas of Haliyal, Supa, Yellapur and Mundgod taluks, the plantains were sold at about Rs 1.00 per 100 fruits in the wholesale as per the enquiries by the Settlement Officer. The wholesale and retail prices of some commodities are given on p. 564 and p. 565.

The agricultural produce Market Committees functioning in the district at Haliyal, Honavar, Kumta, Siddapur, Sirsi and Yellapur

The wholesale price in rupees per quintal of some agricultural commodities during recent years

Commodity	1963	1967	1971	1975	1979	1981	1983
Paddy (course)	34.45	74.00	73.05	138.30	96.50	143.00	173.75
Rice (course)	55.47	117.09	115.79	210.00	165.63	223.03	307.71
Jowar (white)	44.37	106.32	101.55	188.75	137.29	217.29	195.42
Areca nut	467.39	724.45	756.00	NA	806.25	1,716.56	1,233.87
Pepper	320.56	455.36	705.46	NA	1,877.88	1,701.02	1,675.00
Coconut (per 1,000)	292.19	541.82	800.00	1,116.40	1,300.00	1,868.18	2,400.00
Cardamom	1,048.18	3,945.44	2,825.00	NA	13,888.96	8,230.46	23,445.63
Gur	118.87	195.55	144.58	186.75	198.75	380.25	317.58
Plantains (per 100)	4.42	5.01	6.64	NA	16.00	—	19.63
Mangoes (per 100)	11.23	21.53	NA	NA	62.50	50.00	66.50
Turmeric	188.93	257.23	369.44	NA	NA	519.11	974.33
Garlic	93.43	332.95	200.00	NA	454.17	267.00	472.50
Cashewnuts	450.00	NA	881.00	NA	NA	5,777.50 (1982)	NA

Annual average retail prices of some prominent agricultural commodities during some recent years

(Amount per kg)

Commodity	1963	1967	1971	1975	1979	1981	1983
Rice	0.61	1.32	1.24	2.34	1.82	2.45	3.14
Jowar (white)	0.52	1.10	1.05	1.96	1.51	2.41	2.32
Arecanut	5.55	7.81	8.40	7.07	11.92	18.50	12.46
Pepper	3.70	5.05	7.53	11.96	20.99	18.90	20.33
Cardamom	14.28	41.67	58.75	75.90	159.67	98.00	NA
Coconut (per nut)	NA	NA	NA	NA	1.42	2.19	2.09
Gur	1.41	1.88	1.54	2.45	2.25	4.17	3.41
Plantain (Rs per doz.)	0.61	0.69	1.25	2.22	2.00	2.88	2.76
Turmeric	2.00	2.57	3.56	6.16	10.10	6.23	5.64
Mangoes (Rs per doz.)	NA	2.58	NA	NA	6.50	8.00	11.42
Garlic	1.11	3.48	2.33	4.33	5.16	3.63	6.28
Cashewnuts	NA	8.00	13.23	NA	NA	55.00	NA

and Karwar publish periodically the average prices of the notified commodities in respective centres.

SURVEYS

Village Survey of Haldipur

The Census of India 1961 conducted a survey of Haldipur village of Honavar taluk with the main aim of studying to changing pattern of socio-economic structures in the coastal villages with particular emphasis on the condition of the fishing community. Haldipur was divided into three groups for survey purposes and only the group I was taken for survey as this portion was on the coastline. The Halakki Vokkals and Namadhari Naiks are mostly cultivators whereas the Harkantas mainly engage in fishing. Of the total 1,446 workers, 465 were cultivators, 122 agriculture labourers, 146 in live-stock, fishing, etc., and the remaining in various other occupations. It was found in 1962 that the agriculture formed a major source of income to only 2.57% of the population, the remaining 74.3% depending on non-agricultural sources. That year the failure of paddy crops to some extent and also fish famine diverted many from their normal occupation. Small size of agricultural holding is a common feature. So income had to be supplemented through other sources like working in gardens, saw mills, forest contracts, road works, etc. The average area of land owned was also about 2.89 acres per household and non-workers being dependants, students, rent receivers, beggars and the disabled. Cultivation of paddy (Mungari and Kharif) seems to be prominent followed by groundnut, coconut, cashewnut and other crops. The wages of agricultural labourers are paid in cash mostly and in kind also during weeding and harvesting operations. The average wage varied from 75 paise to Rs 3.00 per day for adult male and from 62 paise to Rs 1.50 per female and child.

The source of income is mainly wages. The average annual income per adult male principally depending on cultivation was Rs 3.24 and that in fishing is Rs 2.15. The average annual income and expenditure of a household amounted approximately to Rs 1,619 and 1,876 for cultivators of owned lands, Rs 1,199 and Rs 1,268 for cultivators of leased lands, Rs 1,145 and Rs 1,166 in household industries, Rs 1,074 and Rs 1,162 in fishery and Rs 980 and Rs 968 for others. Major income being spent for food, not much is spent for education. The survey reveals that the village is indebted to the tune of Rs 68,440 to the institutions or individuals.

Village Survey of Banavasi

The socio-economic survey of Banavasi village was conducted by the Census of India 1961. This report ultimately concludes that there is hardly any sign of progress and that in certain respects, the economic condition has deteriorated during the last few years. Agriculture still continued to be the mainstay of nearly 53.64% of the population. There were 533 households of which 82 households cultivated their own lands, 90 cultivated leased lands, 114 worked as agricultural labourers, 52 in household industries and 195 were other categories. Nearly 60% of lands are owned by Brahmanas and Lingayats. In the Banavasi village, out of the 533 households 517 were economically active. Out of the population of 2,926, 1,132 were workers. Agriculture is followed traditionally. Paddy happens to be the main crop, occupying nearly 83% in 1958-59 and 94.3% in 1960-61. The wage structure for agricultural labourer engaged on annual basis worked to Rs 350 to Rs 400 paid both in cash and kind. Goldsmithy, blacksmithy, carpentry, bidi rolling, tanning, etc., were prominent means of earning and basket weaving, repairs to stoves, cycles, petromax lights, etc., were undertaken during leisure hours. The average annual income per household was Rs 4,075 for cultivators of owned lands, Rs 2,029 for cultivators of leased lands, Rs 819 for agricultural labourers, Rs 1,291 in household industries, and Rs 1,224 for others. The survey suggested that the agricultural labourers are comparatively not only ill-fed but are ill-clad too. Major portion of their income was spent on total food (cereals and non-cereals).

Techno-Economic Survey by TECSOK

The Technical Consultancy Services Organisation of Karnataka (TECSOK) has conducted a techno-economic survey of the district in 1979 with the main objective to assess the availability of resources for the development of small and medium scale industries, to study the demand pattern of industrial products, to assess the existing industrial structure in order to determine the future scope and line of action, to identify new industrial investment opportunities based on local resources, etc. A detailed survey of the district was undertaken by TECSOK and various departments and organisations were consulted. It has identified growth centres and growth service centres. This survey, in addition to the detailed treatment of existing economic and social conditions of the district has suggested a possible potential for the future growth of industries like the agro-based industries, forest-based industries, mineral-based industries, scope

for the development of mineral resources, in the district. It has also proposed the growth centres and growth areas.

