

APPENDIX

Note on Statistics and Map. The Appendix contains detailed information relating to the composition of the population by community and mother tongue of each district in British India and of all States and of each district in some important States as recorded at the Census of 1931 and the Census of 1941. The published returns of the 1941 Census do not contain statistics regarding mother tongue of the total population. For this and for general comparative purposes the 1931 Census data would be found useful. From the 1931 data relating to communities, only the Muslim percentage in the total population has been given, as the enlarged definition of Tribes in 1941 reduced the 1941 Hindu percentage considerably below the 1931 percentage and made the two sets of figures non-comparable.

The map is based on the district statistics. The statistics of the 1941 Census have been used for showing distribution of communities in the country. The map denotes (i) areas in which Hindus form more than 50 per cent of the population, (ii) areas in which Muslims form more than 50 per cent of the population, and (iii) areas in which neither Hindus nor Muslims form more than 50 per cent of the population. It also indicates the areas in which Sikhs or Tribals are present in significant proportions. For lack of full later information the 1931 statistics had to be used for indicating the language division. In drawing the boundaries of linguistic divisions, areas have been classified according to the mother tongue of the most numerous population within the area. Areas in which the percentage of those having as mother tongue the language of the linguistic division in which they have been included was less than 50, have been specially indicated. The statistics for some groups of small scattered Indian States were available for the group as a whole and not for each State separately. The classification in the map of such States has been based on data relating to contiguous States or districts for which full information was available.

In the table, P = Province, S = State, and C. P. = Commissioner's Province.

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CHAPTER I

Introduction

Kyatsandra and five other neighbouring villages, situated in the Taluk and District of Tumkur in Mysore State, were surveyed under the scheme of Survey of Economic Change in Rural Areas. The purpose behind this was to study, among other things, forces of change in rural areas. The survey was carried out during the year 1958-59.

1.1 General Features of District

The Tumkur District lies in the south-eastern part of Mysore state. It is situated between $12^{\circ} 45'$ and $14^{\circ} 6'$ North Latitude and between $76^{\circ} 21'$ and $77^{\circ} 28'$ East Longitude. Its extreme length from North to South is 102 miles and its greatest breadth from East to West, 67 miles. This District is regarded as 'Bayalu Nadu' or plain tract.

The area of the District is 4058 sq. miles. It is bounded on the North by the Anantapur District of the Andhra State, on the East by the Kolar and Bangalore Districts, on the South by the Mysore District and on the West by Districts Chitradurga, Hassan and Chikmagalur of Mysore State.

A considerable range of hills forming the Eastern boundary of the Krishna river system in Mysore State, runs north and south through the eastern parts of the District. There are various hills and peaks ranging from 3000' to 4000' from the sea level.

The streams issuing from these hills are of small size, the principal being the Jayamangali which rises in Devarayana Durga and flows north-east into the north. Pinakini and Shimsha from the same hill flows southwards towards Cauvery. The river North Pinalini has a course of

only a few miles across the extreme north-east corner of the District. Except this, the Tumkur District is not benefited by any river or big streams.

The open parts of the District maintain a generally even level above the sea, the height at Tumkur Town being 2678 feet. It varies from 2500 feet to 3000 feet at other places of the District.

The Southern Taluks, where the country is wooded and hilly, consist of undulating plains interspersed with champs of tall and well grown trees. Coconut and other palms are confined to the vicinity of tanks. Farther North, large plantations of a cocoanuts occupy even the dry lands. After crossing Tumkur eastwards the park like appearance and the Taluk changes, north of Devamaraya Durga to the scenery of hilly country intersected by cultivated valleys. To the north-east extends a very fertile tract, irrigated from perennial springs.

The mineral wealth of the district is said to be moderate - Manganese is found to occur in some places while potstone, corundum, graphite and earth-soda are available in northern Taluks of the District.

Except the Taluks of Madhugiri, Chiknaikanahalli and eastern and northern parts of Sira and Koratageri respectively, the soil is described as generally hard and poor, requiring much labour and manure to render it productive. This has no reference to the superior land irrigated by tanks and sping channels, as these soils of the taluks above referred to are exceptionally remarkable for their fertility. The southern and western taluks may be described as most abundant in the red soil and contain large tanks. The eastern taluks (Tumkur, Madhugiri) abound in sandy soil while the northern contain some black.

The principal forests in the district is on the slopes of the Devarayana Durga hills. There are six reserved

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farther away from Tumkur town; spreading over north-east, east and south-east directions from Kyatsandra. Basavapatna, consisting of 75 households lies in the north-eastern direction about 10 furlongs from Kyatsandra. It is approached by a small road from Kyatsandra. Mydala, is another village with 110 households situated in the north-eastern part of the cluster, about 2 miles and four furlongs from Kyatsandra. Chokkenahalli, inhabited by forty families lies to the east of Kyatsandra on Bangalore road, about 10 furlongs from Kyatsandra. Manchakal Kuppe, consisting of eighty households is also to the east of Kyatsandra. It is situated on either side of the Bangalore road, about 3 miles from Kyatsandra. Kallalli, another small village with forty households lies about a mile south-east of Kyatsandra.

All these villages are linked by the network of internal village connecting road system. While Kyatsandra, Chokkenahalli and Manchakal Kuppe are on the main Tumkur-Bangalore motor-route, other villages depend upon Kyatsandra for road transport as well as railway facilities. The railway station at Kyatsandra serves the needs of many surrounding villages.

Kyatsandra served as nuclear village because of its convenient situation. The buses passing through Kyatsandra catered to the transport need of other villages in the cluster. Besides the transport facilities, other villages in the surrounding are dependent on Kyatsandra for supply of daily necessities, medical facilities, higher educational facilities etc. A weekly market is held at Kyatsandra and none of the other villages within the radius of five miles has a weekly market. There is a branch post-office at Kyatsandra with daily clearance and delivery facilities which also is serving other selected villages

as well. The nearest telegraphic office is at Tumkur town, where the facility for telephone trunk exchange is also available.

Kyatsandra is also well known because of the existence of Siddaganga Mutt situated on the slopes of a small hillock, about 2 furlongs from Kyatsandra bus-stand. This Lingayatte Mutt is noted for its philanthropic activities through a number of educational institutions in Kyatsandra and Tumkur town, free board and lodging facilities for 1400 poor students, daily poor feeding at the shrines and annual festival during Shivarathri. The Mutt holds a big cattle fair during Shivarathri festival season and nearly 25000 cattle, hundreds of trading establishments and thousands of pilgrims attend this ten-day festivities every year.

1.3 Physical Features

Regarding the physical features of the cluster of villages selected for our survey, it may be said that the cluster is a typical tract of Tumkur Taluk and to a large extent of district as well. Kyatsandra, the nuclear village, lying four miles to the east of Tumkur town is surrounded by the small rocky hillocks in the North and cultivated lands in the other directions. Except the northern part the landscape is generally plain. Some tree groves and rocky spots are found in the north and north-eastern parts of the cluster.

To the north-east of Kyatsandra, near Mydala village, a fairly big tank called 'Mydala Amani Tank' is situated. This small reservoir is utilised for irrigation as well as the source of drinking water for Tumkur town. The left bank channel of this tank passes through the survey cluster from north-east to the south of Kyatsandra, separating it from Chokkenahalli in the eastern part and Kallalli in the

south. Nearly a thousand acres of land coming under a separate revenue unit is irrigated by this channel. Belts of arecanut gardens interspersed with paddy fields on either side of this channel form a distinct landscape in the east and southern parts of the cluster.

A large chunk of forest area measuring nearly 175 acres is situated in the north-eastern part near Basavapatna. This forest is the main source of firewood timber for the neighbouring villages. The common pasture lands are mainly situated near Basavapatna and Mydala in the north-eastern parts and Chokkenhalli, Munchakal Kuppe and Kallalli in east and southern parts.

The soil, generally, confirms with that of the taluk pattern. In the canal area the soil is alluvium fertile ~~xxxx~~ where paddy and areca are grown. In other tracts it is sand-mixed brownish deep clay where dry crops, mostly, ragi is cultivated.

The climate is also like that of the district in being moderate without any extremities. The average annual rainfall is around 30 inches in the district and the rainfall in the surveyed cluster does not vary much. The monthwise rainfall figures for the years 1957 and 1958 as recorded at Tumkur (the nearest station) is given below:

	Y e a r			Y e a r	
	1957	1958		1957	1958
January	-	0.75	August	2.11	7.20
February	-	0.73	September	3.04	4.70
March	0.25	-	October	8.76	4.00
April	1.44	5.61	November	1.27	2.50
May	3.96	1.90	December	-	-
June	5.38	3.40			
July	1.50	2.00	Total	27.71	32.79

The important crops grown are ragi, Paddy and arecanut. Paddy and arecanut are grown in Maidala canal irrigated area only. About 150 arecanut gardens are situated in the canal area. Owing to inadequacy of canal water, only one paddy crop is harvested every year. Ragi is grown only on dry lands entirely depending upon rains.

Field Work of the Survey

The field work in connection with the survey was started in the month of July 1958 and lasted upto the end of June 1959. The following schedules were canvassed to carry out the survey at Kyatsandra.

1. The General Family Schedule.
2. The plotwise survey Schedule.
3. The Family Budget Schedule.
4. The Labour Employment Schedule.
5. Schedule for changes in Tenancy.
6. Schedule for Sales and Purchases of Land.
7. Arecanut Plantation Survey Schedule.

The General Family Schedule was filled in for every residential family in the selected villages. The plotwise survey schedule was filled in for 100 sample plots selected at random to cover the information regarding cultivation practices, inputs and production of field crops. The Family Budget Schedule which collected the data regarding cash outlays only, was canvassed to a stratified random sample of 60 families. The Labour Employment Schedule was canvassed among 60 labour families. Information regarding changes in tenancy and sales and purchases of land were noted down from village records for the period of five years preceding the survey. Arecanut plantation survey schedule was canvassed among 54 selected planters to study some aspects of arecanut cultivation in the cluster.

CHAPTER II

VILLAGE LAYOUT AND HOUSING

2.1 Layout of the Selected Villages

Kyatsandra, the nuclear village, is a typical roadside village and almost rectangular in its dimensions. It is situated on either side of the national Highway. The Bangalore-Poona railway line traverses through the northern part of the village separating Siddaganga Math from the main village. The Bangalore-Tumkur Section of the National Highway runs in east-west direction through Kyatsandra village. The village proper is stretched nearly two furlongs along this road and its extreme length from the railway station in the north to the southern tip of the village is about 4 furlongs.

The elder part of Kyatsandra lies between the main road and the southern tip. The school buildings, play ground, hospital, busstand and some business establishments are lying between highway and bazaar street. One of the lanes connecting these two parallel roads is mostly inhabited by basket-makers. The bazaar street running east to west is congested with shopping premises and residential places of Lingayaths and some caste Hindus. The temple street from bazaar street runs southwards for nearly two furlongs intersected by lanes running east to west. Most of the Brahmin families reside around these parts. The south-western parts of the village are inhabited by Thigala and Vohkoliga communities and to some extent Muslim community. Most of the residential parts of the village are inhabited by many communities living side by side and no strict communal localities can be observed.

The scheduled caste locality and waddars' cluster are two exceptions which are lying respectively in eastern and north-eastern parts of the village. These two parts are not situated far away from the localities occupied by the caste Hindus.

The expansion of the village proper residential areas in the recent past has been in the direction of northern and north-eastern parts of the Kyatsandra. The area lying between railway station and highway and the road leading to Siddaganga Math from highway are all recently developed areas. The village could not expand on southern and south-western parts as it is limited by ravines and wet lands.

