

CHAPTER-IV

PROFILE OF HYDERABAD KARNATAKA REGION

Figure 4.1

Hyderabad Karnataka Map



The present chapter discussed the profile of study area. It described the geographical and socio-economic status of Hyderabad Karnataka region in various dimensions. It is divided into two parts;

4.1. General Profile

4.2. SHGs Scenario in Hyderabad Karnataka Region

PART- I

GENERAL PROFILE H K REGION

4.1.1 Introduction:

In this section, a brief profile of Hyderabad Karnataka region which is one of the region backward region in Karnataka state. Hyderabad Karnataka Region is the name given to the area which was a part of erstwhile Hyderabad province. When the new state of Mysore (present known as Karnataka) was formed in 1956, Kannada speaking areas of Hyderabad province were added to the new state. This area came to be known as Hyderabad Karnataka Region later on. Hyderabad-Karnataka is a region located in north-east Karnataka, India. It is the Kannada speaking part of the Hyderabad State that was ruled by the Nizams of Hyderabad until 1948. After merging with the Indian union, the region was part of Hyderabad State until 1956. The Hyderabad-Karnataka region comprises Bidar, Yadgir, Raichur, Koppal, Ballari, Kalaburagi and Yadagir that are in the present state of Karnataka. The Hyderabad-Karnataka region is the second largest arid region in India.

a. Location and Boundaries:

Hyderabad Karnataka region is located in the North Eastern part of the Karnataka state and falls within the geographical region of North Maidan. It spreads between ‘ $14^{\circ}60'$ to ‘ $18^{\circ}30'$ North latitude and ‘ $75^{\circ}60'$ to $77^{\circ}70'$ Eastern longitude.

The region is bounded on the North by Sholapur. Nanded and Usmanabad districts of Maharashtra state and on the east by Nizamabad, Medak, Mehaboobnagar, Rangareddy districts of Andhra Pradesh in the south by Kurnool district of Andhra Pradesh and Chitradurga, Davanagere districts of Karnataka state. In the west by Bijapur, Bagalakot, Gadag and Haveri district of Karnataka state as shown in Map.

b. Districts of Hyderabad Karnataka Region:

The Hyderabad Karnataka region covers the total area of 44,108 sq. kms., which accounts for 23% of the total geographical area of the Karnataka state.

Table 4.1
District of Hyderabad Karnataka Region and Geographical Area

| SN | District | Area (in sq.kms) | Percent to total geographical area |
|-----------|-----------------|-----------------------------|---|
| 1 | Ballari | 8461 | 4.41 |
| 2 | Bidar | 5448 | 2.84 |
| 3 | Kalaburagi | 10954 | 5.71 |
| 4 | Raichur | 8442 | 4.40 |
| 5 | Koppal | 5570 | 2.90 |
| 6 | Yadgir | 5270 | 2.74 |
| | State | 191791 | 100.00 |

Source: Karnataka At a Glance

The table 5.1 gives us the idea of the districts include in the Hyderabad Karnataka and geographical area covered by them. It is clear from the above table that Kalaburagi district is largest in the geographical area of 10954 sq.km. Followed by Koppal, Ballari, and Raichur. Yadagir district is the smallest district in the region with the total geographical area 5270sq.kms.

c. Physiographic:

Physiographic ally the Hyderabad Karnataka region forms the part of the two well defined physiographic region of Karnataka state.

1. North Karnataka Plateau:

The north Karnataka plateau comprises the district of Bidar and Kalaburagi It is largely composed of Deccan trap. It represents a monotonous treeless extensive plateau landscape with a general elevation of 300 to 600 mts, from the mean sea level. This region is largely covered with the rich black cotton soil.

2. Central Karnataka Plateau:

The central Karnataka plateau comprises the districts of Raichur, Koppal and Bellary. The region represents the transitional surface between the north Karnataka plateau with relatively higher surface and southern Karnataka plateau with relatively lower surface. By and large this region represents the area of Tungabhadra basin. The general elevation varies between 450s and 700 mts, from the mean sea level.

d. Soil:

The soil condition in Hyderabad Karnataka region varies from district to district. Major portion of Kalaburagi and Bidar districts consists of deep black soil, few parts of Bidar district i.e., Humunabad, Basawakalyan, Bidartalukas have laterite soil. On the other hand the districts of Raichur, Koppal and Ballari districts are covered by the reddish sandy soil, the light green loamy soil and the reddish brown soil. Yadagir district has covered deep black, medium black, shallow and lateritic soils.

e. Climate:

The climate of the Hyderabad Karnataka region in general is characterized by dryness for the major part of the year and very hot summer. The region receives rainfall both from south west and northeast monsoon. However, the mean rainfall in the region is scant i.e., 692 mm in a year.

f. Rivers:

Three major rivers basins of south India i.e., Godavari, Krishna and Tungabhadra covers the area of Hyderabad Karnataka region, Karanja, Bheema, Krishna, Tungabhadra area the major rivers of the Hyderabad Karnataka region. These rivers have lot of irrigation potentials, which have to exploit to supply water to the vast agricultural land of the region.

g. Mineral Resources:

Hyderabad-Karnataka region has been endowed with rich mineral resources. The important mineral resources available in the region includes such as Lime stone,

gypsum, Quartz, Stearate, Bauxite, Kaoli, Redochre, white Quartz, iron Ore, manganese. The most important mineral of Kalaburagi district is the limestone, which is found in Chittapur, Sedam, Chincholi, Shahapur, Shorapur and Jewargi covering about 15000 sq. miles. Large deposits of Kaolin are located in Bidar district. About 2500 tonnes of good Kaolin clay is estimated to be available in Raichur district is gold, next to Kolar district. Raichur is the only other district which possesses gold reserves in the state. The district has the prestigious Hatti Gold Mines and the reserves of gold are estimated to be of 4.11 lakh tones. Ballari district has been endowed with iron ore and manganese. As a result, number of industrial units such as world famous ACC at Wadi, Vasavdatta and Rajshree Cement at Sedam, Alstom at Shabad, Sagar cement at Chittapur, Chettinadu Cement at Chincholi in Kalaburagi district, Hatti Gold mines in Raichur, Sandur Manganese Company at Sandur in Ballari district, Jindal Iron Company at Torangallu in Ballari district have come up in the Hyderabad Karnataka region.

4.1.2 Demographic Futures:

a. Population:

The population figures of Hyderabad Karnataka Region shows in the following table 5.2 reveals that in 2001, the total population of the region was 9526286 by 2011 it has increased to 10040953 but overall percentage of Karnataka Hyderabad Karnataka region percentage of population rate was decreased to 1.59. The district wise distribution of population shows that Kalaburagi is the largest district in this region; it has 2566326 population, followed by Raichur and Ballari district. The Yadagir district has smallest district in the region with the population of 1174271 in 2011. Among the district, Ballari district has the highest decadal growth rate of 20.99% and Bidar district has the lowest decadal growth rate of population i.e., 13.37%.

Table 4.2
District Wise Population in Hyderabad Karnataka Region

| S.No | Districts | 2001 | | 2011 | |
|-------------------|------------|------------------|-----------------------|------------------|-----------------------|
| | | Total population | % of total population | Total population | % of total population |
| 1 | Ballari | 2027140 | 21.28 | 2452595 | 24.43 |
| 2 | Bidar | 1502373 | 15.77 | 1703300 | 16.96 |
| 3 | Kalaburagi | 3130922 | 32.87 | 2566326 | 25.56 |
| 4 | Raichur | 1669762 | 17.53 | 1928812 | 19.21 |
| 5 | Koppal | 1196089 | 12.56 | 1389920 | 13.84 |
| 6 | Yadgir | - | - | 1174271 | 1.92 |
| H.K Region | | 9526286 | 18.02 | 10040953 | 16.99 |
| State | | 52850562 | - | 61095297 | - |

Source: Karnataka At a Glance

b. Density:

The density of population in Hyderabad Karnataka region is presented in the table 5.3. In 2001 the density of population was 224 by 2001 it increased to 263, which is lower than state average of 319. The district wise density of population clarifies that Bidar is most densely (313) populated district in the region during both census.

Table 4.3
District Wise Density of Population in Hyderabad Karnataka Region

| S N | Districts | Density | |
|-----|-------------------|------------|------------|
| | | 2001 | 2011 |
| 1 | Ballari | 240 | 290 |
| 2 | Bidar | 276 | 313 |
| 3 | Kalaburagi | 193 | 234 |
| 4 | Raichur | 245 | 228 |
| 5 | Koppal | 166 | 250 |
| 6 | Yadgir | - | 224 |
| | H.K Region | 224 | 257 |
| | State | 276 | 319 |

Source: Karnataka at a Glance

Bidar district has highest density of population at 313 in 2011 and least has Yadagir i.e., 224. This shows that the population in region is not distributed uniformly.

c. Sex Ratio:

Sex ratio figures as shows in the following table 5.4 for Hyderabad Karnataka region was shows that in 2001 the sex ratio was 970 as against the state average of 965. In 2011 the sex ratio in Hyderabad Karnataka region increased to 980, which is again higher than sate average 973.