Survey of Ankola

The Canara Industrial and Banking Syndicate Limited (now Syndicate Bank) has conducted a survey of Ankola in 1959. The survey touches about the economic life of the people. Accordingly Ankola is more an agricultural town than a business centre unlike Kumta and Honavar. At the time of the survey, the Halakki Vokkals, Nadavars and Deevars who were the bulk of the population, constituted the three principal agricultural classes. The growth of the village Ankola into a flourishing town is mainly due to the tenancy legislation and the flow of easy credit. Thus the wage earning people among agriculturists and other poorer sections have learnt to earn more money from various vocations and business dealings. With the introduction of electricity, many small scale and village industries have come to the forefront. During the last 15-20 years, more quantities of agricultural commodities other than food grains, viz., vegetables, fruits including mango, cashewnut, etc., are finding market. The mango yield has so much increased that it can feed one fairly big canning factory during the season. The fishermen community accounts to about 10-15 per cent of the taluk population. The study suggested that production of ice and cold storage arrangements to preserve the fish will improve the economic condition of the bigger section of taluk population. Belambar, about five km from Ankola appeared to be highly suitable for deep-sea fishing. The study envisages a greater prospectus for the increased production of money crops such as cashewnut, groundnut, mango and coffee on the hill slopes and that the forest and mineral resources permit the set-up of iron and steel, pulp and paper, rayon and red ochre industries besides the several small and cottage industries. The study also forecasted that with the revival of canning industry, development of Belambar and Belekeri into a fairly good minor ports, Ankola can similarly attain a status of an industrial town in the coming years.

Urban Study of Sirsi

An urban study of Sirsi was published by the Karnatak University, Dharwad in 1970 which makes a detailed study of the conditions and development of Sirsi town on the demographic, economic, educational and infrastructural aspects of the town. The density of population was only two persons per acre of urban land at

Sirsi. The urban prosperity directly depends on the quantum of workers and in Sirsi, during the decade ending 1961, only 35.3% of the population were workers. The ratio of the workers and non-workers works out to 1: 1.83 compared to the district ratio of 1: 1.95. Out of 3,351 households 31.87% were engaged in business and 24.03% in services, 15.13% as skilled labourers, 4.0% agriculturists, 0.90% landlords, 0.81% as unemployed and retired persons and 0.24% engaged in household industry and thus the town has a predominantly commercial character. The percentage of dependency on transport, storage and communication in the town was 6.00% as against 5.35% of that of the district, showing a high degree of urbanisation. In the study of the level of urbanisation, applying rank-size rule, the ranks of various places are, Karwar 5th, Sirsi 6th, Kumta 9th, Bhatkal 11th, Honavar 13th, Gokarn 14th, Mundgod 16th, Yellapur 18th and Banavasi 21st. The housing classification says that Sirsi is just an overgrown village with rural characteristics still dominating, with 66.18% of semy *pucca* houses, the number of *pucca* houses being negligible. Regarding water facilities only 39.68% of the total houses have their private wells and nearly 60.32% have to depend upon public and common wells. It is estimated that by 2001 AD, based on the anticipated population of 47,000, the demand for water will be 5.342 MLD (million litres per day), with an average *per capita* consumption of 113.65 litres. The town should have an assured water supply of 7.156 MLD per day, taking into account the floating population. With regard to electricity and sanitation 60.05% and 46.15% of the houses are totally devoid of electricity and latrines respectively. A traffic survey conducted in October 1964 revealed that at the five toll *nakas*, 2,264 vehicles passed and of these 1,012 were fast moving and 1,252 were slow moving. The traffic flow was peak at 1,928 between 7.00 AM to 7.00 PM and lean at 336 only between 7.00 PM to 7.00 AM. The land utilisation in Sirsi is very low and only about 35.23% of the urban land being utilised. The study has calculated the urban occupational structure of Sirsi town under the 9 categories. The percentage was cultivators 4.0 (12.60 this is State percentage), agricultural labourers 2.67 (5.90), mining etc., 5.33 (2.60), household industries 6.67 (10.20), manufacturing other than household industry 17.33 (17.40), construction 6.67 (5.70), trade and commerce 16.00 (13.10), transport, storage and communication 6.67 (4.60) and other services 84.67 (27.90). The trade in speices is a perennial activity in Sirsi. During 1964-65, Sirsi handled 35,375 quintals of arecanut, 1,883 quintals of pepper and 19 quintals of cardamom. In 1968-69, the spices that entered the Sirsi

market from different originating points amounted to 1,22,012 quintals of arecanut, 6,627 quintals of pepper and 61 quintals of cardamom, whose value was Rs 4.898 crores.

Economic Survey of Vanalli

Vanalli in Kumta taluk was surveyed by Dr N. R. Rao of the Dr A. V. Baliga Commerce College of Kumta in 1968-69. This village was selected for the survey for it was a sea-side village within the municipal boundary of Kumta town having an easy access throughout the year. Further the main occupations were agriculture and fishing, wholly followed by Nadavars and Muslim Daljis respectively and the District Central Bank Ltd. Sirsi wanted to adopt the village for intensive co-operative financing. The Nadavars who are peasants, cultivate the land and at times work as agriculture labourers and few of them follow non-agricultural professions also. Most of the Daljis are engaged in fish catch, marketing of fish, etc. Comparatively the Daljis are poor and their occupation is seasonal and irregular. In agriculture, growing of paddy and sugarcane occupied a major area of cultivated land, the remaining crops being onion, groundnut, vegetables, etc. Out of the 108 families, nearly 77 families had an annual income between Rs 500 and 2,000/24 having Rs 2,000 to 6,000 and the remaining 5 families between Rs 500, two families above Rs 6,000. About 98% of the agricultural families were found to be in debt and the average size of debt per family was Rs 453 and that the cultivators debt was very high, compared to that of non-cultivators. The fishing by Dalji family was mostly seasonal, and nearly 80% of them were engaged in the profession. The fish catch averaged about 123 kg per day and nearly 25% of it was retained for domestic consumption and the rest sold. The daily earnings varied from less than Rs two to five and nearly 60% of them fell into the former group. Nearly all the Daljis were indebted and majority of them being in the debt range of less than Rs 100 to Rs 300. The average debt was Rs 170, which was too high compared to their earnings.

Lead Bank Survey

The Syndicate Bank, Manipal is the lead bank of this district. During the course of the first round of the survey completed by the Bank in August 1970, the bank identified about 21 unbanked rural centres of which 18 centres have been allotted to various scheduled banks for opening branches. In the second round of survey further 8 unbanked centres having potentialities for new branches have been

identified. The survey concentrated on the developmental prospectus of the primary, secondary and tertiary sectors of the economy and to make an assessment of their credit requirements in these sectors for their development. The Syndicate Bank took up a sample survey of 50 bank depositors in its branches of Karwar town following various professions. The sample survey revealed that the income per depositor in the district was about Rs 3,500, the average savings as Rs 656 or about 18.72 per cent. The potential savings of the district worked out to be Rs 833.32 lakhs and agriculturists and fishermen accounted for nearly 41% of the total savings. Under the lead bank scheme the credit requirements for various developmental schemes were estimated. The district credit plan of 1977 estimates the additional credit requirements for primary (agriculture), secondary (industrial) and tertiary sectors upto 1978-79 at Rs 1,078.05, Rs 317.86 and Rs 367.55 lakhs for respective sectors, amounting to a total of 1,763.46 lakhs. The credit plan outlay for 1980-82 for the district provided Rs 26.99 crores for programmes in all the sector. The third round of survey conducted during May 1976 mainly pertains to the reassessment of the banking potential of the district.