Siddaganga Math is situated on the slopes of Siddaganga Hill lying to the north of Kyatsandra. It is linked with Kyatsandra by an approach road, well asphalted, measuring two furlongs from Kyatsandra bus-stand. The schools, hostel buildings and staff quarters are situated on either side of this asphalted road while the main buildings of Math, office etc. are situated around the foot hills. The temples are situated on the slope of the Hill. The Math is surrounded by vast open space which is conveniently used for holding a fairly big cattle fair (JATHRA) every year.

Layout of the other villages:

The other depending villages of the surveyed cluster are all lying farther away from Tumkur town and towards north-east, east and south-eastern directions of Kyatsandra. The two villages situated in north-eastern direction viz., Basava patna and Mydala are inferior type of villages served by Internal Village Connection (I.V.C.) road systems. Both are rectangular and more secular in their housing localities except for the Harijan Colonies which are detached from main villages.

Similarly, the two villages namely Chokkenahalli and Mouchakal Kuppe are situated to the east of Kyatsandra on Bangalore road. Chokkenahalli is 10 furlongs away from Kyatsandra. The localities of caste Hindus are situated in the eastern part. Apart from residential places, a school building and a temple are prominent in this village. The Harijan colony is separated from main village and it is provided with a well exclusively for the use of untouchables. Mouchakal Kuppe the other road-side village is about 2 miles from Kyatsandra. The houses are built on either side of the road and main cluster of the village is in the interior of southern part. The road side houses are of recent expansion. The interior part is provided with a paved approach road measuring one furlong. There are about 45 houses in this village and nearly 30 households in the hamlet called Boudihalli. Except for the approach road, the remaining few lanes are narrow with scanty and irregular drainage system. The scheduled caste Hindus live in their own exclusive cluster situated at the outskirts of the main village.

Kallalli is situated to the south-east of Kyatsandra. The village can be approached by I.V.C. road 10 furlongs from Kyatsandra. The village is scattered into 4 distinct clusters linked by metalled roads from each other. In the main part, about 15 vakkaliga houses are situated on two lanes. In the second and third parts, the Lingayath houses numbering 4 and 6 in two separate rows, with couple of vakkaliga houses are situated. The scheduled caste people live in the separate colony provided with an exclusive well for their use. All the buildings in Kallalli are residential places and for schooling the children are sent to Kyatsandra.

2.2 Grades of Houses

The information collected in the General Family Schedule in respect of houses was in regard to existence of foundation and plinth, type of materials used for walls and the roof. On the basis of the available information the houses have been divided into 9 broad categories, namely,

- (1) Houses having foundation only with mud walls and mud terrace.
- (2) -do- mud walls and tiled roof.
- (3) -do- with brick walls and tiled roof
- (4) -do- with mud or brick walls and mud and/or tiled or other combination of roof
- (5) Houses having foundation and plinth with brick walls and tiled roof.
- (6) -do- with mud or brick walls and other combination of roof.
- (7) Neither foundation nor plinth with mud walls and mud or tiled roof.
- (8) -do- with any type of wall and thatched roof.
- (9) Other combinations, like bamboo mat screens etc.

The first six categories stated above were more or less permanent structures while the remaining three categories did not have foundation nor plinth and included huts of various description. In respect of materials used, burnt bricks and Mangalore tiles were in vogue apart from mud walls and mud terrace. The grades or types under 5 and 6 can be considered as best grades in the villages.

Table 2.1 gives the distribution of houses into various categories as stated above. There is a little variation between the two units in respect of distribution of houses into various categories except in category 1 which is proportionately the same in all the villages. The pattern of housing was almost uniform among the villages within the unit II. Generally the housing was

Table 2.1: Distribution of Grades of Houses

		Unit 1	Unit 2	Total
Foundation only with mud walls and mud terrace	I %	212 42.8	156 44.8	368 43.6
Foundation only with mud walls and tiled roof	II %	50 10.2	10 2.8	60 7.2
Foundation only with brick walls and tiled roof	III %	30 6.1	31 8.9	61 7.2
Foundation only with mud brick walls and mud and tiled roof or other bricked combinations	IV %	60 12.2	88 25.3	148 17.5
Foundation & plinth with brick walls and tiled roof	V %	63 12.8	9 2.5	72 8.5
Foundation & plinth with mud or brick walls and other combinations	VI %	58 11.8	10 2.8	68 8.0
Neither foundation nor plinth with mud walls & mud or tiled roof	VII %	3 0.6	11 3.1	14 1.6
Neither foundation nor plinth with any wall and thatched roof	VIII %	14 2.9	20 5.8	34 4.0
Other Combinations	IX %	6 0.6	14 4.0	20 2.4
Total	%	496 100.0	349 100.0	845 100.0

better in Kyatsandra (Unit I) than the other villages. Nearly 25 per cent of houses in Kyatsandra came under categories 5 and 6 which include both foundation and plinth with brick walls and tiles or other kind of roofs. The proportion of houses in the unit II in this respect was very meagre i.e. 2.5 per cent and 2.8 per cent respectively.

Table 2.2 gives the distribution of housing categories according to the main occupation of the family. Most families with agriculture as main occupation reside in better type of houses in Kyatsandra and other villages. About 41 per cent of Kyatsandra's cultivating families lived in the two best categories, namely V and VI. Majority of the agricultural labourers in both the units dwells in categories I and II. A considerable proportion of the labour families lived in the last two grades, mostly huts. The occupational groups with comparatively better housing facilities were traders, agriculturists and families engaged in salaried and other services like health, education and so on. Nearly 90 per cent of the families in the unit II belonged to agriculture and agricultural labour occupations and majority of them dwell in the first six categories of the houses.

Table 2.3 gives the distribution of housing categories according to size of income of the family. In both units concentration of families was in the two income groups vis. Rs. 251 to 500 and Rs. 501 to 750. More than 50 per cent of families come under these two income groups. It may be observed that generally, as the income raises we find that more families live in better types of houses. Poor housing facilities were concentrated in the income groups upto Rs. 750. Beyond these the housing conditions

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2.3 Ownership of House

The pattern of ownership of houses at Kyatsandra and other villages was as follows.

	Unit I	%	Unit II	%	All Villages
Owned	383		290		673
Rented	95		10		105
Free	18		49		67
Total	496		349		845

About 80 per cent of families in all the villages resided in their owned premises. Around 20 per cent in Unit I and 3 per cent in Unit II stayed in rented premises. A considerable proportion of premises in Kyatsandra (Unit I) was rented out to a fairly large number of immigrant families, mostly engaged in salaried and other services. About 8 per cent of premises were reported to be let out on rent-free basis.

Table 2.6 gives the distribution of ownership of houses according to caste of the family. Most of the castes reported majority of their families staying in the owned houses. However, a considerable proportion of families staying in the rented premises were reported mainly from Brahmin, Vaddar, Wainaja and Madival castes. Similarly, in respect of rent-free premises, Harijans and Lingayath were in considerable number.

Table 2.7 gives the distribution of owned and rented premises according to the size of the income of the family. These families could be further grouped into 3 broad categories, namely, low income (upto Rs. 500) middle (501-2500) and high income and the proportion of the ownership or otherwise of the premises might be distributed.

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Thus the proportion of owned premises varied from a minimum of 75 per cent in low income group to a maximum of 82 per cent in high income group at Kyatsandra. The proportion of rented premises was uniformly distributed in all the groups i.e. 18 per cent of their total premises. The rent-free premises were reported from the first two groups only - 7 per cent of its total in low income group and a meagre 2 per cent in the middle group.

Table 2.8 gives the distribution of families according to main occupation and whether the houses were owned, rented or free. In most of the occupational groups majority of the families stayed in owned houses except the construction and utility, educational, health etc. Most of the families under these occupational categories were immigrants at Kyatsandra. Majority of these families has fairly high incomes. Most of the rent-free families belonged to agricultural labour and unproductive categories.

Table 2.9 gives the distribution and owned premises of the entire cluster, according to their age and the year of major repairs. The table also gives expenses on new construction and major repairs. Out of a total of 673 owned premises, 67.3 per cent of houses were stated to be rather old constructions or their age could not be determined. About 22 per cent of the houses were built in the recent past i.e. during 10 years preceding the survey. About 184 houses or 27 per cent of the owned premises were reported to have been subjected to major repairs during the past 15 years. Nearly a sum of Rs. 70,000 was spent on major repairs and new constructions in the recent past.

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2.4 Housing Conditions of Harijan

The houses belonging to (Harijans) scheduled castes are built a little away from that of caste Hindus in almost all villages. The conditions of their housing have improved to a considerable extent during the last few years due to state government aids. The Government under "Harijan Welfare Scheme" have been providing some relief to these scheduled caste families by way of building materials or on equivalent sum of cash aids to buy some aid tiles, timber etc. Usually, the Govt. aid is consisted of 1000 Mangalore tiles per house and a sum of Rs. 75/- cash towards the purchase of other materials. However, the process of this aid to needy Harijan families has been very slow. Thus 44 houses i.e. one third of total houses belonging to Harijan in each unit reported having Mangalore tiles as roofing material received by way of aids.

The total Harijan families reported from Unit I and Unit II were 61 and 68 respectively. Nearly 90 per cent of the families in each unit reported living in their owned houses. About 60 per cent of the houses had only foundation; about 10 per cent had both foundation and plinth while the remaining reported neither. About 70 per cent of houses were built in mud walls while 20 per cent of houses were built in brick and the rest were other kinds mostly wattle screens. About 45 per cent of these houses had mud roofing while 20 per cent reported thatched and other combination.

2.5 Civic Amenities

Village Roads and Sanitation

The major roads in Kyatsandra and Siddhaganja Math area are fairly broad with drainages on either side. The main bazaar street of Kyatsandra is asphalted while the approach road to Siddhaganja Math and other roads owned

Math area are metalled and partly asphalted. Other streets in Kyatsandra are metalled with crude drainage while village lanes are unmetalled and narrow without proper drainage facilities. Some roads of Kyatsandra are cleaned by scavengers in the employ of village panchayath while the Math roads are generally kept clean by the servants belonging to Math. The small lanes of Kyatsandra and of other villages appear to be neglected and not cleaned always.

The schools, hostels and residential quarters of Siddhaganga Math are provided with hand flush latrines while in Kyatsandra apart from public buildings like hospital, schools etc. only a few upper caste and richer sections have latrines built in their block yards.

The conditions of roads in the other villages of the cluster is generally worse than those of Kyatsandra and Siddhaganga Math. The approach roads to these villages are metalled and generally kept clean while the lanes in the interior are not maintained well. The drainage system is also unsatisfactory throughout. The lanes of Harijan colonies of Kyatsandra as well as other villages are still worse and are without proper drainages.

Drinking Water

There are about 20 wells in all dispersed throughout the selected villages and their hamlets. About 4 wells at Kyatsandra and 6 wells at other villages are clean and paved wells while the remaining are ordinary ones. Some of these wells reported to be drying up during the summer season but somehow people are managing to obtain water from other wells. Harijans have separate wells in their localities and they are still excluded from using the wells belonging to caste Hindus.

At Sidda Ganga Math the Math authorities have fitted electric pumps and are supplying water through pipes to their school buildings, hostels and other quarters. A large temple tank serves as a perennial source of water to Math area.