Table 4.4
District Wise Sex Ratio in Hyderabad Karnataka Region

| S N | Districts | Sex Ratio | |
|-------------------|------------|------------|------------|
| | | 2001 | 2011 |
| 1 | Ballari | 969 | 983 |
| 2 | Bidar | 949 | 956 |
| 3 | Kalaburagi | 966 | 971 |
| 4 | Raichur | 983 | 1000 |
| 5 | Koppal | 983 | 986 |
| 6 | Yadgir | - | 984 |
| H.K Region | | 970 | 980 |
| State | | 965 | 973 |

Source: Karnataka At a Glance

The district wise sex ratio in Hyderabad Karnataka Region shows that Raichur district has highest sex ratio of 1000 in 2011 and Bidar district has the lower sex ratio of 956 in 2011. The sex ratio in the entire district except Bidar has increased between 2001 to 2011. To be more specific in Bidar the sex ratio has declined during the decade from 949 to 956. Yadagir district sex ratio has 984 in 2011.

d. Urban and Rural Population:

The below discussed the rural and urban population in the H K Region. At a present days urbanization was emerging issues majority of the rural masses are moving to city life the evidence have showed below table

Table 4.5
District Wise Rural and Urban Population in Hyderabad Karnataka Region

| S.N | Districts | 2001 | | | | 2011 | | | |
|-------------------|------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|------------------------------|--------------|
| | | Total Urban Population | % | Total Rural Population | % | Total Urban population | % | Total Rural Population | % |
| 1 | Ballari | 706850 | 28.01 | 1320290 | 18.85 | 920239 | 31.67 | 1532356 | 16.06 |
| 2 | Bidar | 344875 | 13.67 | 1157498 | 16.53 | 425952 | 14.66 | 1277348 | 10.35 |
| 3 | Kalaburagi | 852621 | 33.79 | 2278301 | 32.53 | 835551 | 28.75 | 1730775 | 16.54 |
| 4 | Raichur | 420837 | 16.68 | 1248925 | 17.83 | 490348 | 16.87 | 1438464 | 15.18 |
| 5 | Koppal | 198292 | 7.86 | 997797 | 14.25 | 233704 | 8.04 | 1156216 | 15.88 |
| 6 | Yadagir | - | - | - | - | 220677 | 7.1 | 953594 | 20.23 |
| H.K Region | | 2523475 | 14.05 | 7002811 | 20.07 | 3126471 | 17.84 | 8088753 | 15.71 |
| State | | 17961529 | 34.00 | 34889033 | 66.01 | 23625962 | 38.67 | 37469335 | 61.33 |

Source: Karnataka At a Glance

The district wise urban population table shows that Kalaburagi district has highest percentage of urban population in 2001 (33.79%) and it decreased in 2011 i.e., 28.75%.in Ballari district low percentage of urban population in 2001 i.e., 28.01 than it has increased 03.66% in 2011. In 2011, it has been replaced by Koppal district where the percentage of urban population is just 8.04%. But Ballari district picture has shown totally different, urban population percentage has increased in 28.01 % in 2001 to 31.67% in 2011 and Raichur urban population percentage also shows mild increasing trend from 16.68% in 2001 to 16.87% by 2011. The total urban population in Hyderabad Karnataka region decreases from 14.05% to 17.84% from 2001 to 2011 which is opposite in state average figures.

The rural population concerned Kalaburagi district has highest population i.e., 32.53, followed by 18.85 in Ballari, 17.83 in Raichur, 16.53 in Bidar and 14.25 in Koppal districts in 2001 census and same year H K Region total population has 20.07 and state has 66.01 percent in 2001. Thus, this situation are decreased in 2011 census because of majority of the people move to cities, evidence that Ballari has decreased to 2.79 percent, Bidar has 6.18 percent, Kalaburagi has 15.99 percent Raichur has

02.65, but Koppal district rural population has increased to 1.63 percent and Yadagir had 20.23 percent population in H K Region.

4.1.3 Literacy Level:

Eradication of illiteracy has been a major concern of the Govt, since independence. The Govt, both at the national and substantial levels have initiated series of new programmes and projects in the past 10 years to meet the goal of eradication of illiteracy, for all. The National Policy of Education of 1986 and the revised one of the 1992 and the World Declaration on Education for all 1990, adopted in *Jomtien* have all provided gather momentum to the national commitment for reaching basic education for all students. The jointure declaration to which India is a signatory, along with several novel schemes adopted particularly in the 1990's have brought to the central stage the need for reviewing Basic Education as a fundamental right of every citizen in the Country. The ultimate goal of any institutions and the policies are basically aimed at increasing the welfare of the people.

The literacy rate of Hyderabad Karnataka Region during 2001 and 2011 is presented in table. It shows that the literacy rate in the region is lower when compared to state average. In 2001 the total literacy rate in Hyderabad Karnataka Region was 54.24% as against the state literacy rate of 66.60 in 2011, the literacy rate of Hyderabad Karnataka Region increased 66.88% whereas state average is 75.36%. Another important observation during both the periods is that the female literacy rate in Hyderabad Karnataka Region is lower than state average. In 2001 the female literacy rate in Hyderabad Karnataka Region was 41.5% as against the state average of 56.90%. by 2011 the female literacy in Hyderabad Karnataka Region has increased to 56.20%, the state female literacy rate during the same period is 56.20%.

Table 4.6
District Wise Literacy Level in Hyderabad Karnataka Region

| S N | Districts | 2001 | | | 2011 | | |
|-------------------|------------------|-----------------------|----------------------|------------------------|-----------------------|----------------------|------------------------|
| | | Total literacy | Male literacy | Female literacy | Total literacy | Male literacy | Female literacy |
| 1 | Bellary | 57.40 | 69.20 | 45.30 | 67.43 | 76.64 | 58.09 |
| 2 | Bidar | 60.90 | 72.50 | 48.80 | 70.51 | 79.09 | 61.55 |
| 3 | Kalaburagi | 50.00 | 61.80 | 37.90 | 64.85 | 74.38 | 55.09 |
| 4 | Raichur | 48.80 | 61.50 | 35.90 | 59.56 | 70.47 | 48.73 |
| 5 | Koppal | 54.10 | 68.40 | 39.60 | 68.09 | 78.54 | 57.55 |
| 6 | Yadagir | - | - | - | 51.83 | 62.25 | 41.38 |
| H K Region | | 54.24 | 66.68 | 41.5 | 63.71 | 73.56 | 53.73 |
| State | | 66.60 | 76.10 | 56.90 | 75.36 | 82.47 | 68.08 |

Source: Karnataka At a Glance

The district wise literacy figure of Hyderabad Karnataka Region shows that Bidar district had highest literacy rate (60.90%) in 2001. In 2011 it has been replaced by Bidar district with 70.5% of total literacy rate. Raichur district continues to be mild increased of low literacy compare to Hyderabad Karnataka Region of all districts. Koppal district was second highest literacy rate in H K region but low average of state literacy. The Yadagir was lowest literacy rate (51.83) in H K region.

4.1.4 Scheduled Tribe Population:

The Scheduled Tribes are tribes notified under Article 342 of the Constitution, which makes special provision for ‘tribes, tribal communities, parts of, or groups within which the President may so notify’. There is no definition of a tribe in the Constitution but one may distinguish some characteristics that are generally accepted: self-identification, language, distinctive social and cultural organisation, economic underdevelopment, geographic location and initially, isolation, which has been steadily, and in some cases, traumatically, eroded. Especially in Hyderabad Karnataka Region discuss the below tables

Table 4.7
District wise Scheduled Tribe Population in Hyderabad Karnataka Region

| S.No | Districts | 2001 | | 2011 | |
|-------------------|------------|---------------------|--|------------------|--|
| | | Total ST Population | % of ST population to total population | Total population | % of ST population to total population |
| 1 | Ballari | 364638 | 17.99 | 451406 | 31.55 |
| 2 | Bidar | 182219 | 12.13 | 235822 | 16.48 |
| 3 | Kalaburagi | 154195 | 4.92 | 65259 | 04.56 |
| 4 | Raichur | 303042 | 18.15 | 367071 | 25.66 |
| 5 | Koppal | 138588 | 11.59 | 164271 | 11.48 |
| 6 | Yadgir | - | - | 146849 | 10.26 |
| H.K Region | | 1142682 | 12.00 | 1430678 | 16.67 |
| State | | 3463986 | 6.55 | 4248987 | 6.95 |

Source: KarnatakaAt a Glance 2001&2011.

The above table described that stated that District wise Scheduled Tribe Population in Hyderabad Karnataka Region. Percentage of ST population to the total population was highest in Raichur district and least was Kalaburagi in 2001 census and this situation has increased in Raichur district and decreased in Kalaburagi district in 2011 census. However, in H K Region this percent was increased from 12.00 percent in 2001 to 16.67 percent in 2011 and state percent also increased to 0.30 percent in 2011 census.

Table 4.8
Percentage of Scheduled Tribe to Total Population in Hyderabad Karnataka Region

| S.No | Districts | % Scheduled Tribes 2001 | | | % Scheduled Tribes 2011 | | |
|------|------------|-------------------------|-------|-------|-------------------------|-------|-------|
| | | Total | Rural | Urban | Total | Rural | Urban |
| 1 | Ballari | 17.99 | 21.31 | 11.79 | 18.41 | 21.81 | 12.74 |
| 2 | Bidar | 12.13 | 14.7 | 3.51 | 13.85 | 16.81 | 4.94 |
| 3 | Kalaburagi | 2.17 | 2.63 | 1.17 | 2.54 | 2.89 | 1.82 |
| 4 | Raichur | 18.15 | 22.25 | 5.97 | 19.03 | 23.22 | 6.74 |
| 5 | Koppal | 11.59 | 12.9 | 4.98 | 11.82 | 13.2 | 5.01 |

| | | | | | | | |
|---|-------------------|--------------|--------------|-------------|--------------|--------------|--------------|
| 6 | Yadagir | - | - | - | 37.17 | 34.80 | 56.67 |
| | H.K Region | 12.41 | 14.76 | 5.48 | 17.14 | 18.79 | 14.65 |
| | State | 6.55 | 8.41 | 2.95 | 6.95 | 9.15 | 3.47 |

Source: Karnataka At a Glance 2001&2011.

According to 2001 and 2011 census of Karnataka discussed in above table shows Percentage of Scheduled Tribe rural and urban to total Population in Hyderabad Karnataka Region. Results revealed that, in both census Raichur was take highest place in rural places (22.25 percent in 2001 and 23.22 percent in 2011) Ballari has took second places second place in rural population (22.31 percent in 2001 and 21.81 in 2011 census) and least was Kalaburagi in both census period. Like that, urban area scheduled tribe population concerns Ballari district has got top position it stood up from 11.79 percent in 2001 to 12.74 percent in 2011 census and lowest was Kalaburagi i.e., 1.17 percent in 2001 and 1.82 percent in 2011 census. Hyderabad Karnataka region concerned it was the above state average both census period.

4.1.5 District Human Development Index:

Karnataka State has published Human development Report in 1999 based on 1991 date for the then 20 district in the state. The progress in human Development was brought out through another report published in 2005 for 27 districts in the state today based on 2001 Data. The position of the district along with the other district in Hyderabad Karnataka Region is indicated in the following table 5.8. The district in both the reports is at the bottom level.