Socio-Economic profile of L I C

The Dharwad Division of Life Insurance Corporation of India and the branches at Kumta, Karwar and Sirsi have prepared in 1983 a socio-economic profile and a rolling plan 1983 to 1986 with a view to assess the potential for expanding the insurance security to the people. In the profile, the L I C of the Division, while analysing the potential for insurance cover, considers the workers of age group of 15-49 as the total potential and it is further broadly classified as urban and rural, market segments and income groups of high (Rs 18,000 and plus per year), middle income (Rs 6,000-18,000 per year) and low income (less than Rs 6,000 per year). The net potential that could be covered are 49,500 persons with Rs 29.314 crores of sum assured in Karwar, 36,856 persons and Rs 24.98 crores in Kumta, 33,264 persons and Rs 23.9 crores in Dandeli and 39,536 persons and Rs 30.068 crores in Sirsi region.

DISTRICT INCOME

According to the National Council of Applied Economic Research, New Delhi, the district income for 1955-56 was estimated at current prices to be Rs 18.29 crores (4.2% of the State income) on the

estimated population of 6.04 lakhs. The district occupied the 13th rank in the State and the last (fifth) among the neighbouring districts of Belgaum (36.66 crores), Dakshina Kannada (30.02 crores), Dharwad (36.57 crores) and Shimoga (19.09 crores). Agriculture contributed to 63.27% of the income of the district. The State Bureau (now Directorate) of Economics and Statistics has been estimating the district income from 1960-61, and onwards. According to the latest revised estimates, the income at current prices increased from Rs 39.44 crores in 1960-61 to Rs 72.98 crores in 1970-71 and then on to Rs 119.75 crores in 1975-76, Rs 138.26 crores in 1978-79 and Rs 136.78 crores in 1979-80. The index of income, at the base year 1960-61 as 100, has registered an upward movement to 185 in 1970-71 and 304 in 1975-76, 351 in 1978-79 and 346 in 1979-80. The provisional income of the district for 1982-83 at current prices was estimated to be Rs 95.04 crores forming only 3.01 per cent of the State income. The table given in p. 573 shows sectoral composition of the district income for 1960-61, 1970-71, 1975-76 and 1979-80 along with its percentage to the total district income.

Though the income from agriculture has increased steadily from Rs 23.04 crores in 1960-61 to Rs 46.30 crores in 1979-80, the percentage of the income has decreased from 58.42 in 1960-61 to 33.85 in 1979-80. This indicated that there has been a substantial growth in sectors other than agriculture, which however continues to be the largest contributor to the district income. On the other hand, in several other important sectors like manufacturing, construction, transport and communication, banking and business, the picture is optimistic in both absolute figures and percentage though in the case of fishing, the absolute income as well as the percentage has declined and in forestry, there is not much appreciable change in the long run. The percentage share of the district income to the State income was 5.70 (1960-61), 3.68 (1970-71), 3.71 (1975-76), 3.58 (1978-79) and 3.17 (1979-80), showing a perceptible downward trend in later years. The participation of the district in the State income ranked 8 in 1960-61, 15 in 1970-71 to 1978-79 and 17 in 1979-80 and 15 in 1982-83.

The change over in percentage in income under certain important sectors from 1960-61 to 1979-80 in the district was -42.06 in agriculture, +2.08 in forest and logging, +75.11 in fishing, +163.40 in manufacturing (registered), -11.66 in manufacturing (unregistered), +422.22 in transport by other means, storage and communications,

(Amount in crores)

Sector	1960-61		1970-71		1975-76		1979-80	
	Contri- bution	Per- centage	Contri- bution	Per- centage	Contri- bution	Per- centage	Contri- bution	Per- centage
Agriculture	23.04	58.42	37.03	50.74	52.72	44.03	46.30	33.85
Forestry and logging	6.27	15.90	11.75	16.10	14.89	12.43	22.20	16.23
Fishing	0.87	2.21	1.66	2.27	7.60	6.35	5.30	3.87
Mining and quarrying	0.29	0.74	0.29	0.40	0.96	0.80	0.91	0.66
Manufacturing : a) Registered	1.01	2.56	3.10	4.25	6.67	0.57	9.33	6.82
b) Unregistered	0.88	2.23	1.59	2.18	1.98	1.67	2.69	1.97
Construction	1.62	4.11	3.35	4.59	6.15	5.14	9.11	6.66
Electricity, gas and water supply	0.05	0.13	0.51	0.70	1.15	0.96	1.70	1.24
Railways	0.23	0.58	0.19	0.26	0.30	0.25	0.38	0.28
Transport by other means and storage	0.30	0.76	1.62	2.22	3.32	2.77	5.87	4.29
Communication	0.09	0.23	0.33	0.45	0.41	0.34	1.21	0.88
Trade, hotels and restaurants	2.23	5.65	4.74	6.49	9.46	7.89	10.31	7.54
Banking and insurance	0.15	0.38	0.89	1.22	3.04	2.54	3.92	2.87
Real estate ownerships of dwelling and business services	0.59	1.49	1.20	1.64	1.97	1.65	2.72	1.99
Public administration	0.41	1.04	1.57	2.15	3.65	3.05	6.24	4.56
Other services	1.41	3.57	3.16	4.34	5.48	4.58	8.59	6.28
(Net domestic product) Total	39.44	100	72.98	100	119.75	100	136.78	100

+72.92 in banking, insurance, trade and hotels and +75.91 in other services.

Per Capita Income

The National Council of Applied Economic Research, New Delhi, estimated the *per capita* income of the district at Rs 303 for 1955-56 (State *per capita* income being Rs 203) and the district stood at the third place in the State, and first among the neighbouring districts. The State income unit has estimated the *per capita* income of the district at Rs 577.45 for 1960-61 as compared favourably with that of the State at Rs 295.72. Between 1971 and 1980, the average annual rise of the *per capita* income was 5.81% for the district and 8.48 for the State. The estimated *per capita* income for 1970-71 for the district was Rs 868.81, (684.82), 1,275.29 (Rs 992.28) for 1975-76, 1,370.27 (1,107.19) for 1978-79, 1,322.82 (1,207.75) for 1979-80 and 1,746.11 (1,679.07) for 1982-83. The percentage variation of *per capita* income of the district and the State keeping the 1970-71 figures as the base, had been +46.78 (44.89) in 1975-76, 57.52 (61.68) by 1978-79, 52.26 (76.44) by 1979-80 and 100.98 (145.18) by 1982-83, (All the figures in the bracket relate to the State).