At Kyatsandra the Govt. have provided drinking water facilities through pipes under "Rural Water Supply Scheme" with Central Govt. grants. The works on tube wells and reservoir were completed in 1958 and the installation of electric motors for pumping water and laying of pipe lines through various parts were also completed in early 1959. The tap water was released from the middle of the year 1959 for general public. Some street taps at important localities are erected by Panchayath, and private tap connections have been secured by some richer household at Kyatsandra. The recurring power charges are to be borne by village Panchayath. However, some people of Kyatsandra are still drawing water from the wells.

Rural Electrification for Power and Light

The service of electricity for power and light was first provided to Kyatsandra as early as 1934. Gradually it was extended to some other surrounding areas like Sidda Ganga Math in 1933, Mydala in 1945, Manchalkuppe in 1952 and Kollalli in 1955. In the beginning the service was restricted to irrigation pumps only and later on when the demand for domestic installation was insufficient number, the facility was extended to other fields.

The utilisation of electricity for different purposes at the end of survey period was reported to be as follows:

Street lights	-	40
Domestic Lights	-	109 (6 from Unit II)
Public buildings etc.	-	18
Irrigation purpose.	-	40 (Pump Sets)

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CHAPTER III

Social Structure and Administration

This chapter deals with such topics as the village social structure comprising various caste and class groups and their interdependence, the village administration and other social institutions like schools, hospitals and so on. This study is important as it is likely to reflect any qualitative change brought about in a changing economy.

3.1 Caste Groups

The population in the selected villages was predominantly Hindu and this religion accounted for 94 per cent of the total population. The Islam faith accounted for 5.5 per cent while the other religions like Christian accounted for a meagre 0.5 per cent of the total population. Kannada is the ruling language and it is spoken by almost all the people. Urdu, Tamil and Telugu are other minority languages.

Table 3.1 gives the castewise distribution of families and population in the selected villages. No single caste group at Kyat Sandra (Unit I) has absolute numerical majority over the rest of the castes. The group "Okkaiya and allied castes", mainly cultivating class, is dominating in the other selected villages and their proportion to the total population (Unit II) is 55 per cent. The Hindu intermediate castes, particularly 'Tigala' caste, constituted single largest group in the Unit I, accounting for nearly 22 per cent of the total population. Other important castes at Unit I, numerically speaking, are Janiga, Balijiga Setty, Harijan, Lingayath and Brahmin, each accounting about 10 per cent of the population. Similarly, at Unit II, Harijan and Lingayata are the only numerically important castes accounting for 17 per cent and 16 per cent respectively.

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Considering the entire survey cluster, the 'Okkaliga and allied castes' constituted the single largest caste group with nearly 25 per cent of the total population. Harijan, Tigala and Lingayath are other numerically important castes, each reporting more than 10 per cent of the total population. About 90 per cent of the Brahmin families and all the families of Kshatriya and Medars are residing at Kyatsandra itself. Majority of the Muslim families of this cluster, ¹⁰⁰resided at Kyatsandra itself.

3.2 Caste and Occupation

Table 3.2 gives the distribution of families according to the main occupation of head of the family. Nearly 71 per cent of the total families are engaged in agriculture and other primary occupations such as casual and attached agricultural labour, berdsman etc. Okkaligas and allied castes, Tigala Harijan, Lingayath and setty castes together accounted for nearly 85 per cent of the total with agriculture and other primary occupation as main occupation. More than 90 per cent of Tigalas, Okkaligas and Harijans are in this group. Majority of the Harijans are landless labourers while majority of Lingayath and Okkaligas are mainly owner cultivators.

Amongst 'Intermediate Hindus' comprising such castes as Vishwakarma (goldsmith and blacksmiths) Madival, barber, Medar etc., majority has remained in the traditional family occupations. Almost all the Medars are in their traditional occupation of basket making and other families in these groups followed agriculture, labour, transport etc. Nearly 65 per cent of trading class families belonged to Lingayath and Banajiga Setty castes. Majority of the Brahmin families are in the services, salaried or otherwise, in the field of health, education, administration

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and so on. About one-third of them are in agriculture, mostly absentee landlords. Among the Muslims, majority reported from primary and processing and manufacturing groups.

3.3 Social Groupings

The social groupings in the selected villages, broadly speaking, confirmed the traditional Indian pattern. The village society was generally divided by different caste groups into various endogamous sub-groups which were graded according to their respectability. Thus the two extremes were formed by Brahmins at the top and Harijans in the lowest order. The other castes of Hindu religion occupied in between these two castes according to their gradation in the caste hierarchy. There are sub-castes in each caste where interdining take place but not inter-marriage. The superior caste people do not eat at the hands of people inferior to their castes. However, there are not many castes at Kyatsandra centre and social intercourse is not very rigid in view of increased education and fast developing urban influence.

The class structure is superimposed on the caste structure to a considerable extent. However, the social status often is determined both on the caste as well as on the class position. For instance, Brahmins at Kyatsandra are not dominating both in respect of their number and economic status. They are prominent as officials, school teachers and priests for religious purposes. The upper class at Kyatsandra is constituted by the big arecanut planters, traders and people at the back of village administration, cooperative societies etc. This class comprised Lingayaths, Banajiga Settys and a few rich Brahmins. The middle class comprises small planters, paddy cultivators,

small traders, artisans and salaried officials, mostly consisting Brahmins, Lingayaths, Ukkaligas and Thigalas. The lower class is constituted by agricultural labour and other poorer people dominated by Backward Hindus and Harijans.

Other Social Institutions

The system of customary wage payment in return for traditional service was reported to be not in vogue at Kyatsandra. Food control during war time and afterwards reported to be the main cause of discontinuation of this system ~~and~~ payment in terms of grains particularly to artisans and other engaged in service. However, kind payment is sometime made in lieu of equivalent cash wages to casual agricultural labourers for some operatives on the fields. The caste panchayaths were also conspicuous by their absence. No panchayath functioning for the interest of any caste or group was reported from any of the selected villages.

3.4 Religious Ceremonies and Festivals

The social intercourse and interdependence between communal groups were also manifested in their common participation in some religious and national days performances. The schools and other public institutions observed national days like Independence Day and Republic Day where all the village leaders and prominent people of all castes and classes participated. The temple festivals were also indicators of cooperation and common participation by all sections. Mention may be made of Siddaganga Mutt activities sphere headed by Lingayath community, financed by public donations, raised in near and far off places, and participated by all sections. The cattle fair conducted by Mutt authorities was very popular and more than 20,000 cattle assemble here for a fortnight every year.

The major festivals at both Kyatsandra and Siddaganga Mutt were 7 in number during 1958-59 and the celebration or observance accounted for 37 days in all. During important festivals like Chiveratri and Dasara, the Mutt at Siddaganga reported to have fed 5,000 to 10,000 persons twice a day for about 10 to 15 days at a stretch. Some of the festivals in Kyatsandra too observed this practice of feeding Brahmins and caste Hindus on certain days. All these festivals were financed by public contribution by way of cash and kind donations.

3.5 Village Panchayath

The first recognised panchayath for Kyatsandra centre came into being in the year 1926. The initial body of members was nominated one and later on elected bodies used to be functioning in the village. During the survey year, the Village Panchayath at Kyatsandra was in its third year of the term and it was housed in rented premises, since its regular building was occupied by the dispensary.

Kyatsandra Panchayath was provided with a twenty-member elected council with proportional representation to Harijan community. The castewise distribution of members is as follows:

Thigala	...	6 members
Lingayath	...	5 "
Banaji and Gani Shettys	...	4 "
Brahmin	...	1 member
Muslim	...	1 "
Medar	...	1 "
Harijan	...	2 members
Total:		----- 20 -----

The chairman was a Lingayath elected from among the members. No single caste group had dominated the Panchayath

affairs. About 15 members were cultivators of paddy and areca plantations and 3 members were mainly traders. The panchayath used to meet at least once a month.

The panchayath used to receive varying government contribution by way of special grants for the specific projects like drainage works, water pumping and layout of pipes for supplying drinking water and so on. However, both drainage and water supply schemes were carried out by government through sanitary and public works departments respectively. Apart from recurring cost and contribution from Govt. the panchayath raised its own resources by way of taxes on houses, trading establishments etc. The income of the panchayath from the taxes for the year 1958-59 was reported to be Rs. 2200/-. Some of the major items of the expenditure were as follows:

Sanitary maintenance	Rs. 900
Electricity charges for street lighting	" 480
Library and Reading Room	" 120
Salary to Supervisor	" 160

However, it was reported that the taxes were not collected regularly and panchayath too had financial obligations to a considerable extent. The civic affairs of Kyatsandra had suffered to some extent due to vested communal interests and political party funds.

3.6 Educational Facilities

There were 3 schools at Kyatsandra proper. Two of them were primary schools, one each for Kannada and Urdu, and a Kannada Middle School. All the three were managed by Government. The Siudaganga Mutt was running some educational institutions at Mutt area and Tumkur. The following institutions were located at Mutt area at the outskirts of Kyatsandra.

- (1) Sanskrit College
- (2) Ved Pathshala
- (3) High School
- (4) Middle School
- (5) Crafts Training School
- (6) Student Hostel.

Among the villages in Unit II only Mydala Manchakol Kuppe and Basavapatna were provided with Government Primary Schools. For Middle and High School facilities, these villages were depending upon Kyatsandra and Siddaganga Mutt schools.

At Kyatsandra, all the schools were housed in Govt. buildings and particularly the Middle School was provided with a large play ground. The strength of Kannada primary school was 147 boys and 106 girls; Urdu primary school was 28 boys and 20 girls and Kannada Middle School was 177 boys and 42 girls. The average attendance was reported to be varying between 80 per cent to 90 per cent in these schools. Among the students, Brahmins, Lingayaths, Okkaliga, Setty and Muslim communities were predominant. Facilities such as strength of the staff, furniture, accommodation etc. were not adequate in these institutions.

The schools in the villages of Unit II were all housed in private buildings offered by the villagers ^{on} rent-free basis. However, the accommodation, furniture and teaching staff were all inadequately provided in these schools. The average attendance said to be varying between 70 and 60 per cent of the full strength of students. All the schools were ^{so-}educational and providing instructions upto 4th standard in Kannada medium.

The educational institutions in the Mutt area were all managed by Siddaganga Mutt with varying Govt. grants for their different schools. The Mutt schools imparted

General education from 5th year class upto S.S.L.C. or Matriculation. It offered resident school facilities for 'bonafides' boys coming from outside Kyatsandra with free board and lodging. The student hostel at Mutt area provided this facility to a little more than a thousand students during the survey year. Some of these hostel students attended colleges at Tunkur town. Students, mostly Lingayaths from all parts of the southern parts of Mysore state availed of these facilities.

The schools and hostel run by Siddaganga Mutt were mostly financed by Mutt funds which were raised by public donations in cash and kind and income from Mutt's properties. The Mutt also raised some money by way of grants from Govt. and fees from students. The average attendance of students was more than 90 per cent and the facilities like accommodation, furniture and teaching staff were adequately provided.

Library Facility

The village panchayath maintained a free reading room and public library in Kyatsandra. It was established as early as 1912. During the survey year, it was housed in a rented premises, furnished adequately, and a part time clerk was in-charge of it. The reading room gets 5 dailies including 'Hindu' and 'Deccan Herald' the popular English dailies; about 12 Kannada and 2 English weeklies and 5 monthlies regularly. The library section had more than 1000 books mostly in Kannada and English languages. Almost all the books were donated by public and institutions like Siddaganga Mutt, N.E.S., Adult Literacy Council and so on. The daily average attendance at the reading room is about 40 while the daily average of books issued was about 20. This free reading room and library was managed by a committee consisting of prominent local people.