The human development situation for Hyderabad Karnataka Region (table 5.8) shows that all district of HK region have low Human Development Index (HDI) and Gender Development Index (GDI) scores when compare to the state average. Further, there is strong disparity among the districts of Hyderabad Karnataka Region. Ballari district has constant progress in both year i.e., 1991 and 2001. Raichur district was least ranking situation in both HDI and GDI situation during 1991 and 2001.

Table 4.9
District Wise Human Development Situation in HK Region

| S N | Year | HDI 1991 | Rank | HDI 2001 | Rank | GDI 1991 | Rank | GDI 2001 | Rank |
|-----|------------------|--------------|------|--------------|------|--------------|------|--------------|------|
| 1 | Ballari | 0.512 | 18 | 0.617 | 18 | 0.499 | 17 | 0.606 | 17 |
| 2 | Bidar | 0.496 | 23 | 0.599 | 21 | 0.477 | 23 | 0.572 | 22 |
| 3 | Kalaburagi* | 0.453 | 25 | 0.564 | 26 | 0.432 | 25 | 0.543 | 26 |
| 4 | Koppal | 0.446 | 26 | 0.582 | 24 | 0.428 | 26 | 0.561 | 24 |
| 5 | Raichur | 0.443 | 27 | 0.547 | 27 | 0.422 | 27 | 0.53 | 27 |
| | HK Region | 0.470 | | 0.582 | | 0.452 | | 0.562 | |
| | State | 0.541 | | 0.650 | | 0.637 | | 0.525 | |

Note; * indicate undivided Kalaburagi district.

Source: Human Development Report 2005 Govt. of Karnataka.

In recent years a High Power Committee was constituted by the govt. of Karnataka to look into the problem of regional imbalances in the state. The Committee (popularly known as Nanjundappa Committee) submitted its report in 2002. The committee, on the basis of various socio-economic indicators assessed the development of 176 talukas in the state.

4.1.6 Agriculture:

Agriculture is the main economic activity of majority of people in Hyderabad Karnataka Region. The state of agricultural development in Hyderabad Karnataka Region could be understood by analyzing various factors relating to agricultural sector such as utilization of land, cropping pattern, development of irrigation facilities and land holdings pattern.

Table 4.10
Total Population, Total Working force, Total Agricultural Workers and sex wise distribution of Agricultural Labourers in Hyderabad
Karnataka Region

| District | Census 2001 | | | | | | Census 2011 | | | | | |
|------------------|------------------|---------------------|---------------------------|--------------------|----------------|----------------|------------------|---------------------|---------------------------|--------------------|----------------|----------------|
| | Total Population | Total Working Force | Total Agriculture workers | Agriculture Labour | | | Total Population | Total Working Force | Total Agriculture workers | Agriculture Labour | | |
| | | | | Total | Male | Female | | | | Total | Male | Female |
| Ballari | 2027140 | 920821 | 612640 | 361433 | 144638 | 216795 | 2452595 | 1116880 | 664172 | 406092 | 175992 | 230100 |
| Bidar | 1502373 | 557603 | 347839 | 209047 | 95506 | 113541 | 1703300 | 702608 | 4213393 | 280091 | 140518 | 139573 |
| Kalaburagi | 3130922 | 1350072 | 904828 | 539561 | 1923881 | 347180 | 2566326 | 1087028 | 635465 | 415267 | 184016 | 231251 |
| Koppal | 1196089 | 554506 | 403397 | 234992 | 84239 | 150753 | 1389920 | 654766 | 436429 | 383526 | 156852 | 226674 |
| Raichur | 1669762 | 732762 | 535171 | 328491 | 125354 | 203137 | 1928812 | 903413 | 628825 | 383526 | 156852 | 226674 |
| Yadgir | 0 | 0 | 0 | 0 | 0 | 0 | 1174271 | 547696 | 393988 | 234655 | 87048 | 147607 |
| HK Region | 9526286 | 4115764 | 2803875 | 1673524 | 642118 | 1031406 | 11215224 | 5012391 | 3180272 | 1992647 | 854587 | 1138060 |
| Karnataka | 52850562 | 23534791 | 13110798 | 6226942 | 2620927 | 3606015 | 61095297 | 27872597 | 13736612 | 71559363 | 3283279 | 3872684 |

Source: Directorate of Economics and Statistics, Karnataka AT A Glance

The above table shows the total population, total working force, total agricultural workers and sex wise distribution of agricultural labourers in Hyderabad Karnataka Region. Based on two decade census period discussed the data. Evident from the above table that census the agriculture workers numbers has increased from 2803875 in 2001 to 3180272 in 2011.

The total working force data gives an increasing situation in H K Region i.e., 4115764 in 2001 to 5012391 in 2011. It suggested that over all labour forces total agricultural workers population has been raised in positive manner. However, H K region is creating this good human capital so which is very needful for agricultural and economic development activities.

4.1.7. Land Holdings and Cropping Pattern:

Agriculture is the main economic activity of majority of people in Hyderabad Karnataka Region. The state of agricultural development in Hyderabad Karnataka Region could be understood by analyzing various factors relating to agricultural sector such as utilization of land, cropping pattern, development of irrigation facilities and land holdings pattern.

a) Land Utilization:

The land utilization pattern in Hyderabad Karnataka Region was represented by the Table. It is clear from the table that the land used for forest and permanent pastures, has decline during the decade. In 1989 - 90, 259 (000's hectares) of land was under forest, by 2004-05 it decreased to 241 (000's hectares). Similarly 97 (000's hectares) of land was under permanent pasture in 1989 - 90, this Shrinked to 91 (000's hectares) by 2004 - 2005. The net sown area in the region has also declined during the decade. In 1989 - 90 the net area sown was 3127 (000's hectares), which accounts for 69.55% of the total geographical area. However, by 2004-05, it declined to 2972 (000's hectares) i.e., 68.28% of total geographical area. On the other hand, the land utilized for non-agricultural purpose, trees and groves, fallow land have shown increasing tendency during the decade.

In 1989-90, 211 (000's hectares) of land i.e., 4.69% of total geographical area was used for non-agricultural purpose. This increased to 219 (000's hectares) i.e., 5.03% of geographical area in 2004-05. Similarly area under trees and groves was

32 (000's hectares) in 1989-90 and it marginally decreased to 31 (000's hectares) by 2004-2005. The fallow lands, both current fallow and other fallow land has also shown increasing tendency during the decade.

In 1989-90, 397 (000's hectares) of land was current fallow, this increased to 451 (000's hectares) by 2004-05. The area under other fallow land was around 116 (000's hectares) in 1989-90 and it decreased to 106 (000's hectares) by 2004-05. The area sown more than once also increased from 424 (000's hectares) in 1989-90 to 578 (000's hectares) in 2004-05. However, the total sown area marginally declined from 3551 (000's hectares) in 1989-90 to 3550 (000's hectares) in 2004-05.

Table 4.11
Land Utilisation in Hyderabad Karnataka Region

| Districts | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | |
|------------------|----------------|------------------|----------------|---------------------|----------------|---------------------|----------------|---------------------|----------------|------------------|
| | Fallow land | Net Area Sown | Fallow land | Net Area Sown | Fallow Land | Net Area Sown | Fallow land | Net Area Sown | Fallow land | Net Area Sown |
| Ballari | 76315 | 442179 | 104422 | 414072 | 78629 | 439865 | 110468 | 408026 | 95380 | 423114 |
| Bidar | 67940 | 360724 | 77872 | 350792 | 81045 | 347619 | 78239 | 349656 | 115368 | 312451 |
| Kalaburagi | 24866 | 924002 | 53042 | 895826 | 81178 | 867690 | 87606 | 861262 | 55254 | 892225 |
| Koppal | 87944 | 321936 | 106341 | 303522 | 119032 | 290831 | 70371 | 339490 | 110325 | 299536 |
| Raichur | 222710 | 510107 | 274755 | 458062 | 202899 | 529918 | 206220 | 526607 | 257828 | 474989 |
| Yadgir | 80104 | 369857 | 99763 | 350198 | 59729 | 390232 | 54198 | 395763 | 40527 | 407846 |
| HK Region | 559879 | 2928805 | 716195 | 2772472 | 622512 | 2866155 | 607102 | 2880804 | 674682 | 2810161 |
| Karnataka | 1625592 | 10522653 | 2210337 | 9941399 | 2357756 | 9793060 | 2225175 | 9923339 | 2104779 | 10043824 |

Source: Directorate of Economics and Statistics, Karnataka AT A Glance

In table taking into account of the land utilization pattern in H K Region concern data explained from 2012-13 to 2016 in H K Region. The fallow land figures have moved in positive direction i.e, 559879 hectares in 2012-13 to 674682 hectares in 2016-17. Similarly, the net area sown figure said positive way that is 2928805 hectares in 2012-13 to 2810161 hectares in 2016-17 in H K Region.

Table 4.12

District wise agricultural land holding pattern in Hyderabad Karnataka Region

| Districts | No. of marginal land holding (below 1hectare) | | No. of Small land holding (1to2 hectare) | | No. of Semi medium land holding (2to 4hectare) | | Medium land holding (4to 10hectares) | | Large land holding (more than 10 hectares) | | Total land holdings | |
|--------------------|--|---------------|---|---------------|---|----------------|--------------------------------------|-----------------------|--|----------------------|--------------------------|--------------------------|
| | 2000-01 | 2010-11 | 2000-01 | 2010-11 | 2000-01 | 2010-11 | 2000-01 | 2010-11 | 2000-01 | 2010-11 | 2000-01 | 2010-11 |
| Ballari | 81 (34.17) | 58.68 | 67 (28.27) | 118.44 | 54 (22.78) | 153.82 | 31 (13.08) | 152.63 | 5 (2.10) | 54.69 | 237 (100) | 54.68 |
| Bidar | 53 (24.42) | 44.81 | 87 (40.09) | 136.83 | 55 (25.34) | 143.29 | 19 (8.75) | 98.94 | 3 (1.38) | 27.94 | 217 (100.00) | 451.76 |
| Kalaburagi | 112 (20.40) | 50.69 | 191 (32.98) | 216.61 | 158 (28.77) | 300.79 | 74 (13.47) | 272.06 | 13 (2.36) | 97.47 | 549 (100.00) | 937.58 |
| Raichur | 74 (25.36) | 58.18 | 94 (32.98) | 160.08 | 74 (25.96) | 212.77 | 38 (13.33) | 205.34 | 06 (2.10) | 59.43 | 285 (100.00) | 695.79 |
| Koppal | 50 (25.36) | 38.11 | 67 (34.01) | 106.10 | 54 (27.41) | 143.10 | 23 (11.67) | 114.66 | 3 (0.35) | 29.00 | 197 (100.00) | 433.49 |
| Yadgir | -- | 40.12 | -- | 114.67 | -- | 143.70 | -- | 113.96 | -- | 29.86 | -- | 442.28 |
| HK Region | 370 (24.91) | 290.59 | 506 (34.07) | 852.73 | 395 (26.59) | 1097.47 | 185 (12.45) | 957.59 | 30 (2.02) | 299.29 | 1485 (100.00) | 3015.58 |
| State total | 3252 (45.93) | | 1909 (27.10) | | 1259 (17.78) | | | 569 (8.03) | | 89 (1.25) | | 7079 (100.00) |

Source: Directorate of Economics and Statistics, Agriculture census, Karnataka at a glance, Bangalore.