Growing Urbanisation

Development of industries and infrastructure has lead to increasing urbanisation. A steady progress is observed in urban population from 1901 to 1981 in the district excepting in the period of 1921 and 1961. There were eight towns in 1901-11 and now their number is 13. The percentage variation from 1901 to 1981 in urban population is 508.26, with base year 1901 as zero. The dicennial growth rate of urban population in the district compared with that of the State with 1901 as base year was +26.42 (-4.64) in 1911, -5.09 (+17.71) in 1921, +10.25 (+21.65) in 1931, +26.74(+22.99) in 1941, +64.93 (+61.71) in 1951, -2.18 (+18.26) in 1961, +24.52 (+35.23) in 1971 and +80.58 (+50.39) in 1981. Towns are classified into six categories. At present Bhatkal, Dandeli, Karwar, Kumta and Sirsi fall under Class III, Ankola, Haliyal, Honavar, Mundgod, Siddapur and Yellapur under Class IV, Ambikanagar and Ganeshgudi under Class VI, bringing the total to 13.

Regional and Inter-regional disparities

Regional and inter-regional imbalances lead to under utilisation or even non-utilisation of economic resources. The Planning

Department of the State has evolved 22 indicators, grouped under (1) Demographic factor (2) Occupational pattern (3) Land utilisation, (4) Agricultural development (5) Industrial development and (6) Infrastructural development, assigning weightages of 8, 12, 15, 12, 8 and 45 respectively. The composite index of development using those indicators revealed that the district got 9th rank (118.24) in 1960-61, 8th rank (106.17) in 1971-72, 9th rank (100.09) in 1974-75, 9th rank (102.05) in 1976-77 and 6th rank (106.00) in 1979. The Planning Department has stressed that this district was a developed one in infrastructure, highly developed in agriculture, highly backward in industry and backward in land utilisation and in general, a developed district. Karwar, Haliyal and Sirsi taluks have been considered backward in industrial development.

Whereas, as per the assessment of the Centre for Monitoring Indian Economy, the District of Uttara Kannada is backward. The overall index number of development of the district is estimated to be 94 as against 126 points for the State and 100 for the country. This shows that the district occupies the position which is less than the all-India average and far below the position attained by the State. The size of the holding in the district is small, averaging to 1.3 hectares (in 1976-77). The *per capita* consumption of fertiliser is less i.e., about 1/3 of the State average. Consequently, even the *per capita* production of foodgrains is estimated to be 131 kg on an average during the five years ending 1979-80 as against 175 for the State as a whole. Thus, there are some structural factors which have kept the district at a lower rung of development compared to State. All the taluks are recognised as Western Ghat region, since 1974. Under the Western Ghat Development Plan, sectors of agriculture, forestry, small scale industries and tourism are covered.

The Institute for Social and Economic Change, Bangalore, has identified the inter-regional disparities of all the taluks of the State. In this report developmental aspects in various fields in the taluks of the district are discussed. The report indicates the level of development on the basis of the developmental indicators in all the sectors. Karwar taluk is considered as developed one, followed by Sirsi, Kumta, Haliyal and Honavar, the last named being moderately developed. The taluks of Bhatkal, Ankola, Supa and Yellapur fall in the category of backward, and Siddapur and Mundgod are relegated to higher backward. The report further indicates the developed status of each of the 10 sectors in taluks besides the overall

Identification of taluks according to Sectoral and Composite levels of Development

Taluk	Agri- culture	General Industry	Small Scale Indu- stry	Educa- tion	Bank- ing	* Co-ope- ratives	Trans- port	Commu- nication	Health	Power	Composite Index
Ankola	B	B	A	ED	A	D	B	EB	HB	A	B
Bhatkal	A	HB	ED	HD	HB	HB	A	A	B	B	B
Haliyal	B	HD	HB	D	B	A	A	HB	B	B	MD
Honavar	HD	B	B	ED	D	A	B	B	EB	B	MD
Karwar	HB	B	B	ED	B	D	A	A	HB	D	D
Kumta	HD	B	B	ED	B	HD	A	A	HB	B	MD
Mundgod	D	HB	HB	HB	B	D	A	EB	HB	B	HB
Siddapur	B	HB	EB	HD	B	HD	A	EB	HB	B	HB
Sirsi	HD	B	A	ED	A	HD	A	B	EB	A	MD
Supa	B	EB	EB	HB	HB	D	B	EB	EB	ED	D
Yellapur	D	HB	B	HD	B	D	B	EB	HB	B	B

Note: ED=Extremely developed; HD=Highly developed; D=Developed; MD=Moderately developed, A=Average
B=Backward, HB=Highly Backward, EB=Extremely Backward.

development level. The table given on p. 576 indicates the development level of each taluk.

Another attempt to analyse the level of development of the various districts has been made taking the four sectors i.e., the general economic and social development, rural facilities, urban facilities and agricultural development, during the three periods, the first period coinciding with, the Reorganisation of the State. According to aggregate ranks based on the overall sums of ranks are assigned to each district and the following are the aggregate rank figures in respect of Uttara Kannada.

<i>Sectors</i>	1956-57	1966-67	1977-78
General economic and social development	16	6	9
Rural facilities development	15	14	19 (1976-77)
Urban facilities development	11	10	11
Agricultural development	3	12	5
Overall development	13	11	14

The assessment reveals that Uttara Kannada district is considered fairly developed in Agriculture, average in general, economic and social development as well as urban facilities, less developed in rural facilities and in overall development. In total the district, is classified as backward.

Growth Centres

In view of the enormous potential for the industrial development and a need for a concentrated effort to harness the available resources, the Technical Consultancy Service Organisation of Karnataka conducted a survey published in 1979 and has identified 29 Centres in the district out of which 17 are ranked as growth centres and the remaining 12 as growth service centres. The 17 growth centres are Agsur, Ankola, Banavasi, Binaga, Kadwad, Haliyal, Heble (Bhatkal tq), Murdeshwar, Manki, Kasarkod, Kumbarkop, Mirjan, Mundgod, Kumta, Ramanagar, Siddapur and Yellapur. In addition to the above growth centres, 12 growth service centres indentified by the organisation are Allanki, Amdalli, Bankikodla, Bilgi, Castlerock, Chandavar, Hegdekatta, Hulekal, Malgi, Manchikeri, Sanikatta and Tergoan. These 17 centres are selected excluding industrial

estates, notified areas, and areas having population of more than 25,000 as per 1971 Census. Most of these places have high potentiality for establishing new industries based on forest, agriculture, livestock, minerals and fisheries resources.

The Department of Town Planning in the district has identified 19 growth centres, on the basis of population size, facilities available, functions performed and transport modes, etc. The growth centres are expected to promote regional development, to prevent the movement of population from rural areas to urban areas, to serve as substitutes for urban centres and act as nuclei for developments, points of socio-economic investments, places for industrial diversification, media for diffusion of new technology, serve as service centres and ultimately minimise the regional imbalance. The Town Planning Department has recognised Gokarn, Haldipur, Hegde, Kadwad, Kinnar, Majali and Manki as market-cum-service centres whereas Amdalli, Aversa, Babruwada, Belekeri, Bhavikeri, Kaikini, Kharwa, Mavalli, Nandangadda, Salkod, Shedgeri and Shivalli as service centres.

The Economic Research Department of the Syndicate Bank has identified some growth centres in coastal, Malnad, transitional tracts besides suggesting the industries that could be developed in these places. They are 1) Karwar-Fishing port based and wood-based industries, 2) Binaga-Ancillary units to the caustic soda plant, 3) Ankola-Fishing industries and 4) Honavar-Fish-meal and sea food industries, in coastal areas; 1) Sirsi-Wood based and Agro-based industries, and 2) Siddapur and Yellapur-Forest-based industries, in Malnad areas; 1) Mundgod-Forest-based and Dairy industries, 2) Dandeli-Demand based industry and 3) Supa-Mineral-based and forest-based industries, in transitional areas.