3.7 Medical Facility

The Govt. through the Department of Medical Services, established a Local Fund Dispensary at Kyatsandra in 1949. This dispensary was housed in a spacious 5 roomed village panchayath building. It was adequately equipped with furniture and medical apparatus. Also there was a provision for the treatment of inpatients since two beds were provided in the ward room. The village panchayath was mainly instrumental in getting this facility sanctioned and also gave its own building and furniture for its use.

The staff of the dispensary consisted a qualified Asst. Surgeon, a compounder, a mid-wife and a peon. There was also a proposal to upgrade this into a Primary Health Unit. The average number of out-patients treated daily was around 100 and during weekly market days it was nearly 200. During 1957, the total number of patients treated was 39,837 of which 107 were for minor operations, and 58 were labour cases. The common cases treated were, fever, 'flu', malaria, injuries, wounds etc. The medicines, instruments etc. were all directly supplied by Govt. Medical Stores in Bangalore.

The dispensary serves Kyatsandra as well as surrounding villages. The mid-wife also attends maternity cases of the villages nearby. The serious cases are sent to General Hospital in Tumkur which is 4 miles away from Kyatsandra.

CHAPTER IV
CAPITAL STRUCTURE

This chapter deals with different constituent factors of the capital resources of a rural economy. The important items discussed under this study are, the agricultural assets such as land, livestock and implements and also other forms of assets, viz. immovable property, gold and silver ornaments etc. In addition to these, the chapter also deals with the investment and disinvestment in the capital assets made during the period of 12 months preceding the date of visit to each family.

The capital structure position of non-agricultural sector such as non-agricultural occupations and trading and transport is dealt separately in their respective chapters viz. VI and VIII.

4.1 Land

Land is by far the most important in the capital structure. The various aspects of it like size, distribution of ownership as well as cultivated holdings and so on are dealt with in this section.

The number of land owning families in both the units under survey was as below.

<u>Unit</u>	<u>Total No. families</u>	<u>Land owning families</u>
I (Kyatsandra)	496	262
II (Other villages)	349	243

Land owning families were proportionately more in unit II villages than in Kyatsandra. In the unit II about 70 per cent of the total families were landowners while in Kyatsandra which had a large number of families engaged in non-agricultural occupations. The proportion of the land-owning families was only 52.8 per cent. For the entire

cluster the proportion was 59.7 per cent of the total resident families.

Table 4.1 gives the distribution of land ownership according to income of the family. In Kyatsandra (Unit I) the number of landowning families and the area owned by these families was insignificant in the first two income groups with incomes upto Rs.250/-. Considering both the units, it can be seen that the average land owned per family rises with each income group excluding the first two income groups. Majority of the landowning families were having incomes varying between Rs.251 and Rs.1,500. These families held nearly 52 per cent of the total owned area. Families having incomes above Rs.1,501 numbered only 80 and among these the owned land concentrated to an extent of 44 per cent approximately of the total area.

Table 4.1 : Distribution of total owned land according to size of income

Size of Income (Rs.)	Unit I		Unit II		Both Units	
	No. of families report- ing	Owed area in acres	No. of families report- ing	Owed area in acres	No. of families report- ing	Owed area in acres
Upto 100	1	2	1	2	2	4
101 - 250	4	7	29	90	33	97
251 - 500	44	100	87	221	131	321
501 - 750	57	135	60	205	117	340
751 - 1000	36	103	21	86	57	189
1001 - 1500	60	226	25	200	85	426
1501 - 2500	34	246	11	164	45	410
2501 - 3500	15	167	3	67	18	234
3501 - 5000	6	92	4	138	10	230
5001 and above	5	84	2	143	7	227
Total	262	1,162	243	1,316	505	2,478

4.2 Land Ownership (Castewise)

Table 4.2 gives the distribution of land ownership according to caste and number of landowning families in each caste group. Considering the numerical strength of the landowning families, Tigala Shettys, Lingayath and Brahmin castes were important at Kyatsandra while Okkaliga and Lingayath dominated the scene in Unit II. Considering the entire cluster, Okkaliga Lingayath and Tigala castes emerged out as 3 largest castes accounting for nearly 60 per cent of the total families.

Table 4.2 : Castewise distribution of land ownership

Caste groups	Unit I		Unit II		All Villages		
	No. of fami- lies	Owed land %	No. of fami- lies	Owed land %	No. of fami- lies	Owed land %	Average size of holding (acres)
1. Brahmins	31	22.6	4	3.4	35	12.5	8.8
2. Lingayats	33	12.7	46	14.5	79	13.6	4.2
3. Khastriya, Rajput	16	7.3	3	0.8	19	3.8	5.0
4. Okkaliga, Kuruba, Golla etc.	7	1.8	136	70.9	143	38.6	6.7
5. Naik	24	8.0	7	1.7	31	4.6	4.0
6. Viswakarma, Devanga	7	1.0	-	-	7	0.5	1.7
7. Tigala	63	19.1	2	0.4	65	9.1	3.5
8. Ganiga, Banajiga, Shetty	53	16.2	4	0.7	57	8.0	3.5
9. Nainaja, Madivalate	8	2.2	7	0.9	15	1.5	2.5
10. Medar	1	0.2	-	-	1	0.1	2.0
11. Vaddar, Bhilla etc.	1	0.2	-	-	1	0.1	2.0
12. Harijan	4	1.2	33	6.5	37	4.0	2.7
13. Muslims	14	7.5	1	0.2	15	3.6	6.0
14. Christians and Others	-	-	-	-	-	-	-
Total	262	100.0	243	100.0	505	100.0	4.9
		1,162		1,316		2,478	
		acres		acres		acres	

In respect of the actual area of land owned, the concentration of ownership could be found among Brahmin Tigola, Shettys and Lingayaths who together accounted for 70.6 per cent of the total owned land of Kyatsandra families. The Brahmins very nearly claimed a quarter of the total owned land reported from Kyatsandra. In the Unit II, Okkaligas alone accounted for 71 per cent of the total while Lingayath and Harijan groups accounted for 14.5 and 6.5 per cents respectively. Taking entire cluster into consideration, it can be seen that the ownership of land was heavily concentrated in 4 caste groups, namely Okkaliga (38.6 per cent), Lingayath (13.6 per cent), Brahmin (12.5 per cent) and Tigola (9.1 per cent). Harijan caste accounted for only 4 per cent of the total land distributed over 37 families - mostly reporting from Unit II.

4.3 Cultivated Holdings (Castewise)

Table 4.3 gives the distribution of cultivated land according to caste and number of cultivators in each caste group. As in the case of owned holdings, Okkaligas comprise the largest single caste group of cultivators for the entire cluster and particularly so in the Unit II villages. Tigala and Shettys were most numerous cultivators and these together accounted for nearly 50 per cent of the total cultivated land in Unit I. In the Unit II Okkaligas alone accounted 69 per cent of the total cultivated land, followed by Lingayaths with 12 per cent and Harijans with 9 per cent. Brahmins who held nearly 23 per cent of total owned land in Kyatsandra amongst 31 owning families did not figure prominently in respect of cultivated land both numerically and area held only 15 families reported to be cultivators accounting for 6.3 per cent of the total cultivated land.

Table 4.3 : Castewise distribution of cultivated land

Caste groups	Unit I		Unit II		All		Average size of holding (acres)
	No. of families	Cultivated land %	No. of families	Cultivated land %	No. of families	Cultivated land %	
1. Brahmins	15	6.3	3	1.7	18	3.6	4.7
2. Lingayats	25	8.7	43	12.3	68	10.7	3.8
3. Kshatriya, Rajput	15	5.8	2	1.4	17	3.2	4.4
4. Okkaliga, Kuruba, Golla etc.	5	1.6	149	69.3	154	41.6	6.4
5. Naik	25	13.4	9	1.9	34	6.6	4.6
6. Viswakarma, Devanga	2	0.4	-	-	2	0.2	2.0
7. Tigala	63	30.9	3	0.6	66	13.0	4.7
8. Ganiga, Banajiga, Shetty	52	18.7	5	1.8	57	8.7	3.6
9. Nainaja, Madivalate	6	2.8	8	1.4	14	2.0	3.4
10. Medar	1	0.3	-	-	1	0.1	1.0
11. Vaddar, Bhilla etc.	2	0.4	4	0.5	6	0.5	2.0
12. Harijan	20	5.2	47	9.0	67	7.4	2.6
13. Muslims	9	5.5	1	0.1	10	2.4	5.6
14. Christians and Others	-	-	-	-	-	-	-
Total	240	100.0	274	100.0	514	100.0	4.6
		966 acres		1,390 acres		2,356 acres	

Majority of their land was leased out and thus 16 families remained absentee landlords.

Considering the entire cluster the average size of cultivated holding was largest amongst Okkaligas with 6.4
 max

acres followed by Muslims with 5.6 acres, Tigala and Brahmins with 4.7 acres each. The average size of cultivated holding was 4 acres at Kyatsandra, 5 acres at Unit II and 4.6 acres for the entire cluster. The concentration of cultivated land was found among Okkaliga (41.6 per cent), Tigala (13 per cent) and Lingayath (10.7 per cent) caste groups.

4.4 Distribution of Ownership Holding

Table 4.4 gives the number of land owners according to average frequency and the land owned in each frequency. In both the units the number of holdings were concentrated in first four frequency groups measuring upto 5 acres, whereas the land was concentrated in the frequency groups 6-10 acres and 11-25 acres. Majority of the holdings were less than 5 acres in both the units - about 77 per cent in each unit. For the entire cluster, holdings measuring upto 5 acres accounted for 78 per cent, holdings measuring between 6 and 25 acres accounted for 20 per cent and holdings between 51 and 100 acres accounted for 2 per cents of the total holdings. The corresponding proportion of land held by these three broad frequency groups was 38 per cent, 40 per cent and 22 per cent of the total land. Thus the larger holdings i.e. the land with more than 6 acres held disproportionately more land than the smaller holdings with less than 5 acres of land.

4.5 Distribution of Cultivated Holding

Table 4.5 gives the number of holdings and the land cultivated under each acreage frequency. In both the units the cultivated holdings, as in the case of ownership holdings were concentrated in the first four frequencies measuring upto 5 acres whereas greater proportion of land was concentrated in the frequency groups measuring more

Table 4.4 : Land ownership according to size of owned holding

Size (acres)	Unit I		Unit II		Both	
	No. of owners	Per cent	No. of owners	Per cent	No. of owners	Per cent
Upto 1	65	5.6	58	4.4	123	5.0
" 2	63	10.8	37	5.6	100	8.1
" 3	36	9.3	45	9.6	81	9.4
4 to 5	39	14.8	47	15.8	86	15.2
6 to 10	35	22.6	32	18.0	67	20.2
11 to 25	21	27.2	14	13.6	35	20.1
26 to 50	3	9.7	8	22.0	11	16.2
51 to 100	-	-	2	11.0	2	5.8
101 & above	-	-	-	-	-	-
Total	262	100.0	243	100.0	505	100.0
		1,162 acres		1,316 acres		2,478 acres

Table 4.5 : Cultivated land according to size of cultivated holding

Size of holding (acres)	Unit I		Unit 2		All	
	No. of holdings	Per cent	No. of holdings	Per cent	No. of holdings	Per cent
Upto 1	50	5.1	51	3.6	101	4.3
" 2	62	12.8	42	6.0	104	8.8
" 3	42	13.0	50	10.8	92	11.7
4 - 5	33	15.4	59	18.9	92	17.4
6 - 10	38	29.3	48	25.9	86	27.3
11 - 25	14	21.4	17	15.4	31	17.8
26 - 50	1	3.0	6	14.7	7	9.9
51 - 100	-	-	1	4.7	1	2.8
101 & above	-	-	-	-	-	-
Total	240	100.0	274	100.0	514	100.0
		966 acres		1,390 acres		2,356 acres

than 6 acres. The smaller holdings with less than 5 acres accounted for 76 per cent approximately of the total holdings of both units while the land held by these was about 42 per cent of the total cultivated area. The larger holdings measuring more than 6 acres with 24 per cent of the total holdings accounted for nearly 68 per cent of the total land. Thus the land cultivated under these was once again disproportionately more than the smaller holdings with less than 5 acres of land.