The above table discussed the agriculture land holding patterns in Hyderabad Karnataka Region. During two decade i.e., 2000-01 to 2010-11, Marginal land holding pattern increased 370 hectare to 290 hectare and small land holding percent also increased from 395 hectares to 1097 hectare in 2010-11. However, medium land holding percent are also moved in same direction that is 185 hectares in 2000-01 to 957.59 hectares. Similarly large land holdings at 299.29 thousand land holdings. In this situation total overall land situations concern this percentage has increased from 1485 thousand hectare in 2000-01 to 3015.58 hectares in 2010-11 in H K region.

Table 4.13
Net Area Irrigated by Source in Hyderabad Karnataka Region
 (Area In hectares)

| Districts | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|------------------|----------------|----------------|----------------|----------------|----------------|
| Ballari | 194200 | 193443 | 213136 | 206174 | 208501 |
| Bidar | 54675 | 59050 | 49262 | 51036 | 39611 |
| Kalaburagi | 87113 | 92017 | 106135 | 100759 | 119895 |
| Koppal | 113326 | 125778 | 131613 | 157458 | 158282 |
| Raichur | 179711 | 193014 | 219605 | 230298 | 211381 |
| Yadagiri | 142258 | 129086 | 132563 | 162194 | 164302 |
| HK Region | 771283 | 792388 | 852314 | 907919 | 901972 |
| Karnataka | 3489804 | 3440425 | 3420521 | 3555692 | 3588707 |

Source: Directorate of Economics and Statistics, Karnataka At Glance.

The net sources of irrigated area in H K Region presents in above table; the net irrigated percent was rose from 771283 hectare in 2012-13 to 901973 hectares in 2016-17. In HK region all districts net irrigation area so increasing manner, this increasing picture leads optimum irrigation system contributes to agricultural development in Karnataka state.

Table 4.14
Area and Production of Major Crops Grown in Hyderabad Karnataka Region 2004-05 to 2013-14

| Crop | | Bidar | | Ballari | | Kalaburgai | | Koppal | | Raichur | | Yadgir | HK Region | | Karnataka | |
|------------|---|---------|---------|---------|---------|------------|---------|---------|---------|---------|---------|---------|-----------|---------|-----------|----------|
| | | 2004-05 | 2013-14 | 2004-05 | 2013-14 | 2004-05 | 2013-14 | 2004-05 | 2013-14 | 2004-05 | 2013-14 | 2013-14 | 2004-05 | 2013-14 | 2004-05 | 2013-14 |
| Paddy | A | 80 | 3572 | 668 | 110548 | 774 | 5277 | 624 | 75877 | 1080 | 178356 | 69403 | 3226 | 443033 | 13081 | 1339973 |
| | P | 52 | 6798 | 371 | 436514 | 378 | 12892 | 359 | 280629 | 442 | 626038 | 150208 | 1602 | 1513079 | 5556 | 42499631 |
| Tur | A | 701 | 73267 | 89 | 3349 | 3457 | 369534 | 118 | 10186 | 175 | 38322 | 82658 | 4540 | 577316 | 5621 | 823777 |
| | P | 442 | 58285 | 50 | 1772 | 1174 | 390727 | 25 | 4616 | 9 | 17802 | 65490 | 2377 | 538665 | 2911 | 755161 |
| Sugar cane | A | 234 | 37735 | 18 | 8571 | 44 | 50056 | -3218 | 3218 | 1 | 345 | 1890 | 297 | 101815 | 1778 | 670564 |
| | P | 1405 | 2172412 | 159 | 501934 | 209 | 1728200 | -241408 | 241408 | 8 | 11079 | 112372 | 1781 | 4767405 | 13993 | 39141184 |
| Cotton | A | 32 | 319 | 424 | 74299 | 279 | 47273 | 291 | 12400 | 353 | 55755 | 80254 | 1366 | 270000 | 5218 | 661727 |
| | P | 4 | 811 | 48 | 178233 | 79 | 285998 | 27 | 16645 | 32 | 167846 | 319090 | 182 | 968623 | 624 | 1694688 |
| Jowar | A | 95 | 62706 | 89 | 50994 | 292 | 204504 | 64 | 35620 | 137 | 95712 | 53851 | 677 | 503387 | 1663 | 1103098 |
| | P | 90 | 76648 | 12 | 71847 | 213 | 243587 | 34 | 32693 | 87 | 126507 | 60913 | 544 | 612195 | 1359 | 1175777 |

Note: A – Area in 00' hectares, P – Production in 000' tones (Unit : in tonnes2013-14)

Figures in brackets indicates percentage share of Hyderabad Karnataka Region in Karnataka

Source: Statistical abstract of Karnataka 1993-94 and 2004-05,

Above table points out that Area and production of major crops concerned in HK region, during 2004-05 to 2013-14 data discussed paddy area increased from 3226 thousand in 2004-05 to 443033 thousand hectares in 2013-14. The production increased from 1602 thousand in 2004-05 to 1513079 thousand hectares. Tur area increased from 4540 thousand in 2004-05 to 577316 thousand tonnes in 2013-14. Similarly the production of tur has raised from 2377 thousand tones in 2004-05 to 538665 thousands in 2013-14. The sugar cane area has been increasing from 297 thousand hectare in 2004-05 to 101815 thousand tones in 2013-14. In addition cotton area increased from 1366 to 270000 and production also raised from 182 tonnes to 96862 tonnes during the period from 2004-05 to 2012-13. Lastly in Jowar data revealed that area increased from 677 to 503378 and production also gone up from 544 tonnes to 612195 tonnes during the period from 2004-05 to 2012-13.

4.1.8 Industrial Situation in H K Region:

The economy of the H K Region is primarily of agricultural in nature. Out of the 30 district of the state the rank of Kalaburagi is 12th for the growing population. Agricultural sector is unable to provide increasing per capita income. It is suffering from lack of raw material, availability of infrastructure, adequate support from government department and as well as financial institution to provide the adequate financial facilities. The district has no place in the industrial map of Karnataka.

Table 4.15
District wise distribution of number of factories

| SN | Districts | 2010-11 | | 2011-12 | | 20012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | |
|----|------------------|-----------------|------------|-----------------|-------------|-----------------|-------------|-----------------|------------|-----------------|-------------|-----------------|-------------|-----------------|-------------|
| | | No Of Factories | % Share | No Of Factories | % Share | No Of Factories | % Share | No Of Factories | % Share | No Of Factories | % Share | No Of Factories | % Share | No Of Factories | % Share |
| 1 | Kalaburagi | 74 | 0.94 | 81 | 1.03 | 92 | 1.09 | 62 | 0.73 | 53 | 0.62 | 94 | 0.91 | 121 | 1.08 |
| 2 | Bidar | 45 | 0.57 | 58 | 0.74 | 68 | 0.81 | 73 | 0.86 | 65 | 0.76 | 68 | 0.65 | 81 | 0.72 |
| 3 | Racichur | 169 | 2.16 | 130 | 1.66 | 154 | 1.82 | 107 | 1.27 | 144 | 1.68 | 181 | 1.74 | 201 | 1.8 |
| 4 | Koppal | 99 | 1.26 | 88 | 1.12 | 86 | 1.02 | 118 | 1.4 | 79 | 0.92 | 124 | 1.19 | 153 | 1.37 |
| 5 | Ballari | 224 | 2.86 | 249 | 3.18 | 315 | 3.73 | 246 | 2.91 | 270 | 2.91 | 270 | 3.16 | 298 | 2.87 |
| 6 | Yadgir | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 0.11 |
| | HK Region | 611 | 1.3 | 606 | 1.29 | 715 | 1.41 | 606 | 1.2 | 611 | 1.19 | 765 | 1.23 | 884 | 1.32 |
| | Karnataka | 551364 | 100 | 709785 | 0 | 8443 | 100 | 8451 | 100 | 8450 | 100 | 10386 | 100 | 11178 | 100 |

Sources: Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, and Government of Karnataka.

In Table discussed the factories distribution situation in H K Region. The distribution share was marginally raised at 1.30 percent in 2010-11 to 1.32 percent in 2016-17. So it stated that this percentage was barely increased due to lack of working capital, low incentive situation to industrial development in H K Region and with these difficulties industrial development percentage is very less at present level.