The first round of the Lead Bank Survey completed in 1970, identified 21 unbanked rural centres out of which, 18 centres were allotted to various commercial banks, for opening branches. These 18 centres are Ramanguli and Belekeri (Ankola tq), Halga, Kadra, Kodibag and Nandangadda (Karwar tq), Gudeangadi and Hiregutti (Kumta tq), Malgi and Pala (Mundgod tq), Bilgi, Harsikatta and Kansur (Siddapur tq), Amnihalli, Dasankop and Hegdekatta (Sirsi tq), Castlerock (Supa tq) and Kirwatti (Yellapur tq). Again during the second round of survey another eight unbanked centres were identified namely, Bhasgod (Ankola tq), Balkur, Chandavar and Kavalakki (Honavar tq), Katgal, Kodkani and Murur (Kumta tq) and Heggarme

of Siddapur taluk. In the above centres the branches of banks are being opened in a phased manner. The third round of survey in 1976 was conducted for identification of growth centres and recognised eight unbanked centres namely Gersoppa and Samsi of Honavar, Madangeri of Kumta, Katur of Mundgod, Bilgi and Herur of Siddapur, Koralkatta of Sirsi and Kirwatti of Yellapur taluks. The State Government has suggested 24 growth centres in the district such as Amdalli, Ankola, Aversa, Banavasi, Belkeri, Bhavikeri, Binaga, Babruwada, Gokarn, Haldipur, Hegde, Kadwad, Kaikini, Kalambuli, Kharwa, Kinnar, Majali, Manki, Mavalli, Mundgod, Nandangadda, Saikod, Shedgeri and Shirali.

Indicators of Development

In Karnataka the Planning Department has been constructing a composite index of development selecting some 22 indicators which are classified into six categories. The tables on pages 580-581 give certain important indicators of development in various production and infrastructural sectors as compared with the State.

Land Army

The Land Army Scheme, launched in the State in 1971 as a Department of the Government of Karnataka, mainly to tackle the problems of rural unemployment and under-employment by employing local labour for development works, for quicker progress in work, achievement or an effective savings to the tune of 10 to 20 per cent. In 1974, the land army was converted into an autonomous Corporation. In this district, a Project Area Development Programme comprising of minor irrigation and road works were taken up utilising the aid from DANIDA (Danish International Development Agency) and PADI (People's Action for Development India), Ministry of Agriculture and Irrigation, Government of India. The Project is aided by the Danish Government. Under the Integrated Rural Development Programme, 27 minor irrigation and 30 km of road communication works had been taken up in Haliyal and Yellapur taluks at an expenditure of about Rs 23.37 lakhs in 1974 and were completed around 1977. In 1978 a further grant of Rs 299.62 lakhs had been given by the Denmark Government to cover entire the district for irrigation and communication works.

In 1984, the sanctioned amount was modified to Rs 523.42 lakhs, in the first phase with bifurcations to minor irrigation (Rs 243.49

Particulars	Units	Uttara Kannada			Karnataka		
		1960-61	1970-71	1979-80	1960-61	1970-71	1979-80
1	2	3	4	5	6	7	8
Per capita income	Rs	258	868	1,322	286	684	1,207
Index of development	No.	118	106	106	100	100	100
Rank	No.	9	8	6	—	—	—
No. of persons to the cultivated land	per hectare	4.5	6.6	7.1	1.7	2.2	2.6
Percentage of urban population	per cent	17.5	18.0	25.0	22.3	24.0	45.0
Percentage of agricultural labourers out of the total workers	per cent	43	45	62	29	35	60
Percentage of cultivated land	per cent	11.7	10.1	10.2	55.0	54.1	54.2
Percentage of land cultivated more than once	per cent	8.4	10.4	9.4	3.7	5.8	7.9
Percentage of forests	per cent	81.5	80.1	80.1	14.5	15.2	15.2
Per capita income of agriculturist	Rs	592	775	1,045	239	590	845
Yield of Cereals per hectare	kg	1,342	1,330	1,747	513	918	1,174
Yield of Pulses per hectare	kg	250	500	488	271	367	453
Yield of Oil seeds per hectare	kg	—	1,000	1,383	418	589	564
Percentage of irrigated land	per cent	20.5	18.0	39.9	7.5	14.0	21.4

1	2	3	4	5	6	7	8
Use of inorganic manures per hectare	kg	0.8	15.0	20.0	3.0	14.1	36.0
Percentage of high yielding varieties hectarage	per cent	1.4	5.3	57.6	0.6	4.9	24.7
Percentage of industrial units	per cent	0.8	1.23	1.40	—	100.0	100.00
Percentage of industrial labourers	per cent	0.8	0.8	2.3	—	100.0	100.0
Per capita income derived from industries	Rs	28	56	110	26	78	135
Road mileage per square kilometre area	km	2.3	3.3	4.7	2.2	3.3	5.1
Motor vehicles per lakh population	No.	127	216	489	166	421	993
Population per health centre	Lakhs	5.4	1.63	1.61	3.1	2.0	1.85
Beds in hospital per lakh of population	No.	39	50	58	62	89	95
Literacy percentage	per cent	33.2	40.6	47.7	25.4	31.5	38.4
No. children of age-group 5-14 per school	No.	118	132	144	240	208	233
Percentage of villages electrified	per cent	0.3	16.4	35.1	15.1	31.4	60.6
No. of cattle treated per hospital	'00	165	130	92	267	172	111
Percentage of population who got banking facility	'000	29	27	8	50	38	11
Average transaction of regulated market	Lakhs Rs	—	76	331	—	110	448

Source : Special Studies Division, Planning Department, Govt. of Karnataka.

lakhs) Land Development (Rs 146.06 lakhs), Road and communications (Rs 93.87 lakhs), and Cement procuring (Rs 40.00 lakhs). The execution of works by the KLAC Ltd., and expenditure in around Uttara Kannada for various schemes as at the end of January 1985 is given hereunder.

<i>Name of the Scheme</i>	<i>No. of works taken</i>	<i>No. of works completed</i>	<i>Total expenditure to the end of January 1985</i>
I. DANIDA scheme	33	32	284.644
a) Under irrigation	30	30	101.213
b) Under communication	11	9	24.76
II. 25.00 lakhs scheme	4	3	57.892
III. Western Ghat Development Scheme	5	1	26.964
IV. Indo-Danish Fisheries Project	27 houses	27 No	9.368
V. Dutch Credit Scheme	1 bldg	—	0.648

During the coming years, the Land Army contemplates to complete 444 communication and 224 irrigation works with an estimated cost of about Rs 1,244.25 lakhs and Rs 598.75 lakhs respectively under the II Phase of its programme of development in different taluks.