4.6 Leasing in and Leasing out of Land

Table 4.6 gives leasing in and leasing out of land according to size of owned holding. At Kyatsandra 37.3 per cent of the land was reported to be leased out by the owners. Proportionately more land was leased out in the higher frequencies of ownership holdings beyond six of owned land (42 per cent approximately) than in the smaller holdings upto five acres of owned land (31 per cent). Similarly, for Unit II villages larger holdings leased out more land than smaller holdings. However, the total leased out land was only 14.4 per cent of the total owned land in the Unit II and this proportion for the entire cluster was 25.1 per cent.

In respect of leasing in of land, more land was leased in the ownership holdings measuring upto 5 acres in both the units. For the entire cluster, the proportion of land leased in to total cultivated in the smaller owned holdings upto 5 acres was very high, at times 53 per cent of the cultivated area. In the case of larger owned holdings this proportion was practically negligible and especially no leased in land was reported in the size group above 51 acres.

Table 4.7 gives leasing in and out of land according to size of cultivated holding. Proportion of land leased out

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Table 4.7 gives leasing in and out of land according to size of cultivated holding. Proportion of land leased out

Table 4.8 : Leasing in and out of Land According to Fixed or Share Rent

Units	Land Leased in			Land leased out		
	Fixed rent %	Share rent %	Total (Actual in acres)	Fixed rent %	Share rent %	Total (Actual in acres)
Unit I	21.52	78.48	237	19.27	80.73	433
Unit II	37.30	62.70	264	12.11	87.89	190
Both Units	30.58	69.42	501	17.20	82.80	623

and out of land in both the units we find that more land was leased in or out on share rent or crop sharing basis than fixed rent. Under fixed rent system the landlord is given either fixed cash or fixed amount of produce whichever previously agreed upon. However, under this system only 30 per cent of total leased in land and 17 per cent of total leased out land were reported from the entire cluster.

4.7 Livestock

Table 4.9 gives the distribution of livestock according to size of cultivated holding. Draught cattle almost wholly consisted of working bullocks, he-buffaloes, 4 and 10 being reported only in larger size groups in Unit I and II respectively. The cultivated area per pair of bullocks was about 8 acres in Kyatsandra and 11 acres in Unit II villages. Most of the bullocks were owned by cultivators, the share of non-cultivators being about less than 2 per cent in Kyatsandra and nil in other villages. Concentration of bullocks was mainly in two frequencies 6-10 acres and 11-25 acres in both units. These were the frequencies in which the cultivated area was concentrated, and the bullocks owned in these was

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nearly fifty per cent in each unit.

Milch cattle consisting of cows and she-buffaloes was distributed as seventy-eight per cent of cows and twenty-two per cent of she-buffaloes in Kyatsandra and seventy-two per cent of cows and 22 per cent of she-buffaloes in Unit II villages. The non-cultivating owners reported a little more than ten per cent of the milch cattle of the entire cluster. Ownership of cows was concentrated in holdings measuring less than six acres while that of she-buffaloes was in holdings measuring more than 6 acres in both units.

Regarding young stock of cows and she-buffaloes it can be seen that with a larger proportion of cows as milch cattle than she-buffaloes, it was just obvious that the number of young stock of cows should outnumber that of she-buffaloes. The former accounted for seventy-eight per cent of the total young stock.

Goats and sheep were mostly reported from villages in Unit II which accounted for about 80 per cent of the entire cluster. Both goats and sheep were concentrated in the holdings measuring less than six acres. Two-thirds of poultry in the entire cluster belonged to villages in Unit II. Poultry was concentrated in the holdings measuring upto ten acres. Other animals mostly donkeys and horses used for transport purposes numbered only 16 in Kyatsandra and 22 in Unit II. Non-cultivating owners and small cultivators owned these animals.

4.8 Agricultural Implements

Table 4.10 gives the distribution of agricultural implements according to size of cultivated holding. The usage of iron ploughs was not much in vogue and only 9 iron ploughs were reported all from the larger holdings

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of frequencies above 6 acres. Total number of wooden ploughs reported was 269, 392 and 661 in Kyatsandra, Unit II and for the entire cluster respectively and the area cultivated per plough was about three and a half acres in each unit.

Total number of forks was 220 and 347 in Unit I and Unit II respectively and the area cultivated per fork was 4.4 acres and 4 acres in respective units. Similarly, total number of harrows reported was 158 in Kyatsandra and 249 in Unit II villages and the average area cultivated per harrow was 6 acres and 5.6 acres in respective units.

Irrigation from the wells was exclusively done in arecanut gardens and as such only 25 families in Unit I and 21 families in Unit II reported owning lift equipment including electric pump sets. Majority of the holdings measuring more than 6 acres owned power operated equipments.

Total number of bullockcarts was 79 in Kyatsandra and 61 in other villages, mostly, reported in larger size holdings. Non-cultivating owners did not report ownership of bullockcarts except one family in Kyatsandra. In respect of other minor implements ~~xxxx~~ like spade etc. Kyatsandra reported forty-five and Unit II reported 17.

Like other assets, the agricultural implements too were concentrated in the cultivated holdings varying between four to five acres, six to ten acres and eleven to twenty-five acres in all the units.

4.9 Reported Value of Assets

The investments have been divided into two tables, one comprising assets in agriculture namely land, livestock and agricultural implements and the other assets comprising immovable property, deposits, shares, gold and silver ornaments etc.

Table 4.11 gives the reported value of assets in agriculture according to size of cultivated holding and the average value of assets per family in each holding. As noted earlier in distribution of cultivated holdings, the land was concentrated in the higher frequencies measuring more than 6 acres, and similarly the asset value too was concentrated in larger frequencies in both the units. The average value of land held per family increases as we move to higher frequencies. The average value of land per family in respect of non-cultivating owners was Rs.1921.4 and Rs. 861.1 in Unit I and Unit II respectively and for the entire cluster Rs. 1636.6. The value of land per family was much larger for non-cultivating owners than for cultivating owners in the frequencies upto one acre in Unit I and upto 2 acres of cultivated holding. The average value of land in Unit I was generally larger than that of Unit II. The average for all sizes was Rs. 4075.2 in Kyatsendra, Rs. 2911.9 in Unit II and Rs. 3484.5 for entire cluster. For the entire cluster, the average reported value of land per acre was around Rs. 710/-.

Concentration of plough cattle, milch cattle and other livestock was in the same cultivated holdings as in the case of land and the average value of livestock per family generally increases with the size of cultivated holding. The value of livestock per family of non-cultivating owners was larger than in cultivated holding upto one acre. The average value of plough cattle, milch cattle and other livestock was Rs. 243/-, Rs. 187/- and Rs. 99/- respectively for the entire cluster.

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Table 4.12 gives the distribution of assets value per family of non-agricultural assets in respect of each cultivated holding. Average per family value of immovable property (buildings) rises with the size of cultivated holding, except in holdings upto two acres, in Unit I where it is higher in holdings upto one acre than in holdings in the next frequency (upto two acres). Similarly, in the unit it rises with the size except in the largest size where it is lower than 26-50 acre size. Per family value of immovable property in respect of non-cultivators was lowest in Unit I and more than holdings upto one acre and upto two acres in Unit II.

Shares and deposits with co-operative societies were reported by 109 families in Unit I and only three cultivating families in Unit II. The per family value was higher in respect of non-cultivators than cultivators in all size groups except in 11-25 acres, in Unit I. In all an average of Rs. 91 was reported from Unit I.

Assets in the nature of other deposits with banks, postal savings account, shares etc. were reported by 14 non-cultivators and 20 cultivators in Unit I and similarly one and six families in Unit II. An average of Rs. 600 and Rs. 400 per reporting family was reported in Unit I and Unit II respectively.

Gold and silver ornaments were reported by 311 and 276 families in Unit I and II respectively. The

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Assets in the nature of other deposits with banks, postal savings account, shares etc. were reported by 14 non-cultivators and 20 cultivators in Unit I and similarly one and six families in Unit II. An average of Rs. 600 and Rs. 400 per reporting family was reported in Unit I and Unit II respectively.

Gold and silver ornaments were reported by 311 and 276 families in Unit I and II respectively. The

and livestock. The value of implements per family of non-cultivating owners was again larger than in cultivated holdings upto 5 acres. For the entire cluster, the average value of agricultural implements was Rs. 388.5. The average in Unit I was generally larger than that of Unit II for all the size groups.

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livestock, according to the size of cultivated holding for Kyatsandra (Unit I), other villages (Unit II) and entire cluster of villages respectively.

The concentration of purchases etc. in certain size groups was almost similar in both the units. Taking the entire cluster into consideration (Table 4.16) we find large concentration occurring in size groups upto 5 acre and upto 6 acre. These two size groups accounted for nearly 50 per cent of the total value of bullocks purchased nearly 56 per cent of the total value of bullocks sold, nearly 30 per cent that of purchase and nearly 50 per cent of the sale of she-buffaloes. The concentration in respect of poultry was also found in these two size groups. In respect of purchase and sale of cows size groups upto 3 acre and upto 4 acre together accounted for 40 per cent and 48 per cent of the total value respectively. Similarly concentration regarding the other livestock was also largely reported in the above two size groups. The non-cultivating owners were reported making substantial purchase of cows, she-buffaloes, poultry and other livestock to some extent.

Table 4.17 gives the details regarding the purchase, repair etc. of agricultural implements and carts. Regarding wooden plough, fork, spades etc. only a sum of Rs.416 was spent on purchase mostly wooden ploughs and a sum of Rs.2589 was spent on repairs of these implements. A sum of Rs.2615 was invested in the purchase of irrigation equipment, while a sum of Rs. 2473 was spent on the repairs of such equipment in both the units. Regarding the purchase and repair of carts, Rs. 7390 and Rs. 2461 respectively were reported for the entire cluster. Regarding the sale of agricultural implements, only carts were

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reported to be sold to a tune of Rs. 2470, for the entire cluster.

Balance of Investment and Disinvestment

Table 4.18 gives a summary picture of the balance of investment and disinvestment made during the 12 months preceding the survey in respect of (a) land and other properties, (b) livestock and (c) agricultural implements in the entire cluster of vailages. It may be mentioned that in respect of livestock, the births and deaths are not considered here.

Table 4.18 : Balance of Investment and Disinvestment for the Entire Cluster

Item	Gross Investment	Gross Dis-investment	Net Investment
Land Building etc.	68,816	10,220	58,596
Livestock	68,927	60,568	8,359
Implements	17,944	2,470	15,474
Total	155,687	73,258	82,429

It can be seen from the above table that the investment in respect of every item was greater than the disinvestment. Regarding the investment, the item (a) accounted for 44 per cent of the total and livestock accounted for 45 per cent. Regarding the disinvestment, 15 per cent that of land, building etc., 88 per cent of the investment in livestock was disinvested and similarly 14 per cent in respect of agricultural implements. For the entire cluster, 47 per cent of the total invested amount was disinvested. In respect of net investment as much as 71 per cent of the total was accounted by land, building etc.