Table 4.16
District wise distribution of Employees

| SN | District | 2006-07 | | 2007-08 | | 2008-09 | | 2009-10 | | 2010-11 | | 2011-12 | |
|----|------------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|-------------|---------------|------------|
| | | Employees | % Share | Employees | % Share |
| 1 | Kalaburagi | 6285 | 0.89 | 8244 | 1.14 | 9141 | 1.19 | 4841 | 0.55 | 8685 | 1.15 | 8758 | 1 |
| 2 | Bidar | 3010 | 0.42 | 6765 | 0.93 | 5809 | 0.76 | 4359 | 0.49 | 3789 | 0.5 | 3449 | 0.4 |
| 3 | Racichur | 2555 | 0.36 | 3409 | 0.47 | 3381 | 0.44 | 3737 | 0.42 | 4437 | 0.59 | 2989 | 0.34 |
| 4 | Koppal | 4376 | 0.62 | 6102 | 0.84 | 6744 | 0.88 | 4109 | 0.46 | 3692 | 0.49 | 4305 | 0.49 |
| 5 | Ballari | 15612 | 2.2 | 14318 | 1.98 | 19277 | 2.51 | 16599 | 1.87 | 19181 | 2.54 | 32122 | 3.68 |
| 6 | Yadgir | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 618 | 0.07 |
| | HK Region | 31838 | 0.75 | 38838 | 0.89 | 44352 | 0.96 | 33605 | 0.63 | 39784 | 0.88 | 52241 | 1 |
| | Karnataka | 709785 | 100 | 724112 | 100 | 768194 | 100 | 885054 | 100 | 756144 | 100 | 871777 | 100 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

In the above table explains District wise distribution of Employees in HK region. The employers share was changed in different industries in different time period in H K Region districts. Data revealed that employee's number has been increased from 31838 (0.75%) in 2006-07 to 52241 (1.0%) in 2011-12. But the percentage share shows that only meager percentage was slightly increased during the entire time period in H K Region. But one thing is employees percentage share was highest was in Bellary district compare to other district in Karnataka state.

4.1.9 Infrastructure Facilities:

The development of infrastructure facilities is concerned important as it provides base for development activity and stimulates industrial activity by locating industrial undertaking (Management Development Insurance 1997). The Region was also lacks adequate infrastructure which is one of the basic causes of long economic stagnation in the districts. The transport, communication, health and education facilities will have positive impact on the progress of the area. The total length of surface roads is only.

Table 4.17
P.W.D. Road Length in Hyderabad Karnataka Region

(P.W.D. Road Length)

| SN | District | National Highway | | | | | State Highway | | | | | Major District Roads | | | | |
|----|------------------|------------------|---------------|-------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------------|----------------|----------------|----------------|----------------|
| | | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
| 1 | Ballari | 181 | 181 | 193 | 394.73 | 394.73 | 1017.26 | 1.17.26 | 1016 | 929.9 | 929.91 | 1818.14 | 1804.54 | 1804.54 | 1804.54 | 1805.59 |
| 2 | Bidar | 82 | 82 | 115 | 209.81 | 209.81 | 693.1 | 693.1 | 693.1 | 652.2 | 597.62 | 877.08 | 877.08 | 877.08 | 869.38 | 877.08 |
| 3 | Kalaburagi | 125 | 125 | 147 | 279.14 | 1251.81 | 1251.81 | 1235.71 | 1399.5 | 1333.1 | 1370.66 | 1400.95 | 1400.95 | 1308.95 | 1246.35 | 1213.57 |
| 4 | Yadgir | 0 | 0 | 68 | 136.2 | 136.2 | 486.06 | 486.06 | 488.77 | 421.32 | 455.73 | 1275.87 | 1275.87 | 1205.87 | 1205.87 | 1205.83 |
| 5 | Racichur | 0 | 0 | 58 | 163 | 163 | 1006.12 | 1006.12 | 949.62 | 850.52 | 850.52 | 1506.81 | 1506.81 | 1506.81 | 1506.81 | 1506.81 |
| 6 | Koppal | 124 | 124 | 126 | 162.69 | 162.69 | 709.02 | 709.02 | 701.82 | 673.2 | 673.18 | 1503.65 | 1503.65 | 1478.57 | 1449.17 | 1455.27 |
| 7 | Hk Region | 512 | 512 | 707 | 1345.57 | 1345.57 | 5163.57 | 5147.27 | 5158.8 | 4860.2 | 4877.62 | 8382.5 | 8368.9 | 8182.2 | 8082.12 | 8054.15 |
| 8 | Karnataka | 4490.7 | 4490.7 | 4688 | 6572.1 | 6572.1 | 20774.3 | 20748.7 | 20748.7 | 20773.5 | 19720.9 | 19578.1 | 49905.5 | 49683.1 | 49928.3 | 49909.3 |

Source: Karnataka at Glance

In the above table unveils transport system in HK region. The national highways are taking place in HK region it is increasing from 512 km in 2012-13 to 1345.57 km in 2016-17. The state highway concerned the length has been increased from 5163.37 km in 2012-13 to 4877.62 km in 2016-17. However, major district roads length was declined from 8382.5 km in 2012-13 to 8054.15 km in 2016-17.

Table 4.18
Number of Post Office, Telephone Exchanges, Telephones in Hyderabad Karnataka Region
(In Numbers)

| S N | Districts | Post Offices | | | | | Telephone Exchange | | | | | Telephones | | | | |
|--------|------------|--------------|-------------|-------------|-------------|-------------|--------------------|-------------|-------------|-------------|-------------|------------|---------|---------|---------|---------|
| | | 2012- 13 | 2013- 14 | 2014- 15 | 2015- 16 | 2016- 17 | 2012- 13 | 2013- 14 | 2014- 15 | 2015- 16 | 2016- 17 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
| 1 | Ballari | 444 | 446 | 384 | 384 | 447 | 117 | 117 | 117 | 99 | 37641 | 32327 | 29279 | 26461 | 23946 | 23946 |
| 2 | Bidar | 304 | 305 | 305 | 304 | 304 | 81 | 81 | 81 | 81 | 80 | 21937 | 18435 | 16777 | 12774 | 11484 |
| 3 | Kalaburagi | 411 | 333 | 428 | 429 | 427 | 148 | 125 | 125 | 119 | 125 | 40438 | 29358 | 27816 | 22404 | 21822 |
| 4 | Yadgir | 210 | 291 | 195 | 195 | 197 | 13 | 35 | 35 | 39 | 34 | 7631 | 4468 | 3793 | 3831 | 3085 |
| 5 | Racichur | 286 | 287 | 286 | 287 | 287 | 72 | 72 | 72 | 66 | 71 | 13081 | 15691 | 14069 | 12425 | 11687 |
| 6 | Koppal | 217 | 218 | 219 | 218 | 218 | 63 | 63 | 63 | 63 | 63 | 15763 | 13439 | 1151 | 9868 | 8496 |
| 7 | Hk Region | 1872 | 1880 | 1817 | 1817 | 1880 | 494 | 493 | 493 | 485 | 472 | 472 | 136491 | 92885 | 87763 | 80520 |
| 8 | Karnataka | 9703 | 9686 | 9681 | 9340 | 9661 | 2884 | 2802 | 2806 | 5844 | 2793 | 1951878 | 1670378 | 1535931 | 1389192 | 1294726 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

Table lets out Number of Post Office, Telephone Exchanges, and Telephones in HK Region. The communication data shows very positive attitude because, the number of post office are increasing from 1872 in 2012-13 to 1880 in 2016-17, but telephone exchange numbers were declined from 494 in 2012-13 to 472 in 2016-17 due to number of people are using mobile phones in H K Region. However, telephone data shows that figures fall down from 136491 in 2012-13 to 80520 in 2016-17 in H K Region.

4.1.10 Health:

The development of health and educational institutions is essential to promote human development in a region. The below table discussed the health situation in H K Region. The number of primary health care centers increased from 363 number and 2323 beds in 2011-12 to 364 number and 2254 beds in 2015-16. Though Ballari district had good numbers and lest was at Koppal District.

Table 4.19
Primary Health Centers & Community Health Centers in Hyderabad Karnataka Region

(In Numbers)

| SN | Districts | Primary Health Centers | | | | | | | | | | Community Health Centers | | | | | | | | | |
|----|------------------|------------------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|-------------|--------------|--------------------------|-------------|------------|-------------|------------|-------------|------------|-------------|------------|-------------|
| | | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | |
| | | Nos. | Beds | Nos. | Beds | Nos. | Beds | Nos. | Beds | Nos. | Beds | Nos. | Beds | Nos. | Beds | Nos. | Beds | Nos. | Beds | Nos. | Beds |
| 1 | Ballari | 75 | 553 | 80 | 502 | 55 | 352 | 73 | 438 | 73 | 438 | 8 | 240 | 11 | 33 | 8 | 240 | 11 | 35 | 11 | 350 |
| 2 | Bidar | 53 | 352 | 55 | 334 | 51 | 310 | 58 | 352 | 58 | 352 | 6 | 180 | 6 | 180 | 8 | 240 | 8 | 240 | 8 | 240 |
| 3 | Kalaburgi | 89 | 518 | 92 | 518 | 91 | 512 | 91 | 572 | 91 | 972 | 16 | 480 | 16 | 480 | 18 | 480 | 16 | 480 | 16 | 480 |
| 4 | Yadgiri | 46 | 286 | 49 | 284 | 42 | 242 | 42 | 296 | 42 | 296 | 42 | 296 | 5 | 150 | 5 | 150 | 6 | 180 | 6 | 180 |
| 5 | Raichur | 53 | 330 | 56 | 330 | 50 | 294 | 52 | 316 | 52 | 316 | 5 | 150 | 5 | 150 | 5 | 150 | 6 | 180 | 6 | 180 |
| 6 | Koppal | 47 | 274 | 50 | 296 | 45 | 266 | 48 | 280 | 48 | 280 | 8 | 240 | 8 | 240 | 9 | 270 | 9 | 270 | 9 | 270 |
| 7 | HK Region | 363 | 2323 | 382 | 2264 | 334 | 1976 | 364 | 2254 | 364 | 2254 | 48 | 1530 | 51 | 1530 | 52 | 1560 | 56 | 1700 | 56 | 1700 |
| 8 | Karnatka | 2310 | 15405 | 2350 | 15126 | 2233 | 14424 | 2353 | 15091 | 2353 | 15091 | 180 | 5500 | 188 | 5740 | 193 | 5790 | 206 | 6430 | 206 | 6430 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

Community health care centers numbers was raised form 48 numbers and 1440 beds in 2012-13 to 56 numbers and 1700 beds in H K Region.

Among all district Ballari district having number of health centers and least was Yadagir and Koppal district in this region. There is acute shortage of health and drinking water facilities in rural areas. In all the indicators, the district is well below the state average. State average is the minimum benchmark that needs to be met with on a priority basis.