Jayanti Villages

One or two villages in every Community Development Block which were considered as backward were selected as Jayanti villages in 1972-73, to mark the celebration of the Silver Jubilee of India's Independence. Steps were taken up to develop these villages in all aspects so that they serve as model villages. In the district, 12 villages namely Bailur (Bhatkal), Devalmakki (Karwar), Gundolli (Haliyal), Hillur (Ankola), Hunsekop (Sirsi), Jankadkal and Samsi (Honavar), Joida (Supa), Kalve (Kumta), Kangod (Siddapur), Kirwatti (Yellapur) and Kodambi (Mundgod). The programmes taken up in such villages pertain to improvement of infrastructural facilities like establishment of schools, local fund dispensaries, veterinary dispensaries, community centres, balawadies, mahila mandals, yuvak mandals, in addition to several beneficiary works to

help the poor. Salient development activities taken up in some of the places are of relevance at this stage. In Joida, construction of houses is the major activity. Nearly 648 houses under Peoples' Housing Scheme, 955 under Low Cost Housing Schemes, 317 under HUDCO have been completed. In Hunsekop of Sirsi, an approach road to the village at a cost of Rs 35,490, construction of minor tanks at a cost of about Rs 18,371, a Jayanti hall and youth club building costing about Rs 9,941, a road between this village and Hegdekatta by spending Rs 40,800, construction of three school rooms, etc., are the activities undertaken. Besides these, Public Health Engineering Department has initiated piped water supply scheme at an estimated cost of Rs 70,200. The Syndicate Bank of Sirsi has adopted Hunsekop during 1978 for intensive financing for socio-economic development. In Kangod Janata houses, two wells, drainage, etc., have been undertaken. In Gundolli 400' of drainage, 60 Janata houses, providing electricity and water supply are some of the prominent works taken up.

DEVELOPMENT UNDER PLANS

During the period of the First Five Year Plan, the district was under the administration of Bombay province. The financial allocation during the First and Second Plans together was of the order of about Rs 225 lakhs of which nearly Rs 153.5 lakhs had been spent under various programmes of development. The overall financial allocations, expenditure (given in brackets) during the first two Plans in the district were as follows; amount being given in lakhs: Agriculture 3.95677 (2.6246), Forests 5.31039 (4.81434), Co-operation 23.20170 (7.42000), Industry 10.27186 (10.27186), Education and Social Education 19.04590 (17.61482), Communication 89.52000 (52.09000), Port Development 0.72368 (0.72368), Local Development Works Programme 2.57000 (2.46000), Rural Water Supply Scheme 2.30000 (1.42463), and Community Development Programme 68.1000 (53.9700); total 225.0003 (153.45179).

The total amount provided for the Third Plan in the district was about Rs 867 lakhs, including the State-level programmes relating to the district. The sector-wise financial allocations for the district plan is as under, amount being given in lakhs of rupees. Part I-*District level programme*: 1) Agriculture 36.74, 2) Minor Irrigation 39.10 3) Animal Husbandry 2.575, 4) Fisheries 43.97, 5) Forests 62.64, 6) Co-operation 8.01, 7) Village Industries 5.327, 8) Education and

Social Education 33.695, 9) Water Supply 15.58, 10) Health and medicine 13.34, 11) Communication 14.00, 12) Ports and Harbours 22.905, 13) Panchayath Raj 58.75, 14) Housing 30.00, 15) Welfare of backward classes 7.865, 16) Social Welfare 0.166, 17) Labour and Labour Welfare 2.675, 18) Items in C D Blocks 65.528, 19) Local bodies 30.90 and 20) Utilisation of Rural Manpower 3.61.

Part II-State-Level programme to the District. 21) Major and Medium irrigation projects 31.19, 22) Power 100.60, 23) Mineral Development 9.50 and 24) Transport and Communication 228 58. The total was 867.246.

The Fourth Plan was postponed from 1st April 1966 to 1st April 1969 and during these years annual plans were executed. During these years, no major new works were initiated though the main sectors like Agriculture, Power, Irrigation projects were not neglected. From 1969 the Fourth Plan was executed with an outlay of Rs 1,542.08 lakhs and the actual expenditure incurred was Rs 1,137.95 lakhs. The sector-wise outlay and actual expenditure (given in brackets) during the Fourth Plan is given below the amount being given in lakhs of rupees :

1) Agriculture 46.66 (42.64), 2) Horticulture 1.07 (0.95), 3) Animal Husbandry 3.46 (3.46), 4) Fisheries 75.88 (68.48), 5) Forests 69.91 (70.37), 6) Co-operation 10.93 (17.40), 7) Irrigation 196.17 (126.29), 8) Power 196.97 (145.80), 9) Industry 3.75 (5.00), 10) Roads 684.88 (483.50), 11) General Education 160.25 (83.27), 12) Technical Education 13.56 (10.93), 13) Health and Family Planning 11.10 (13.71), 14) Peoples Housing Programme 5.32 (5.32), 15) Drinking water well 52.22 (52.22), 16) Social welfare 9.80 (8.41) and 17) Information and publicity 0.15 (0.20). The total was 1,542.08 (1,137.95).

Since the district was backward regarding the infrastructure facilities, first priority was given to it in this Fourth Plan and nearly 43 per cent of the total outlay was spent on roads. The second priority was given to power followed by irrigation, fisheries, general education, forests, etc.

With a view to ensure optimum development of resources of the district, achieving perceptible rise in income and removal of unemployment and poverty, elimination of regional imbalance, providing for minimum needs of the people, provision of infrastructure facilities, implementation of vigorous family planning and family welfare

programmes, the development of industries which are based on agriculture, forests and fisheries, the integrated district development plan for Fifth and Sixth Plans was thought of. During these plans an outlay of Rs 4,466.51 and Rs 5,314.39 lakhs had been envisaged to be spent respectively in which greater priority was given to transport and communication sector followed by social and economic services. The following table gives a sector-wise share of outlays during the V and VI Plan.

(Amount in lakhs)

<i>Sector</i>	<i>Outlay during V Plan</i>	<i>Percentage to total outlay</i>	<i>Outlay during VI Plan</i>	<i>Percentage outlay during VI Plan</i>
Agriculture and allied services	561.38	12.57	879.24	16.54
Co-operation	53.53	1.20	114.91	2.16
Water and Power development				
a) Irrigation	192.79	4.32	218.47	4.11
b) Power	366.18	8.20	297.55	5.60
Industry and Minerals	145.81	3.26	335.75	6.32
Transport and Communication	1,424.61	31.90	1,678.17	31.58
Social and Community services, Economic services and general	1,722.21	38.55	1,790.30	33.69
	4,466.51	100.00	5,314.39	100.00

Out of the total District Plan outlay for the entire State of Rs 100.84 crores for 1982-83, the share of Uttara Kannada was about Rs 5.97 crores in that year. In 1983-84 and 1984-85, the share of the district was about Rs 9.53 crores and Rs 11.05 crores respectively out of the entire State outlay of Rs 203.20 and Rs 259.0 crores respectively.