CHAPTER V
LAND UTILISATION

In this Chapter, we deal with land utilisation and allied topics such as crop pattern, cultivation practices and techniques. A separate enquiry called "Plotwise Survey" forms the main basis for this chapter but the data collected from the village records and through other schedules are also utilized wherever possible.

The plotwise survey consisted of random sampling of plots selected from the village records and carried out by survey method. Since a considerable proportion of the cultivated area was under arecanut plantation, the plotwise survey was restricted to plots under field crops only. However, a study on arecanut plantation was also undertaken and a separate section is appended to this report.

5.1 Major Land Uses in Selected Villages

The information obtained from records relating to major land uses at the selected villages is given in Tables 5.1 and 5.2. In the table 5.1 the total area is distributed into net cultivated and net uncultivated. It may be noted that uncultivated area forms about 38 per cent of total area of all the selected villages put together. In Kyatsandra, the net uncultivated area forms only 20 per cent approximately while the areas of Mydala Amanikere and other minor villages the similar proportions are about 15 per cent and 53 per cent respectively. Further breaking of the net uncultivated areas can be seen in Table 5.2.

In Kyatsandra village, nearly 61 per cent of the net uncultivated area is accounted by the non-agricultural use such as, residential area, roads, railway etc. In Mydala Amanikere the tank accounts for nearly half of the net

TABLE 5.1. DISTRIBUTION OF VILLAGE AREA INTO NET CULTIVATED AND NET UNCULTIVATED

Area	Kytsandra A. G.	Mydala Amanikere A. G.	Other villages A. G.	All villages A. G.
Net cultivated	529.38	1033.29	1230.13	2794.00
Net unculti- vated	132.07	179.39	1369.18	1681.24
Total	662.05	1213.28	2599.31	4475.24

A - Acres. G - Guntas

TABLE 5.2. DISTRIBUTION OF UNCULTIVATED AREA

Item	Kyatsandra		Mydal A.K.		Other villages		All Villages	
	Area	Per- centa- -ge	Area	Per- cent- age	Area	Per- cent- age	Area	Per- cent- age
1. Unculti- vated waste	21.10	15.90	11.26	6.32	34.70	2.54	67.04	3.98
2. Non- agri. Use	80.06	60.90	39.00	21.78	65.30	4.76	269.38	16.02
3. Culti- vable Waste	-	-	-	-	-	-	-	-
4. Tank	11.17	8.50	87.02	48.68	-	-	17.31	1.02
5. Forest	-	-	-	-	175.10	12.80	175.10	10.41
6. Pasture Land	-	-	-	-	580.15	42.38	580.15	34.50
7. Current Fallow	16.11	12.18	39.24	21.92	64.28	4.70	118.81	7.06
8. Other Fallow	3.03	2.52	2.27	1.30	449.05	32.82	454.05	27.01
Total	132.07		179.39		1369.18		1681.24	
Percentage	100.00		100.00		100.00		100.00	

uncultivated area. In other villages grouped together, a major proportion of uncultivated area is under pasture. Cultivable waste is not recorded in any of the selected villages and forest land is present only in minor villages where it forms nearly 13 per cent of the net uncultivated area.

5.2 Size of the Selected Plots

In Table 5.3 is shown the distribution of the sample plots according to their size. It may be seen that half the number of plots falls under size group upto one acre. Another quarter comes under 1.1-2.0 acre size group. In all 82 per cent of the selected plots are small sized ones falling below 4 acres.

TABLE 5.3. DISTRIBUTION OF SAMPLE PLOTS ACCORDING TO SIZE

Size in acres	Kytsandra		Mydal A.K.		Other villages		All villages	
	No. of plots	%	No. of plots	%	No. of plots	%	No. of plots	%
Upto 1 acre	9	50.00	23	57.50	19	45.24	51	51.00
1.1-2	4	22.22	11	27.50	11	26.19	26	26.00
2.1-3	2	11.12	2	5.00	5	11.90	9	9.00
3.1-4	2	11.12	-	-	4	9.52	6	6.00
4.1 and above	1	5.54	4	10.00	3	7.15	8	8.00
Total percentage	18	100.00	40	100.00	42	100.00	100	100.00

5.3 Tenant Cultivated Plots

The distribution of plots according to owner-cultivated or tenant-cultivated is shown in Table 5.4. It may be seen that out of 2 total 100 plots from all the villages, 27 are cultivated by the tenants. Regarding the extent of area under tenant cultivation, it forms only 28 per cent of the

uncultivated area. In other villages grouped together, a major proportion of uncultivated area is under pasture. Cultivable waste is not recorded in any of the selected villages and forest land is present only in minor villages where it forms nearly 13 per cent of the net uncultivated area.

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Upto 1 acre	9	50.00	23	57.50	19	45.24	51	51.00
1.1-2	4	22.22	11	27.50	11	26.19	26	26.00
2.1-3	2	11.12	2	5.00	5	11.90	9	9.00
3.1-4	2	11.12	-	-	4	9.52	6	6.00
4.1 and above	1	5.54	4	10.00	3	7.15	8	8.00
Total percentage	18	100.00	40	100.00	42	100.00	100	100.00

5.3 Tenant Cultivated Plots

The distribution of plots according to owner-cultivated or tenant-cultivated is shown in Table 5.4. It may be seen that out of 2 total 100 plots from all the villages, 27 are cultivated by the tenants. Regarding the extent of area under tenant cultivation, it forms only 28 per cent of the

total area of 228 acres.

5.4 Cropping Pattern at the Selected Villages

In Table 5.5 are given the data relating to cultivated area under different crops at the selected villages during the year 1957-58, as shown in village records.

The cultivated lands of these villages may be divided into three kinds viz. (a) 'Thari' or fertile land irrigated by tank or well, where paddy is mostly grown, (b) 'Khushki' or less fertile land under dry farming, which is fit for non-irrigated crops like ragi and (c) garden land, irrigated by tank or well, where perennial crops like arecanut is raised. However, owing to shortage of water, especially from Mydala tank, the irrigated crops are raised only once a year.

From the Table 5.5, it may be seen that for the entire cluster, nearly half of the cultivated area is under ragi. This crop occupies 73 percent of cropped area at Kyatsandra and 68 percent at other villages. Paddy ranks second major food grain crop, occupying nearly 25 per cent of the cropped area of the entire cluster. In the Mydal A.K. lands, which are under canal system of Mydal tank, the paddy crop accounts for 60 per cent of the nearly 1000 acre area.

Arecanut, which is the main commercial crop, is mostly raised in Mydal A.K. lands. Nearly 30 percent of the Mydal A.K. area is under arecanut plantations.

Among other crops, horsegram is mostly raised on the dry lands of 'other villages' and account for only 7 percent for the entire cluster. The miscellaneous crops, similarly, are grown in other villages to a small extent.

5.5 Crop Pattern According to Plotwise Survey

In Table 5.6 are given the data pertaining to the distribution of cultivated area under field crops according to plotwise survey as well as village records. As we selected plots (excluding areaanut plantations) under field crops like ragi

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Table 5.6 : Distribution of Cultivated Area Under Field Crops as Reported by Various Sources

Village/Crops	Plot-wise Survey		Village Records	
	Area acres	%	Area acres	%
<u>Kyatsandra</u>				
Ragi	21.24	93.33	351.11	72.70
Paddy	0.26	2.75	30.33	6.38
Other Crops	1.16	5.92	101.01	20.92
Total	23.26		483.05	
Percentage		100		100
<u>Mydal A.K.</u>				
Ragi	6.00	11.76	63.16	9.11
Paddy	41.03	80.38	596.18	85.74
Other Crops	4.01	7.86	35.33	5.15
Total	51.04		695.27	
Percentage		100		100
<u>Other Villages</u>				
Ragi	54.18	91.75	758.04	68.64
Paddy	1.12	1.90	43.18	3.91
Other Crops	4.35	6.35	303.15	27.45
Total	60.25		1104.37	
Percentage		100		100
<u>All Villages</u>				
Ragi	82.02	60.68	1172.31	51.36
Paddy	43.01	31.82	670.29	29.36
Other Crops	10.12	7.50	440.09	19.28
Total	135.15		2282.09	
Percentage		100		100

and paddy, we have taken only these crops for the further consideration in this section.

Except for Mydal A.K. area, where paddy accounts for 89 percent ragi dominates as the main field crop in the remaining villages, forming a little over 90 percent at Kyatsandra as well as 'minor villages'. Taking entire cluster into consideration, we find, ragi accounts for nearly 61 percent of the total area under selected plots. Similarly, paddy forms nearly 32 per cent while other minor crops accounts for a negligible 7 per cent.

Comparing these figures of plotwise survey with that of village records, we find only a small variation in the relative proportions of the area under different field crops. To some extent, variation can be seen with regard to area under ragi, particularly at Kyatsandra and minor villages.

5.6 Crop Pattern According to Size of Plots

In Table 5.7 is given the percentage distribution of ragi, paddy and 'minor crops' in various size groups of sample plots. It may be seen that ragi accounts for major share of area in all the size groups, except the 0-1-10 acre size group. Especially in the size group 3-1-4-0, it accounts for 100 per cent. At Kyatsandra, the area under ragi increases progressively with the size of plot. However, plots above 2-1 acre size are all sown with only ragi at Kyatsandra.

Paddy accounts for major share in size group up to one acre. Though negligible at 'other villages', a significant proportion at Kyatsandra in the first two size groups and 100 per cent of the acreage in all the size groups except the last at Mydal A.K.

However, considering all the 100 sample plots, the extent of ragi forms about two-thirds of the total sown area. Thus, ragi is considered for further analysis.

Table 5.7 : Cropping Pattern According to Size of Plots

	Size of Plots (acres)					Total
	0.1 to 1.0	1.1 to 2.0	2.1 to 3.0	3.1 to 4.0	4.1 and above	
<u>Kyatsandra</u>						
Total area	2-25	5-30	4-36	6-15	4-00	23-26
<u>Percentage under:</u>						
Ragi	53.33	85.65	100%	100%	100%	91.50
Paddy	24.76	14.35	-	-	-	2.95
Others	21.91	-	-	-	-	5.55
<u>Mydal A.K.</u>						
Total area	12-14	15-38	5-13	-	17-19	51-04
<u>Percentage under:</u>						
Ragi	-	6.26	46.01	-	17.16	11.76
Paddy	100%	85.74	37.59	-	70.24	80.38
Others	-	8.00	16.40	-	12.60	7.86
<u>Other Villages</u>						
Total area	9-18	15-05	10-26	13-34	11-22	60-25
<u>Percentage under:</u>						
Ragi	86.77	78.13	84.74	100%	100%	87.82
Paddy	2.38	7.11	-	-	-	2.14
Others	10.85	14.71	15.26	-	-	8.04
<u>All Villages</u>						
Total area	24-17	36-33	20-35	20-09	33-01	135-15
<u>Percentage under:</u>						
Ragi	34.30	48.16	79.09	100%	56.17	60.68
Paddy	54.15	41.10	10.03	-	37.17	31.82
Others	6.55	10.74	10.88	-	6.66	7.50

5.7 Analysis of Input Data

Information regarding physical input of labour, human as well as bullock, and materials used in respect of crop sown area in each plot was recorded operationwise by the investigator after ascertaining the same from the cultivator during the periodical visits.

On the basis of this information, an attempt is made here to present an analysis of the input data relating to ragi, the only important major field crop of the plotwise survey of the selected villages. It may be noted in this connection that the other crop, paddy, which is relatively a minor one, occupying less than a third of the total sown area of the sample plots is not taken up for the analysis.