Table 4.20
No. of Hospitals, Government and Private and Beds in Hyderabad Karnataka Region

(In Numbers)

| Districts | 2012-13 | | 2013-14 | | | | 2014-15 | | | | 2015-16 | | | | 2016-17 | | | |
|------------------|-------------|--------------|-------------|--------------|--------------|--------------|-------------|--------------|--------------|--------------|-------------|-------------|-------------|--------------|-------------|-------------|-------------|--------------|
| | Govt | Beds | Govt | Private | Total | Beds | Govt | Private | Total | Beds | Govt | Private | Total | Beds | Govt | Private | Total | Beds |
| Ballari | 92 | 2791 | 100 | 324 | 424 | 2830 | 100 | 526 | 626 | 2590 | 99 | 106 | 205 | 2743 | 104 | 106 | 201 | 3222 |
| Bidar | 64 | 1932 | 66 | 282 | 348 | 1914 | 68 | 332 | 400 | 1950 | 74 | 60 | 134 | 1533 | 75 | 60 | 135 | 1533 |
| Kalaburagi | 112 | 2348 | 115 | 590 | 705 | 2448 | 115 | 634 | 749 | 2342 | 123 | 147 | 270 | 2915 | 124 | 147 | 271 | 2965 |
| Yadgiri | 54 | 746 | 57 | 159 | 216 | 734 | 58 | 194 | 252 | 692 | 54 | 14 | 68 | 794 | 55 | 14 | 69 | 800 |
| Raichur | 64 | 2080 | 67 | 450 | 517 | 2080 | 68 | 485 | 553 | 2074 | 67 | 58 | 125 | 1793 | 70 | 58 | 128 | 1797 |
| Koppal | 59 | 914 | 62 | 276 | 338 | 936 | 63 | 302 | 365 | 1086 | 65 | 12 | 77 | 1422 | 67 | 12 | 79 | 1432 |
| HK Region | 445 | 10811 | 467 | 2081 | 2548 | 10942 | 472 | 2473 | 2945 | 10734 | 482 | 397 | 879 | 11200 | 495 | 397 | 892 | 11749 |
| Karnataka | 2692 | 61220 | 2739 | 21431 | 24170 | 61597 | 2767 | 22224 | 24991 | 62419 | 2890 | 2485 | 5375 | 64673 | 2916 | 2485 | 5401 | 65690 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

The availability and functioning of health infrastructure has significant influence on morbidity, maternal mortality and infant and child mortality. Thus the villages are deprived of basic infrastructure required for provision of health, education and drinking water that have significant impact on human development. These are the basic development gaps at the macro level. Table discloses No. of Hospitals, Government and Private and Beds in Hyderabad Karnataka Region.

4.1.11 Education:

The progress in literacy is very slow though the district has been brought under District Primary Education Programme (DPEP) and Sarva Shiksha Abhiyan (SSA). Education is an important tool for empowerment of marginalized groups therefore it should get the required focus in the Multi-Sector Development Plan (MSDP). The findings indicate that Muslim households lack higher levels of skills and education, essential for higher earnings. Further, the asset base of these households is very low. Education and skills are the only tools for their empowerment. High schools for girls with hostel facilities are essential to promote female literacy and empowerment. Scholarships and Education loans need to be given with greater flexibility to enable the children from the poor families to get higher education. Primary schools with free food, residential facilities and sports and games facilities should be started to promote interest in education among the children especially the Muslim children. The schools should start with Urdu Medium and may be slowly converted into Kannada medium at higher primary level to enable the children to education. The further explained education statistics in HK region below tables.

Table 4.21
No. of Lower Primary Schools and Students (1-5th standard) in Hyderabad Karnataka Region

(Fig. In.Nos)

| Districts | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | |
|------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | No of Schools | No of Students |
| Ballari | 702 | 42822 | 767 | 251909 | 752 | 45710 | 771 | 255864 | 758 | 259378 |
| Bidar | 738 | 40454 | 764 | 22129 | 830 | 44722 | 902 | 210806 | 866 | 198566 |
| Kalaburagi | 1027 | 59715 | 1138 | 308089 | 1177 | 66386 | 1222 | 314165 | 1201 | 312046 |
| Yadgiri | 559 | 37132 | 605 | 137621 | 608 | 40690 | 639 | 150283 | 636 | 154231 |
| Raichur | 877 | 52891 | 895 | 215802 | 890 | 55180 | 919 | 212029 | 914 | 214565 |
| Koppal | 504 | 32454 | 499 | 143435 | 535 | 35850 | 526 | 146141 | 536 | 150304 |
| HK Region | 4407 | 265468 | 4668 | 1278155 | 4792 | 288538 | 4979 | 1289288 | 4911 | 1289090 |
| Karnataka | 25951 | 1024269 | 25950 | 5378481 | 26058 | 1027606 | 26292 | 5373425 | 26118 | 5405920 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

In calculating lower primary education in H K Region above table discussed the lower primary education. The figures explained in positive way that is number of schools increased from 4407 to 4911 and students by 265468 to 1289090 during between 2012-13 and 2015-16. But districts calculation Kalaburagi has top position schools and students given period and least was Koppal district both schools and students.

Table 4.22
No. of Higher Primary Schools and Students (6-8th standard) in Hyderabad Karnataka Region

(Fig. In.Nos)

| Districts | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | |
|------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | No of Schools | No of Students |
| Ballari | 1224 | 292903 | 1189 | 85575 | 1221 | 284469 | 1267 | 135725 | 1267 | 135725 |
| Bidar | 1205 | 266919 | 1233 | 74310 | 1239 | 255144 | 1237 | 96580 | 1237 | 96580 |
| Kalaburagi | 1570 | 358292 | 1596 | 102583 | 1614 | 341269 | 1659 | 151514 | 1659 | 151514 |
| Yadgiri | 582 | 140805 | 587 | 39577 | 604 | 143804 | 612 | 66723 | 612 | 66723 |
| Raichur | 1058 | 229824 | 1070 | 72183 | 1106 | 231431 | 1100 | 106908 | 1100 | 106908 |
| Koppal | 746 | 170684 | 777 | 53481 | 779 | 161966 | 768 | 79841 | 768 | 79841 |
| HK Region | 6385 | 1459427 | 6452 | 427709 | 6563 | 1418083 | 6643 | 637291 | 6643 | 637291 |
| Karnataka | 33604 | 6465771 | 34086 | 2048881 | 34427 | 6332488 | 34795 | 2934102 | 34795 | 2934102 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

Likewise primary education the higher primary (6-8th standard students) level discussed the above table 5.28 that, the number of schools has been increased from 6385 in 2012-13 to 6643 in 2016-17 in H K Region out which the Kalaburagi district has first place (151514 schools) and least place stood at Koppal district i.e., 768 schools. Thus it was one of the positive sign of this region.

However, the number of student's number has been improved from 1459427 in 2012-13 to 637291 in 2065. But again the same thing happened because, Kalaburagi district having more number of students than Koppal district in this backward region of Karnataka.

Table 4.23
No. of High Schools and Students (9-10th standard) in Hyderabad Karnataka Region

(Fig. In.Nos)

| Districts | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | |
|------------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| | No of Schools | No of Students |
| Ballari | 444 | 91791 | 473 | 97173 | 484 | 96661 | 514 | 66075 | 540 | 70171 |
| Bidar | 460 | 81128 | 478 | 81725 | 497 | 84136 | 516 | 54481 | 540 | 54455 |
| Kalaburagi | 668 | 112398 | 696 | 110449 | 730 | 115301 | 758 | 75384 | 765 | 76932 |
| Yadgiri | 192 | 34010 | 200 | 32561 | 213 | 37052 | 758 | 75384 | 765 | 76932 |
| Raichur | 374 | 68435 | 389 | 70012 | 398 | 73255 | 414 | 47688 | 412 | 50814 |
| Koppal | 267 | 54944 | 266 | 54887 | 270 | 56198 | 283 | 37643 | 289 | 39990 |
| HK Region | 2405 | 442706 | 2502 | 446807 | 2592 | 462603 | 2702 | 306909 | 2764 | 319997 |
| Karnataka | 13862 | 2607306 | 14194 | 2634721 | 14469 | 2646844 | 14930 | 1766930 | 15140 | 1774264 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

The enrolment ratio was very important because this percentage contribute to good human capital. Evident from the above table 5.29 that the number of high school figures were raised 2405 in 2012-13 to 319997 in 2016-17 in H K region but as compare to Karnataka that was moderate one. However, Kalaburagi district figures were highest both schools and students, that is 688 and 765 then students 112398 and 76932 between 2012-13 and 2016-17 respectively. The least position Yadgir district both school and student ratio, that is 218 and 27635 during 2015-16 respectively.

Table 4.24
No. of Children in the Age Group 6 to 14 Years and Out of School in H K Region

| Districts | No. of Children(age group between 6 to 14) | | | | | No. of Children out of school (age group between 7 to 14) | | | | |
|------------------|--|----------------|----------------|----------------|--------------|---|--------------|---------------|---------------|-------------|
| | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
| Ballari | 369290 | 376449 | 389107 | 380079 | 2018 | 1916 | 2968 | 11139 | 11139 | 2018 |
| Bidar | 312453 | 327711 | 284590 | 303731 | 406 | 3748 | 2609 | 5594 | 5594 | 380 |
| Kalaburagi | 379119 | 453204 | 437818 | 456893 | 1069 | 4786 | 3440 | 16124 | 16124 | 993 |
| Yadgiri | 186322 | 189728 | 219280 | 213744 | 439 | 4574 | 2748 | 11475 | 11475 | 429 |
| Raichur | 268235 | 316018 | 328711 | 299133 | 343 | 1625 | 3467 | 12530 | 12530 | 342 |
| Koppal | 213215 | 219083 | 234350 | 217404 | 305 | 3073 | 4663 | 7664 | 7664 | 305 |
| HK Region | 1728634 | 1882193 | 1893856 | 1870984 | 4580 | 19722 | 19895 | 64526 | 64526 | 4467 |
| Karnataka | 7890997 | 8395589 | 8510041 | 7998878 | 52662 | 39841 | 51994 | 181053 | 181053 | 9468 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Karnataka At a Glance, Government of Karnataka.