Integrated Development of Western Ghats

The Western Ghats Development Programme in the district was initiated in 1974-75 as a Centrally-sponsored programme. Initially the programme was confined to only two taluks, Honavar and Kumta, and as per the report of the Second Irrigation Commission, nine taluks of the district, viz.. Karwar, Kumta, Honavar, Ankola, Bhatkal, Yellapur, Supa, Sirsi and Siddapur are covered under this programme considering them as 'priority area' though the entire district with its eleven taluks was considered as Western Ghat region in view

of their homogeneous economic characteristics. Under this programme the important economic sectors such as a) Animal Husbandry, b) Horticulture, c) Agriculture, d) Irrigation, e) Forestry, f) Industry and g) Tourism are included. The objectives of the scheme under the Western Ghat Development Programme are mainly to attack unemployment conditions, to improve the economic conditions and to develop the infrastructure facilities. Main stress is given to meet the basic needs of the community with the involvement of local labour through the introduction of schemes which are essentially labour intensive. Since the launching of the scheme in 1974-75, an outlay of about Rs 296.422 lakhs had been approved and an expenditure of about Rs 295.734 lakhs has been incurred. (See also chapters IV, V and VI).

Minimum Needs Programme

With a view to deal the problem of poverty among the rural and depressed classes and ensure the advancement of uniform consumption of social services, the minimum needs programme was adopted from the Sixth Plan with redefined norms. The items now taken up are (a) Elementary education, (b) Adult education, (c) Rural health, (d) Rural water supply, (e) Rural roads, (f) Rural electrification, (g) House sites for landless and rural housing, (h) Environmental improvement of urban slums and (i) Nutrition. The financial outlay during the Fifth Plan for 1974-75 to 1979 in the district of Uttara Kannada for the implementation of minimum needs programme was Rs 533.05 lakhs. The allocation under various schemes are, 106.90 lakhs for rural electrification, Rs 40.62 lakhs for rural roads, Rs 18.50 lakhs for health, Rs 76.00 lakhs for rural water supply, Rs 80.70 lakhs shelter needs, Rs 29.92 lakhs for the improvement of slums, Rs 150.00 lakhs for nutrition and Rs 30.41 lakhs for elementary education.

Twenty-Point Economic Programme

This economic Programme was launched in 1975 by the then Prime Minister of India. The State Government initiated a more vigorous drive from January 1980 having constituted review committees, presided by local M L As at the taluk level and by a Minister of the State Government at the district level. A new revised 20-point programme was announced by the then Prime Minister on 14-1-1982. These are expansion of irrigation and development of dry land farming, production of pulses and oilseeds, employment to rural people, land reforms, reviewing the minimum wages, rehabilitation

of bonded labourers, intensification of development programmes meant for Scheduled Castes and Scheduled Tribes, supply of drinking water to all villages, distribution of sites and houses to the poor, improvement of urban areas, maximising the production and distribution of electricity, development of forests and alternate fuel sources, encouraging voluntary family planning movement, expanding primary health service facilities and prevention of leprosy, tuberculosis and blindness, speedy programmes for welfare of women, children, mothers, etc., providing education to children and removal of illiteracy among adults, supply of essential commodities, simplifying industrial policy to encourage small and village industrial units and to facilitate modernisation, prevention of black money circulation and black marketing and improving the efficiency and utilisation capacity of public sector industries. The Government of Karnataka evolved a Karnataka Development Programme since January 1983 which included this new 20-point programme also in addition to schemes like Antyodaya, Akshara Sene, Negilu Bhagya, etc. The achievements in the district during 1984-85 under a few salient schemes of this programme are, irrigation potential created-30 ha, wells completed-417, distribution of certified seeds 1,575 quintals, distribution of fertilisers 4,525 tonnes, short-term agricultural credit given Rs 525.23 lakhs, long term agricultural credit given Rs 219.02 lakhs, artificial inseminations performed 8,411 and fodder area developed 27.66 ha. Other programmes were also pursued vigourously (and have been discussed under various headings).

POTENTIALITIES OF DEVELOPMENT

Though the district is considered as a developed one by the State Planning Unit, it is developed in infrastructure, highly developed in agriculture, backward in land utilisation, and highly backward in industry. It is predominantly a forest district and its resources can be broadly classified into 1) Forest, 2) Mineral and 3) agricultural (including marine). The main occupation of the people is agriculture and of late fishing has become a major profession in the coastal areas which is mostly a seasonal avocation. The development of forestry, the setting up of Karnataka Forest Industries Corporation, Karnataka Fisheries Development Corporation, Mysore Minerals Ltd., etc., have given ample scope for the development of industries in the district. Much scope for establishing a number of demand-based industries and other ancillary industries has been identified.

Forest

The forests of the district abound with various kinds of wood which provide plywood, wood for manufacture of matches, pulp, packing cases, photo and slate frames, furniture, boats and carts, building purposes and for a host of other uses. Nearly thirty manufacturing units employing about sixty persons, to produce eucalyptus oil can be set up in Haliyal, Yellapur and Mundgod taluks in view of the abundant growth of eucalyptus trees. Integrated wood industry units with a view to manufacture doors, windows, etc., out of jungle wood, teak wood and other hard woods can be located in the district. These can be hoped to provide gainful employment to hundreds of persons. There is a proposal to make use of the non-edible wild grasses for starting a straw board factory at Kirwatti. In view of the demand for electrical casing, capping, switch boards, etc., one or two small units at Siddapur can be profitably started to manufacture these items. In order to make a profitable use of the wood-waste available from the existing sawmills, a few units manufacturing photoframes, coat-hangers, hard-boards, etc., can be started at places like Dandeli, Karwar or Mundgod. Toy units can be started at Sirsi and other popular marketing centres. A great demand for packing cases exists in Dandeli for the paper mills and plywood factory and besides, it is also possible to export packing cases in knocked down condition to other areas. Therefore, one unit for manufacturing packing cases can be started employing about ten workers. In Honavar and Bhatkal taluks, there are proposals to establish fibre and cane furniture manufacturing units. In Honavar, Kumta and Sirsi taluks, industries on wood carving can be started. Craftsmen are engaged mostly in sandalwood carvings. Teak wood and soft wood (lacquer) works can also be introduced by proper training. The (*tale*) palm trees which are in large numbers in Honavar taluk can be made use of by cottage industries manufacturing sugar, fibre, brushes, etc. The abundant saw-dust available from the saw-mills can be used for manufacturing quality briquettes which give more heat than the conventional fuels. A unit with a production capacity of nearly 2,400 tonnes of briquettes per year can be started in the district. In addition to the above, manufacturing units of pencil, slate splints and veneers, wood wool, wooden handles, slate-frames, wooden bobbins, reel plugs, panel door, vats and storage bins, etc., can be started. A mechanised boat-building industry has a bright future in the district as fishing is becoming more popular. One or two mechanised boat-building yards may be established in the district.

Minerals

The district is rich in mineral wealth, particularly manganese and iron ores. Iron ore deposits are nearly 110 million tonnes of grade 60-62% Fe. This can be exploited advantageously with fully mechanised ore handling arrangements. The prospects of manganese ores has not been bright in recent years for exporting, and small scale industries can be locally started. Several mini cement units can also be started in Yellapur and other areas in view of the availability of lime stones. Dolorite Dyke Rocks have an overseas market. In addition to the export, there is scope for setting-up polishing factories. Besides, the following industries can also be started: Pottery, bricks and tiles, sodium silicate, stoneware pipes, stone crushing, pulverising of minerals, common salt, varieties of cement, calcium chloride, ferro-alloys, precipitated calcium carbonate, soap-nut powder, detergent powder, liquid soap and detergents, aluminium chloride, sodium and calcium hypochlorites, sodium phosphate, etc. China clay washery unit can be started at Dandeli.