Ragi

The area sown to ragi in the sampled plots was 82-02 acres. The particulars of inputs according to different operations are shown in Table 5.8. The figures in the table refer to only the per acre average inputs. The data presented here relate to samples of individual plots and not operational holdings as such. For the same reason, it has not been attempted to calculate the averages of inputs for different size groups.

Man Labour

Table 5.8 shows the average number of man days per acre of ragi for different categories of operations. The average pertains to all plots sown to ragi. The man-labour inputs include the work days of both family male labour and hired male servants who were paid time wages. It may be seen from the table that man labour is used for all operations. The largest per acre average input of man days of nearly 7 is utilized for ploughing operation. Other operations for which considerable man labour is employed are harvesting with 5.3 days and manuring with 4.8 days.

Table 5.8 : Average Input per Acre for Ragi

	Operations					
	Plough- ing	Manur- ing	Harrow- ing	Sowing & Trans- planting	Weed- ing	Harvest- ing
Area (acres)	82.02	82.22	82.02	82.02	82.02	82.02
Male days	540	383	53	160	235	429
Av. per acre	6.73	4.77	0.66	2.00	2.92	5.34
Female days	-	206	-	322	883	518
Av. per acre	-	2.57	-	4.01	11.00	6.45
Bullock days	1046	335	104	216	442	62
Av. per acre	13.04	4.18	1.30	2.69	5.50	0.78
<u>Payment to Labour</u>						
In cash in Rs.	500	249	-	169	347	358
Av. per acre	6.23	3.10	-	2.10	4.32	4.46
In kind	-	27	-	3	460	35
Av. per acre	-	0.33	-	0.37	5.73	0.44
<u>Manure</u>						
Cart loads	-	759	-	-	-	-
Av. per acre	-	9.46	-	-	-	-
Value in Rs.	-	1627	-	-	-	-
Av. per acre	-	20.20	-	-	-	-
<u>Seeds-Ragi</u>						
Quantity in Kgs.	-	-	-	517	-	-
Av. per acre	-	-	-	6.43	-	-
Value in Rs.	-	-	-	175	-	-
Av. per acre	-	-	-	2.17	-	-

Woman Labour

Woman labour was employed on manuring, sowing and transplanting, weeding and harvesting operations. The weeding operation accounted for largest per acre average input of 11 days, closely followed by harvesting with 6.5 days.

Bullock Labour

Bullock labour was employed on all operations with the highest per acre average of 13 days for ploughing and the lowest for that of harvesting with less than a day.

Materials

Manure and seed are the only materials used as inputs in the plots included in our study. The average physical input of dung manure or farm yard manure per acre is 9.5 cart load, valued at Rs. 20.3 per acre. The per acre average physical input of ragi seed is 6.4 kg, amounting to Rs. 2.2 per acre in money terms.

Wage Payment

As has already been observed, labour of either sex is employed for all operations except ploughing and harrowing where only man labour is employed. The wage labour is not employed in the case of harrowing where all the requirements are met by the family labour itself.

The average wage cost per acre was highest in respect of weeding, amounting to Rs. 10/- of which Rs. 5.7 was paid in kind. The ploughing operation follows next with an average of 6.2 per acre, paid only in cash. An average of nearly Rs.5/- per acre was incurred for the harvesting operation. The wage in kind invariably consisted of meals and grains.

5.8 Dispersion of Average Bullock Inputs

Table 5.9 attempts to bring out the degree of dispersion in the average per acre input of bullock employment between the size groups for the same operation and between the operations in each size group of sample plots.

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In respect of ploughing operation, the average input per acre varies between 10 and 13 days in all the size groups except the smallest which shows an abnormal 22 days. In respect of manuring, the size groups upto one acre and 3.1-4 acres show above average inputs. Similarly, for harrowing, the inputs of smaller size plots is greater than the larger ones. In respect of other operations, the smallest size with 5.6 days for sowing and 3.1-4.0 group with 6.8 days for weeding and the largest group with 1.32 days for harvesting show maximum averages per acre.

Broadly speaking, the size group upto one acre shows larger bullock inputs than any other size for most of the operations. Excepting the harvesting operation, where the average input shows an increase with the corresponding increase in the size of plots, no such relationship or similar trend can be seen for other operations. To a considerable extent harrowing operations reveals lesser average inputs with the increase in the size.

5.9 Analysis of output data

It has already been emphasized that our sample consisted not of operational holdings but individual plots and furthermore the major field crop was that of ragi. Since the only variable influencing the average output is the size of the plot, an attempt is made to analyse the output of the ragi crop in terms of the variation in the size of the plots.

In Table 5.10 is given the average per acre output of ragi in quintals in each size group. It may be seen that the highest average per acre output of 3.4 quintals is obtained by the lowest size group i.e. upto one acre. The average yield per acre decreases progressively with the corresponding increase in the size except in the case of the largest size group. This trend is also observed in the

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case of Kyatsandra if we take individual villages. At Mydal A.K. as well as the group of minor villages, the trend of progressive decline of yield holds good completely. Comparatively, the overall performance of Kyatsandra plots is much better than the other two areas. Kyatsandra obtained an average of 600 kgs per acre as against 233 kgs for other areas.

CHAPTER VI

PRODUCTION SYSTEM FOR NON-AGRICULTURAL ACTIVITY

In this chapter, we present the information regarding the production system for non-agricultural activity and other information relating to families engaged in these activities. Some activities such as trade and transport are excluded from the scope of this chapter since they are dealt elsewhere separately. The information was gathered through General Family Schedule as a part of house to house inquiry and supplemented with the qualitative information obtained through special case studies.

In all, about 16 categories of non-agricultural production activities were reported. As there was not much of mainly production activity reported, we have included the activities of services, wage earners etc. of families engaged in some of these occupations. Thus we have included barbers, tailors, chobies and so on in this study.

Taking entire cluster into consideration, there were as many as 109 families engaged in these activities; of these 82 families reported to be pursuing them as their main occupations while 27 families reported them as their subsidiary occupations.

6.1 Artisans.

Carpenter:

There were 5 families engaged in this occupation. Two families reported carpentry as their main occupation while the rest reported it as subsidiary to agriculture and agricultural labour. Of these 5 families, two each reported from Kyatsandra and Maidala and the remaining from Manchakal Kuppe village. The two families mainly engaged in carpentry belonged to Okkaliga and Harijan castes.

It was reported that no carpenter was engaged in independent production of goods, nor earned any from system of annual customary payments for his services. In fact the incomes earned by carpentry were all from repair and wage charges. It was also pointed out that people from this cluster used to buy their furniture pieces at Tumkur town and in some cases, engage the local carpenters on wage basis to do the woodworks of the buildings, furniture etc.

All the five carpenters belonged to their respective villages in the cluster and none reported to be an immigrant. The present occupation was not hereditary in anybody's case and they took to this during last 10 to 20 years. Their respective fathers' occupations were agriculture and agricultural labour. Four of the present carpenters continued agriculture as their main or subsidiary occupations. The reasons for these persons to take to carpentry were (i) the demand for carpenters during last two decades as the then carpenters migrated to Tumkur town and other places and (ii) the incomes from their agriculture and agricultural labour occupations were not enough.

Among these 5 families, only the heads of the households were engaged in the carpentry and hence 5 earners in this occupation. Also no carpenter employed any outsider on wage basis to assist him. The tools owned by these carpenters were saws, chislers, hammers, augers etc. The total investment on these tools amounted to a sum of Rs. 200/- (present value) at an average of Rs.40/- per carpenter. These carpenters were not getting regular jobs and during slack period they were engaged in their other occupations such as agriculture and agricultural labour.

The incomes earned by these 5 families from carpentry amounted to Rs. 1200 of which, Rs. 900 was earned by two families mainly engaged in carpentry (Rs. 600 + 300). The remaining families earned Rs. 100/- each. The other incomes of these families were Rs. 1450/- from agriculture, Rs. 680/- from agricultural labour, Rs. 120/- from milk production and Rs. 50/- from rope making. The total incomes from all the occupations amounted to a sum of Rs. 3500/- of which the income from carpentry was 34% approx.

Black-smithy.

In this occupation, only 3 families were engaged, all reporting it as their main occupation, and all the 3 families were residents of Kyatsandra. Two families belonged to Vishwakarma caste (traditionally artisan group) and the other family to that of shetty banajiga caste. The two Vishwakarma Smithy families were pursuing the hereditary family occupation while one of the blacksmith migrated to Kyatsandra from a nearby village four years ago owing to family feuds. The Shetty banajiga blacksmith reported that his ancestors took to this occupation four generations ago. Another feature of these artisans is that two of them also combined their skill of carpentry in the trade. However, it was restricted to their own sphere of repairing agricultural implements and carts only.

The banajiga blacksmith reported pursuing only this occupation while the other two reported agriculture and agricultural labour as their respective subsidiary occupations. The three families reported four male adults and one male non-adult as earners, from their families, engaged in their occupations. No outside worker was employed by any of these families.

One of the three artisans reported to be engaged in baluta type of work to some extent. His clients numbered 10 families of which 8 resided at Kyatsandra itself and the remaining families were residents of Kallalli, an adjoining village. The baluta work consisted of repairing the agricultural implements only.

The other 3 artisans did not have any regular customers for baluta type but carried on their business entirely by repair work. None of the three artisans reported engaged in independent production of goods. It was learnt that people of Kyatsandra made the purchase of their agricultural implements at Tumkur town 4 miles away from Kyatsandra. The investment on their tools and other equipments varied from a minimum of Rs. 200 to a maximum of Rs. 500. The tools were consisted of anvil, hammers, tongs, files, wind-bags etc. The types of work undertaken by them were, repairing of sickles, spades, axe and other agricultural implements and re-conditioning of bullock carts and wheels with steel tyres. All the four blacksmiths had erected their own worksheds - temporary thatched structures. The busy seasons of this trade coincided with that of agriculture.

The incomes of these three families from blacksmithy varied from a minimum of Rs. 420 to a maximum of Rs. 900. The artisan who combined baluta work, received a sum of Rs. 100 by way of customary payments all in terms of grain and Rs. 450 cash by way of casual repair work. The other incomes earned by these artisan families amounted to Rs. 445 made up of Rs. 100 by agricultural labour, Rs. 300 from cultivation and Rs. 45 by way of unearned income. The combined total earnings amounted to Rs. 2315, of which the income from blacksmithy accounted for 81% approximately.

Goldsmithy,

There were 9 families reporting to be engaged in this occupation. All the families belonged to Vishwakarma caste, traditionally engaged in smithy profession. Of these, 8 families were residents of Kyatsandra, pursuing this as hereditary and remaining one, an immigrant resided at Maidala village. This goldsmith migrated for want of work 14 years ago and chose this village as there was no any goldsmith residing at Maidala then. All the 9 families reported goldsmithy as their main occupation. Regarding their subsidiary occupations, one family reported cultivation and one agricultural labour. Three families entirely depended upon income from goldsmithy and six families reported receiving unearned incomes from leasing out their lands and houses and receipt of remittances from outside.

It was traditional occupation of all the nine families and the establishments were also inherited. Altogether, there were 13 male adults and 2 non-adult males engaged in these establishments as family members. No family reported employing outside workers. All the establishments were at their residential places and none reported to be in need of any separate shopping premises.

The capital investment in the form of tools and other assets required for the business varied from a minimum of Rs. 150 to a maximum of Rs. 450 the total amount for all the nine families was Rs. 2750. The types of business done were preparing ornaments or jewellery on order and repairing and conversion of old pieces of jewellery into other types. The ornaments prepared were generally, rings, ear-rings, bangles, necklaces etc. None of these goldsmiths prepared ornaments (unless they were

made to order) on their own accord for readymade sales. The types of tools owned by each family were anvil, hammers, files, scales and other conventional types.