Above table discussed the dropouts rate of age Group 6 to 14 Years in H K Region. During 2012-13 to 2015-16 data discussed that, number children age group between 6-14 declined from 1728634 to 4580 in 2016-17. Similarly, age group of 7-14 age children figures were reduced from 19722 in 2012-13 to 4467 in 2016-17 in H K Region. Table appeared very declining trends in this region. The highest dropout has got Ballari district both age group between 6-14 and age group of 7-14, i.e., 2018 and 2018 in 2016-17 respectively. The lowest position Koppal both age group between 6-14 and age group of 7-14, i.e., 305 and 305 in 2016-17 respectively.

Table 4.25
PUC College in Hyderabad Karnataka Region

(Fig. in Nos.)

| Districts | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|------------------|----------------|----------------|----------------|----------------|----------------|
| Ballari | 124 | 131 | 131 | 133 | 138 |
| Bidar | 135 | 138 | 145 | 153 | 164 |
| Kalaburagi | 191 | 204 | 212 | 226 | 247 |
| Yadgiri | 46 | 51 | 53 | 59 | 63 |
| Raichur | 109 | 125 | 13 | 140 | 148 |
| Koppal | 70 | 70 | 70 | 77 | 79 |
| HK Region | 675 | 719 | 624 | 788 | 839 |
| Karnataka | 3931 | 4154 | 4321 | 4522 | 4789 |

Source: Karnataka At Glance

In above table seems PUC College in Hyderabad Karnataka Region. As per PUC college figures explains positive figures, data has been increased from 675 in 2012-13 to 839 in 2016-17 in H K Region. But this figure as compare to Karnataka state it was very low. During the same period Kalabuargi district was top position and least was Koppal district because which is having 79 pre university colleges in H K Region.

Table 4.26
Degree Colleges in Hyderabad Karnataka Region

(Fig. in Nos.)

| Districts | 2012-13 | | 2013-14 | | 2014-15 | | 2015-16 | | 2016-17 | |
|------------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| | Govt. | Private |
| Ballari | 13 | 7 | 13 | 7 | 13 | 8 | 14 | 8 | 14 | 7 |
| Bidar | 8 | 14 | 8 | 14 | 8 | 15 | 9 | 15 | 9 | 15 |
| Kalaburagi | 16 | 17 | 16 | 18 | 16 | 17 | 16 | 17 | 16 | 17 |
| Yadgiri | 5 | 1 | 5 | 1 | 5 | 1 | 9 | 1 | 7 | 2 |
| Raichur | 8 | 5 | 8 | 5 | 8 | 5 | 12 | 5 | 12 | 5 |
| Koppal | 11 | 3 | 11 | 3 | 11 | 3 | 14 | 3 | 14 | 3 |
| HK Region | 61 | 47 | 61 | 48 | 61 | 49 | 74 | 49 | 72 | 49 |
| Karnataka | 360 | 309 | 359 | 315 | 362 | 314 | 412 | 319 | 412 | 321 |

Source: Karnataka At Glance

Above table looks out Degree Colleges in Hyderabad Karnataka Region. During 2012-13 to 2016-17 the number of govt. degree colleges have been increased from 61 to 72 but private degree college figures also increased marginally i.e., 47 to 49 during the same year in H K Region. However, these figures were not fulfillment state private and degree figures. Among this region Kalaburagi district was in top position both in private and govt. degree college but, the least position was Yadagir district i.e., 7 govt. degree college and 2 Private colleges in 2015-16.

4.1.12 Banking Situation:

Due to lack of financial facilities, industrial sector of this district is not a growing at desired rate. The district has totally 350 nationalized banks. Each branch of the commercial banks covers the population of 13,600 as again 8500 the country as a whole. in the light of the huge population of the district. In fact, the existing branches are not providing adequate financial facilities for the development of the district in the industrial agricultural allied fields

The Co-operative movement in H K Region has not developed as compared with neighboring Region. The momentum of co-operative movement was accelerated from the second five year plan on ward.

Table 4.27**Number of Nationalized Banks of Branches in Hyderabad Karnataka Region**

| District | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|------------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Ballari | 61 | 79 | 80 | 85 | 85 | 98 |
| Bidar | 29 | 33 | 37 | 38 | 38 | 46 |
| Kalaburagi | 45 | 46 | 48 | 52 | 52 | 69 |
| Koppal | 21 | 24 | 33 | 36 | 36 | 46 |
| Raichur | 36 | 42 | 48 | 52 | 52 | 66 |
| Yadagiri | 9 | 10 | 12 | 19 | 19 | 25 |
| HK Region | 201 | 234 | 258 | 282 | 282 | 350 |
| Karnataka state | 2898 | 3160 | 3679 | 3793 | 4133 | 4316 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Government of Karnataka.

Above table expresses that Number of Nationalised Banks of Branches in Hyderabad Karnataka Region. The numbers of branches have been increased over the years in HK Region from 201 to 350 in during the period 2011-12 and 2016-17 respectively. In this way district wise branches had grown from Ballari by 61 to 98, Bidar from 29 to 46, Kalaburagi by 45 to 69, Koppal from 21 to 46, Raichur 36 to 66 and Yadagiri from 9 to 25 in the period 2011 -12 to 2016-17 respectively. It clearly observed that major branches holder district Bellary followed by Kalaburagi and then lowest branch holder district Yadagiri.

Table 4.28
Nationalised Banks of Credit Situation in Hyderabad Karnataka Region
(Rupees in Crores)

| District | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 | Total |
|------------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Ballari | 1914 | 2462 | 2428 | 24134 | 24134 | 3167 | 58239 |
| Bidar | 273 | 371 | 467 | 5523 | 5523 | 937 | 13094 |
| Kalaburagi | 787 | 970 | 1161 | 12227 | 12227 | 1801 | 29173 |
| Koppal | 483 | 590 | 701 | 8235 | 8235 | 1440 | 19684 |
| Raichur | 805 | 937 | 1127 | 12194 | 12194 | 2197 | 29454 |
| Yadagiri | 156 | 188 | 223 | 2567 | 2567 | 513 | 6214 |
| HK Region | 4418 | 5518 | 6107 | 64880 | 64880 | 10055 | 155858 |
| Karnataka state | 123975 | 142133 | 1646119 | 181211 | 203757 | 225677 | 2522872 |

Sources: Directorate of Economics and Statistics, Report on Statistical Abstract of Karnataka, Government of Karnataka.

Above Table 5.35 points out the Nationalised Banks of Credit Situation in Hyderabad Karnataka Region. The total credit position has been improved from Rs. 4,418 crores in 2011-12 to 10,055 crores in 2016-17. Similarly district wise credit quantity of size healthier succeeded Ballari by Rs. 1914 crores to Rs.3167 crore, Bidar from Rs.273 crores to Rs.937 crores, Kalaburagi from Rs. 787 crores to Rs.1801 crores, Koppal by Rs. 483 crores to Rs.1440 crores, Raichur by Rs. 805 crores to Rs. 2197 crores, and Yadagiri Rs. 156 crores to Rs. 513 crores. It evident that Ballari district significantly credit growing district followed by Raichur and Kalaburagi districts, the lowest credit growing district Yadagiri.

Table 4.29
**District and Bank Group-Wise Distribution of Number of Reporting Offices, Aggregate Deposits and Gross Bank Credit of all
Scheduled Commercial Banks in Hyderabad Karnataka Region**

(Rs. in Billions)

| Name of Banks | Name of District | 2013-14 | | | 2014-15 | | | 2015-16 | | | 2016-17 | | |
|----------------------|-------------------|-------------|----------------|----------------|-------------|----------------|----------------|-------------|----------------|----------------|-------------|----------------|----------------|
| | | Offices | Deposits | Credits |
| Public Sector banks | Ballari | 178 | 72221 | 64340 | 154 | 52545 | 59497 | 154 | 52545 | 59497 | 143 | 49103 | 57428 |
| | Bidar | 93 | 25260 | 21101 | 78 | 17244 | 15527 | 78 | 17244 | 15527 | 76 | 15914 | 14359 |
| | Kalaburagi | 133 | 60519 | 40327 | 109 | 41527 | 31015 | 109 | 41527 | 31015 | 104 | 40265 | 31645 |
| | Yadgiri | 52 | 11862 | 12372 | 45 | 7292 | 8894 | 45 | 7292 | 8894 | 37 | 6990 | 8208 |
| | Raichur | 118 | 33260 | 38064 | 99 | 23429 | 25074 | 99 | 23429 | 25074 | 94 | 22084 | 23290 |
| | Koppal | 80 | 18982 | 25415 | 66 | 13466 | 17214 | 66 | 13466 | 17214 | 62 | 12324 | 16102 |
| | HK Region | 654 | 222104 | 201619 | 551 | 155503 | 157221 | 551 | 155503 | 157221 | 516 | 146680 | 151032 |
| | Karnataka | 6156 | 447248 | 3250269 | 5260 | 3398531 | 2458539 | 5260 | 3398531 | 2458539 | 4930 | 3246705 | 2300675 |
| Regional Rural Banks | Ballari | 85 | 26457 | 21898 | 78 | 15701 | 13412 | 78 | 15701 | 13412 | 69 | 13658 | 11655 |
| | Bidar | 54 | 5027 | 3862 | 49 | 3791 | 2698 | 49 | 3791 | 2698 | 33 | 3182 | 2286 |
| | Kalaburagi | 87 | 15337 | 14179 | 57 | 24362 | 18788 | 57 | 24362 | 18788 | 60 | 8844 | 9509 |
| | Yadgiri | 35 | 4422 | 4151 | 26 | 5718 | 6327 | 26 | 5718 | 6327 | 19 | 1706 | 2058 |
| | Raichur | 66 | 11447 | 14304 | 47 | 14652 | 12880 | 47 | 14652 | 12880 | 54 | 7050 | 9720 |
| | Koppal | 51 | 9705 | 7538 | 30 | 8322 | 8979 | 30 | 8322 | 8979 | 42 | 5520 | 4815 |
| | HK Region | 378 | 72395 | 65932 | 287 | 72546 | 63084 | 287 | 72546 | 63084 | 277 | 39960 | 40043 |
| | Karnataka | 1652 | 306815 | 249843 | 1656 | 183185 | 168199 | 1656 | 183185 | 168199 | 1326 | 169464 | 151893 |
| Private Sector Banks | Ballari | 32 | 14694 | 12293 | 29 | 183185 | 8431 | 29 | 183185 | 8431 | 28 | 10089 | 6270 |
| | Bidar | 16 | 3810 | 2309 | 16 | 2332 | 1349 | 16 | 2332 | 1349 | 16 | 2221 | 885 |
| | Kalaburagi | 27 | 7533 | 6481 | 52 | 17165 | 12227 | 52 | 17165 | 12227 | 18 | 5326 | 2355 |
| | Yadgiri | 15 | 3346 | 4574 | 19 | 1574 | 2567 | 19 | 1574 | 2567 | 11 | 1867 | 1588 |
| | Raichur | 25 | 5212 | 9999 | 52 | 8777 | 12194 | 52 | 8777 | 12194 | 15 | 3153 | 3341 |
| | Koppal | 20 | 3832 | 4321 | 54 | 5144 | 8235 | 54 | 5144 | 8235 | 14 | 1730 | 2247 |
| | HK Region | 135 | 38427 | 39977 | 222 | 218177 | 45003 | 222 | 218177 | 45003 | 102 | 24386 | 16686 |
| | Karnataka | 1642 | 1835343 | 1068493 | 2836 | 1522888 | 980170 | 2836 | 1522888 | 980170 | 1213 | 1052155 | 558397 |

Sources: Directorate of Economics and Statistics, Government of Karnataka, Karnataka at a Glance.