Agriculture

Agriculture is the important mainstay of the people of the district. But the land available for cultivation is comparatively low being only 11% of the total geographical area. In the neighbouring districts of Dakshina Kannada, Shimoga, Dharwad and Belgaum, it is 23.7, 28.9, 79.0 and 68.2 per cent respectively. But the population of the district is increasing. The general complaint in the district is, that the British developed the district as a 'forest district' to serve their colonial economy, and even after independence there appears to be no change in this policy and not much land is released for agriculture though the population and unemployment are on increase. In the up-ghat taluks, there are many old tanks and wells which require desilting, repair and upkeep. Many of them are in complete disuse. They can irrigate atleast a few thousand acres more. There is a need to popularise Sericulture which is just catching up only in Sirsi and Siddapur taluks. Training and marketing facilities require to be expanded in this sector. In newly irrigated areas of Mundgod taluk, sugarcane can be raised, and a *khandasari* unit can also be thought of. There is scope for raising all types spice crops in the district.

There is vast scope for several Agro-based industries to come up. They can be the only solution to the increasing rural unemployment as agriculture has not expanded much. Such industries are for the

manufacture of scented supari, fruit canning and preservation, coir products, cashew processing and cashew shell oil, citronella, lemon grass oil extraction, pepper olcoresins, cardamom olcoresins, hand-made paper, pickles and condiments, jaggery including palm jaggery, oil extractions, areca sheath cups and plates, areca defibring, activated carbon from paddy husks, pressicated coconuts, pineapple-leaf defibring and production of biscuits and other dry snacks, prepared from banana, jackfruit, etc. Of late rice-bran oil is becoming popular as an edible oil. Since the district is predominantly a paddy growing area, rice-bran oil units may be started to make use of much wasted rice-bran.

Fishery

There is excellent scope for the development of a strong marine enterprise. The Post-graduate Department of Marine Biology at Karwar thinks that the hydrographical features of estuarine bodies of Uttara Kannada have enormous seed potential for fishes. The income generated in this sector may be doubled by increasing the number of mechanised boats, by extending the area of operation to the new fishing ground or deep-sea area. Huge quantities of mackerels, sardines and prawns available in the coast offer good scope for starting fish canning and other sea food industries.

The rivers of the district and their tributaries, the back-waters of about 6,000 acres, the number of perennial tanks in up-ghat region provide ample scope for prawn farming. The district is bestowed with deep and various indentations resulting in the presence of base and other protected waters which can be exploited by the enterprising people for culture of mussels on a large scale, which have an overseas market. Fishing gives scope to many units to be started. Great scope exists for boat-building yard at Honavar, fish freezing plants (three units at Honavar, Kumta and Harwada), fish-oil plant at Arga, four units of fish canning at Binaga, Harwada, Mandelkurve and Honavar, 10 units of ice and cold storage plants one each at every fish catching centre, prawn pickle unit at Karwar, fish meal plant at Karwar and Honavar, fish shell fancy toy unit at Chendiye, five fish curing yards and boat repairing yards.

Demand-based Industries

Certain items, the demand for which are increasing rapidly, are at present either fully or partly imported from outside the district. A number of small industrial units can be set-up in the district for their

manufacture. Keeping in view the demand for such articles, the Small Industries Service Institute has suggested the following units and they are: Agricultural implements, Aluminium utensils, automobile servicing, blacksmithy, bullock-carts, book binding and note books, barbed wires, bakery, beedi manufacturing, body-building of auto-vehicles, reconditioning and assembly of batteries, cosmetics, chalk, crayons, etc., confectionaries, cattle-feed, cement and concrete products, distemper, dry cleaning and laundry, distilled water, deodorants, electric motor rewinding, embroidery, electroplating, flour mills, ferrous and non-ferrous foundry, fancy leather and fibre articles, fuel injection servicing, general engineering workshops, G I buckets and pots, hosiery, horn-articles, wooden and bamboo handles, inks, matches, printing press, paper bags, paints and varnishes, ready-made garments, re-reeling of threads, rain coats, rubber stamps, servicing of electric and electronic goods, sheet metal works chipper knives, umbrella assembly, steel furniture, sweet meats, soft drinks and aerated water, tyre retreading and tube vulcanising, tooth powder, tin containers, vermicille, washing soaps, wire nails, xerox, gummed paper tape, woven socks, hydrated lime, alum, starch, animal glue, soaps and bread wrappers. The district was renowned for its nationalist spirit, and there is scope for further developing khadi and village industries in the taluks of Siddapur, Ankola and Sirsi.

Lot of scope for starting ancillary and auxiliary manufacturing units to the major industries exist in the district. These units are hydrated lime, detergent cakes, liquid soaps, alum, mono-chloro-acetic acid, aluminium chloride, sodium and calcium hypochlorite, starch, sodium silicates, common salt, packing cases, wooden cultery, kitchen-knives, handles, non-ferrous bushes, pins, washers, lock rings, gear flanks, turnings, etc. There has been a widespread grouse against ignoring the local man power for employment by the large scale industries which are in the district. These industries, it is said, draw their labour requirement from places outside the district.

Education

In the educational sector, rapid growth of industrial town of Dandeli has created an ideal atmosphere for the establishment of technical educational centres in and around it. Training courses in the field of forestry, particularly in forest preservation, plantation, nursery, cutting, sizing, preservation of timber, etc., can be started with the help and co-operation of local industries and

resources. A well equipped central workshop may be set up for the use of students from various institutions for practical training. Starting of a college for forestry is a long-standing demand of the district. There is a need to strengthen further the existing fisheries training centre and to start one more fisheries course at Karwar and also to start one school at Yellapur to train all wood-based activities.

The up-ghat taluks have ample scope for dairy units, and the experiment of rabbit-farm requires to be furthered and its potentialities examined.

Tourism: The district has a fascinating environment and it contains innumerable spots of tourist interest. The ever-green forests and its fauna are a star attraction. The river falls, places of religious and historic interests, the enchanting forest shrines such as at Yan or Kavale Caves, the Games sanctuary at Dandeli, view spots like Sykes' point etc., are many in the district, requiring better facilities for the tourist for their boarding, lodging, approachability, etc. The long silvery beaches of the district have few rivals. A network of all-weather motorable roads, construction of tourist rest-houses, motels, good bye-pass roads connecting inaccessible places, beach cottages with canteen facilities in coastal areas, etc., will improve the potential of the district together with publicity in attracting the tourists. The district has a rich tradition of folk arts like Yakshagana, Suggikunita, etc., to captivate the tourists. Ulvi Gokarn, Dhareshwar and Banavasi, require better facilities for the pilgrims. Kalti Gudda, Castlerock, Belekeri and Guddehalli can be fine summer resorts. The islands like Basavaraj Durga can be finest tourist centres if provided with ferry and landing facilities. (Also see chapter XIX)

In the transport sector, scope exists largely for all weather motorable roads connecting catching centres, and linking Hubli with Karwar and Talguppa with Honavar or Dandeli by railway. The district is full of resources, both natural and in man power, which could be utilised well for production and increasing the income. The immediate need of the day is to encourage enterprising ability in the district in the youth through proper education, finance, technical know-how, assurance and support.