In above table explains the District and Bank Group-Wise Distribution of Number of Reporting Offices, Aggregate Deposits and Gross Bank Credit of all Scheduled Commercial Banks in Hyderabad Karnataka Region. The Public Sector Banks total branches decrease from 654 to 516, the total deposit amount raised by Rs.2,22,104 billion to Rs.1,46,680 billion, and total amount of credit reduced by Rs.2,01,619 billion to Rs.1,51,032 billion during the period from 2013-14 to 2016-17 respectively in Hyderabad Karnataka Region.

The Region Rural Banks of Branches deposit and credit decreasing manner this analysis. The regional rural banks total number of reporting offices declined from 374 to 277, the total deposit has gone down by Rs.72,395 billion to Rs.39,960 billion, the total credit has also been fell down from Rs.65,932 billion to Rs.40,043 billion in 2013-14 to 2016-17 respectively in Hyderabad Karnataka Region.

Similarly, The Private Sector Banks number of offices, deposit and credit decreasing way. The total number of offices moved down by 135 to 102, the total deposit has brought down by Rs.38,427 billion to Rs.24,386, the total credit has come down from Rs.39,977 billion to Rs.16686 billion during the period of time 2013-14 to 2016-17 respectively in Hyderabad Karnataka Region.

PART-II

SHGs SCENARIO IN HYDERABAD KARNATAKA REGION

4.2.1 Introduction:

In the erstwhile Hyderabad Karnataka region comprising of Gulbarga included Yadgiri, Ballari, Raichur, Koppal and Bidar, districts, till the establishment of State owned Hyderabad Bank in 1941 there were no remarkable ventures of opening of commercial banks on large scale.

H K Region is backward and nearly 30% of rural populations are away from banks. Therefore, informal credit delivery system plays very important role in this region. The self Help Group Bank Linkage Programme (SHG-BLP) helps the branches to achieve the aim of extending credit coverage while keeping the managerial and supervisory load at the branch within manageable limits. Thereby small savings would be tapped at low cost, recoveries and profitability would improve and branch staff, feed from the humdrum of supervising a large of small accounts. They will be in a position to devote a large proportion of their time in planning their business and development of the services area. The district has in all 322 NGOs of which 236 are active and involved in SHG. Most of the state government department like agriculture department is involved in promotion of SHGs under different programmes. As some of the government sponsored programmes like Swarna Gram Swarajgar Yojan (SGSY), Swarna Jayanti Swarajgar Yojana (SJSRY), stree shakti etc., are required to be implemented through SHGs, few more government department and other agencies are likely to get involved in the formation of SHGs.

The H K Region included six district such as Kalabuaragi, Bidar, Yadagir, Ballari, Raichur and Koppal in which four district covers entire finance system in this region. One thing is that it is financially backward but it has enough natural resources.

4.2.2 Effectiveness of SHG Bank credit Linkage Programme in H K Region:

In the following section, the performance and effectiveness of SHG bank linkage programme has been analysed by using the variables like number of SHGs credit linked, loan given and ratio between SHG and loan given.

Table 4.30
District wise No. of SHGs in HK Region

| SN | District | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|-----------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1 | Bellary | 4870 | 5220 | 5220 | 5220 | 5220 | 5220 | 5860 |
| 2 | Bidar | 2739 | 2939 | 2939 | 2939 | 2939 | 2939 | 3268 |
| 3 | Gulbarga | 8500 | 6321 | 6321 | 6349 | 6349 | 6349 | 7058 |
| 4 | Yadgiri | 00 | 2771 | 2771 | 2771 | 2771 | 2771 | 2924 |
| 5 | Raichur | 4760 | 5045 | 5045 | 5045 | 5045 | 5045 | 5262 |
| 6 | Koppal | 2640 | 2868 | 2868 | 2868 | 2868 | 2868 | 3063 |
| | HK Region | 23509 | 25164 | 25164 | 25192 | 25192 | 25192 | 27435 |
| | State | 130000 | 139983 | 136717 | 140000 | 140000 | 140000 | 150000 |

Source: Karnataka At a Glance Various Issues Directorate of Economics & Statistics, Govt of Karnataka

The above table presents information about the District wise No. of SHGs in HK Region. It is found that both SHGs and Loan to SHGs have increased significantly over the period of time. The SHGs have grown at the average in number has increased from district to district. Therefore, loan to SHGs have increased higher than the rate of growth of SHGs. Hence the ratio between H K Region and Karnataka SHGs numbers has reached to state level during the period. Therefore growth of district wise members to SHGs was higher than the growth of SHGs. Hence the credit linkage programme has been effectively implemented in this Region.

Table 4.31
District wise Total No of SHG Members in HK Region

| SN | District | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|-----------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|
| 1 | Bellary | 59802 | 5220 | 57460 | 5220 | 65216 | 5220 | 32646 |
| 2 | Bidar | 42171 | 2939 | 38333 | 2939 | 41779 | 2939 | 24271 |
| 3 | Gulbarga | 128174 | 6321 | 82745 | 6321 | 91912 | 6349 | 50121 |

| | | | | | | | | |
|---|------------------|----------------|---------------|----------------|---------------|----------------|---------------|----------------|
| 4 | Yadgiri | 0 | 2771 | 32466 | 2771 | 36262 | 2771 | 21020 |
| 5 | Raichur | 56415 | 5045 | 52096 | 5045 | 60265 | 5045 | 36362 |
| 6 | Koppal | 41040 | 2868 | 40911 | 2868 | 44315 | 2868 | 24393 |
| | HK Region | 327602 | 25164 | 304011 | 25164 | 339749 | 25192 | 188813 |
| | State | 1896547 | 139983 | 1852067 | 136717 | 2001077 | 140000 | 1299206 |

Source: Karnataka At a Glance Various Issues Directorate of Economics & Statistics, Govt of Karnataka

The above table presents information about the District wise Total No of SHG Members in HK Region in HK Region. It is found that SHGs entrance has increased number in significantly over the period of time. The SHGs have grown at the average in number has increased from district to district. Therefore, SHGs members percentage has increased higher than the rate of growth of SHGs. Hence the ratio between H K Region and Karnataka SHGs numbers has reached to state level during the period. Therefore growth of district wise members to SHGs was higher than the growth of SHGs. Hence the credit linkage programme has been effectively implemented in this Region.

Table 4.32
District wise Total Savings in HK Region

(Rupees in Crores)

| SN | District | 2010-11 | 2011-12 | 2012-13 | 2013-14 | 2014-15 | 2015-16 | 2016-17 |
|----|------------------|---------------|---------------|----------------|----------------|----------------|----------------|----------------|
| 1 | Bellary | 36.33 | 41.92 | 48.17 | 52.53 | 55.46 | 59.09 | 69.76 |
| 2 | Bidar | 23.61 | 26.92 | 29.19 | 31.67 | 34.39 | 37.27 | 67.8 |
| 3 | Gulbarga | 58.51 | 59.73 | 63.61 | 67 | 70.92 | 75.88 | 96.49 |
| 4 | Yadgiri | | 5.36 | 8.26 | 10.68 | 13.31 | 16.33 | 26.6 |
| 5 | Raichur | 26.39 | 32.51 | 35.63 | 39.17 | 42.6 | 47.94 | 50.96 |
| 6 | Koppal | 15.53 | 18.22 | 20.32 | 22.93 | 24.98 | 27.93 | 48.76 |
| | HK Region | 160.37 | 184.66 | 205.18 | 223.98 | 241.66 | 264.44 | 360.37 |
| | State | 942.3 | 1079.7 | 1218.78 | 1470.19 | 1614.88 | 1784.05 | 2429.16 |

Source: Karnataka At a Glance Various Issues Directorate of Economics & Statistics, Govt of Karnataka

The above table presents information about the District wise Total Savings in HK Region. It is found that savings situation has increased significantly over the period of time. The SHGs have grown at the average savings percentage has increased

from district to district. Therefore, savings in SHGs percentage has increased higher than the rate of growth of SHGs. Hence the ratio between H K Region and Karnataka SHGs savings has reached to state level during the period. Therefore growth of district savings to SHGs was higher than the growth of SHGs. Hence the credit linkage programme has been effectively implemented in this Region.

4.3 Conclusion:

The sketches of H K Region divulge that it is situated in the northern part of Karnataka state. The region has enough natural resource bases. Agriculture is the main stay of the population. However, due to heavy dependency on rain, part and fragmentation of agricultural land and lack of diversification in the cropping pattern have hampered the agriculture development. The present chapter has given a detailed profile of H K Region, the study area. The profile of the Region shows that the district is the most backward in Karnataka. The reasons for backwardness are not only economic but also political, historical and social. The agriculture section is still largely dependent on rain and irrigation facilities are highly limited. It is shocking to note that there is no industrialization in this region despite of 60 years of independence. The Region is educationally backward which cause economic backwardness. The banking sector though has some presence but mainly limited to urban area and rural people are continued to depend on local money lenders. The SHGs are slowly making inroad into remote villages of the district.

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