Most of their business was done in the busy season usually between February and June i.e. marriage season. However, there was no competition amongst themselves and charges of services were uniform.

The total net earnings of these goldsmiths varied from a minimum of Rs. 300 in the case of Maidala goldsmith to a maximum of Rs. 1200 per annum. The total earnings of all the families from goldsmithy amounted to Rs. 6020 at an average of Rs. 669 per family. This earning formed 80 per cent of the total earnings from all sources. The other incomes were Rs. 105 from agriculture, Rs. 100 from agricultural labour and Rs. 1300 from rents and remittances.

G. 2 Pottery

There were four families all belonging to Kumbara caste pursuing this traditional occupation. Three of them reported it as their main occupation and all were residing at Manchakal Kuppe. The other potter resident of Basavapatna reported pottery as his subsidiary occupation. Agriculture was the other occupation for these potters. The land cultivated by these potters amounted to 10 acres of which 5-20 acres was cultivated by Basavapatna potter. All the members employed in their potteries were from their respective families, in all consisting of 8 adult males, 4 women and one non-adult.

The establishments were located at their own premises, each family owned a set of equipments such as wheels, spades, oven etc. The total investment in the business amounted to Rs. 350 for all the families. The primary raw material i.e. mud was obtained from their own

fields and firewood for the pottery oven was usually collected from nearby forests.

These potters prepared all kinds of earthen-wares required by their customers. Their finished products were sold at the weekly market of Kyatsandra and at their residential places. Two of these potters used to visit surrounding villages once in 3-4 weeks carrying the wares in their own bullock-carts and sell their products at other villages. They accepted either grain or cash from their customers. The potters opined that their business was declining because of people's preference for more durable metallic utensils particularly aluminiumware.

The net earnings from the pottery during the year preceding the survey varied from a minimum of Rs. 150 (in the case of subsidiary occupation) to a maximum of Rs. 405. The total earnings from pottery amounted to a sum of Rs. 1155 giving an average of Rs. 289 per family. The other incomes, all from agriculture, amounted to Rs. 625. The incomes from pottery accounted for 65.3 per cent of total incomes.

6.3 Basket Making

There were fifteen families engaging in this occupation and all of them belonged to Medar caste, (basket-makers by tradition). All of them reported basket-making as their main occupation and were residents of Kyatsandra. Among these, one basket-maker alone reported to have migrated to Kyatsandra 12 years ago for want of work and chose this village as his wife's relatives helped him to pursue his vocation. Basket-making was the only occupation in the case of 13 families while bangle selling and agriculture were reported as subsidiary occupations in case of remaining two families.

Regarding their basket-making business, no family owned any separate establishment as such and they confined their activities at their respective residential places, usually in their front yards. The capital investment by way of basket-making tools, etc. varied from a minimum of Rs. 10 to a maximum of Rs. 30 per family. The total for Kyatsandra was Rs. 375. The tools were very few and simple such as knives, sickles, choppers, hammers and so on. Each family owned at least a minimum set of necessary tools.

The raw material i.e. bamboo was available in plenty in the forests of nearby Devarayana Durga. The Medar families in groups used to obtain bamboos once in a month or so and the requirement of bamboos for each family on an average varied from a minimum of 4 to maximum of 10 per week.

The types of articles manufactured were basket pans, sieves, wattle screenes and various types of baskets used for agricultural and packing purposes. These finished products were sold at their premises and weekly market. The basket-makers of Kyatsandra normally do not go outside to sell their products. It was also reported that some outside buyers from Tumkur town used to buy the products from Kyatsandra basket makers. There was no competition and rates were similar. The articles were manufactured on both marketing as well as on made to order basis.

The net earnings from this occupation to these families varied from a minimum of Rs. 200 to a maximum of Rs. 810 per annum. Seven of these families reported earnings of Rs. 600 each, 3 families above Rs. 600 each and others averaged around 500 per year. The total earnings reported amounted to a sum of Rs. 8700. The income from

basket-making averaged Rs. 580 per family. The other earnings were, Rs. 600 from bangle selling, Rs. 120 by way of receipt of interests and Rs. 40 from agriculture. The income from basket-making accounted for 92 per cent of the total family incomes.

^{6.4}
Beedi Making

Kyatsandra centre reported 11 families engaged in this occupation. One of these families had an independent manufacturing unit employing 6 persons while a Beedi Company from Bangalore had opened one of its branches at Kyatsandra to manufacture beedis. This gainful vocation was introduced in this part some two decades ago when some beedi companies were established at Tumkur and, some families from Kyatsandra used to bring work home on piece-rate wage basis. However, it was reported that most of these families were concentrated at Kesarmadu, a village just outside our survey cluster.

The Beedi Manufacturing Company from Bangalore opened one of its 15 branches at Kyatsandra in 1953. The office and Depot were housed in a spacious building on the main bus route, very near to railway station. It was a partnership concern, with the headquarters at Bangalore and local branch under the care of a manager on a monthly salary of Rs. 100.

The raw materials like tobacco mixtures were obtained from Guntur (Andhra) and Nippani while that of wrapper leaf from Nagpur and Chanda. These raw materials were collected at Bangalore and then distributed to the branches. The branch office refused to divulge the information on many accounts.

This Kyatsandra branch employed two regular members for labelling, packing etc. The wages were paid on piece rate system and the rate was Rs. 1.50 per 1000 beedis

rolled. The workers were given sufficient quantities of tobacco mixture, wrapper leaves and thread by the depot and towards the end of the day's work the beedis were counted after rejecting the bad ones. The rejected beedis were usually varied from 10-20 per cent of the total rolled beedis. The average daily output per worker was about 1000 beedis and that of the branch was 20000. The annual production was estimated to be 6,600,000 beedis and the approximate value being Rs. 40,000. The cash wages paid out amounted to Rs. 10,000 while salary and other perquisites accounted for Rs. 3000 per annum. The expenditure on raw materials, transportation and others could not be obtained as the headquarters at Bangalore handled these aspects and also due to refusal of branch office at Kyatsandra to disclose the accounts etc. However, it was reported that value of capital equipment was about Rs. 1000.

There was another small-scale beedi manufacturing concern located at Kyatsandra. It was a proprietary enterprise started by a Muslim, 7 years before the survey. The investment was said to be about Rs. 400. The daily average employment was around 6 persons and the average output varied from 8,000 to 10,000 beedis. The workers were engaged on piece rate basis and were paid Rs. 1.50 per 1000 beedis. The raw materials like tobacco and wrapper leaves were obtained at Bangalore from wholesale dealers. The monthly average requirement of tobacco was 200 lbs. (Rs. 700) and 10 bundles of wrapper leaves (Rs. 300). The average output per month was estimated to be 2,50,000 beedis. The monthly expenditure was estimated to be around Rs. 1450. The beedis were sold to local traders on wholesale basis and monthly gross income was around Rs. 1625.

The production of beedis for the last year was around 3,00,000, the approximate value being Rs. 20,000 while cost of production and sales amounted to Rs.17,900. Of this amount, Rs. 4,500 was paid out as wages, a sum of Rs. 12,000 on raw materials and the remaining on other items. The owner of this concern reported to have made a net profit of Rs. 2100 over a year.

Apart from the two beedi manufacturing concerns, there were 10 families reported to be engaged in beedi rolling and except 3 families it was main occupation for all these families. One Lingayat family resided at Basavapatna while the rest, all Muslims, reported from Kyatsandra itself. From these 10 families, 13 male adults and 6 female adults were reported to be engaged in this occupation. About 13 of these persons worked with National Beedi Company and the remaining with the smaller concern of Kyatsandra. The wages paid to these persons were on piece-rate system i.e. Rs. 1.50 per 1000 beedis rolled. The average daily output was around 1000 beedis per person. There was no slack season and these persons used to get the work all round the year.

The incomes to family from this occupation varied from a minimum Rs. 200 to a maximum of Rs. 1350, per annum. The total wages for all these families amounted to Rs. 5790; the average family income being Rs. 579 and that of per capita income was around Rs. 305.

The other incomes of these families were as follows: Rs. 780 from salary of a teacher, Rs. 500 from tailoring, Rs. 600 from Kirana trading, Rs. 250 from agriculture, Rs. 150 as remittances and Rs. 60 from rent etc. The combined income of all these families amounted to Rs. 8130. The income from beedi making occupation accounted for 71% of the total combined incomes of these 10 families.

6.5.
Quarrying

There were 14 families engaged in this occupation. One of these families resided at Manchakal Kuppe while the rest of them were residents of Kyatsandra. Six of these belonged to 'Vadda' caste, traditionally stone cutters group. Three each belonged to uppara and Nayak castes and one each to Dasa and Muslim castes. Nine of these families were immigrants to this village, who migrated during the last generation in search of livelihood, from places like, Coimbatore, Mysore and Bangalore. The remaining five families were residents of Kyatsandra for more than one generation. The number of workers engaged in stone-cutting occupation from these families were 16 male adults and 9 female adults. About 12 families pursued this occupation as their only occupation while two families reported cultivation and bullock cart transport as their other occupations.

These stone-cutters invariably worked on piece-rate wage basis. The terms of contract depended upon the kind of work. A few stone cutters were engaged in ~~stone~~ stone-construction work as masons and earned wages on piece-rate system. Different terms were fixed for different sizes of stones cut and construction work involved. These workers were not required to go very far for their work as there were number of quarries situated very near Kyatsandra. The rates for size-stones of 1-1/4' x 8" x 8" varied from Rs. 7-8 per 100 and that of other sizes fetched different rates. These families were obtaining fairly good demand for their work throughout the year except monsoon season, which is generally a slack season, for construction activities. They used to work 6 days a week during busy season and could earn 15/- to 20/- per week. There was no grievance about quarry

workers not finding adequate demand for their stone materials. It could not be ascertained as to the proportion of their materials going to Tumkur and other places outside Kyatsandra centre.

The net income earned by these families from quarrying varied from Rs. 400 from single member earner families to a maximum of Rs. 2000 from the families reporting more than one earner. The total annual income for all the families amounted to Rs. 12,040, an average of Rs. 860 per family and average per earner being Rs. 480 approx. The other incomes earned were, Rs. 835 from agriculture by two families and Rs. 200 from hiring bullock cart by one family. The total combined incomes amounted to Rs. 13,075 of which income from quarrying accounted for 92 per cent.

G.C.

Rope Making

There were 10 families engaged in this occupation which provided main incomes to 2 families and subsidiary incomes to remaining ones. Eight of these families reported from Kallalli and one each from Kyatsandra and Manchakal Kuppe. All these families, except one belonging to Ganiga Shetty caste, were Harijans and lived in their own cluster. Almost all these families were principally agricultural labourers and only five families reported earning from cultivation. All the families were following this occupation as hereditary one and none of them was an immigrant.

All the families reported 9 male adults and 8 female adults as earners who were engaged in rope-making among other occupations. The rope-making was not a regular vocation and usually confined to spare time and slack season when they were not getting work on farms.

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The raw coir was raw material for rope-making and coir was obtained at Tumkur town. Each family obtained Rs. 25 to Rs. 50 worth raw material from Tumkur. A sum of Rs. 440 was spent on raw material by these families during the year preceding the survey. This coir was later turned into different kinds of ropes of various sizes for agricultural, livestock, domestic and other non-agricultural uses. About 30-35 per cent of sale value was accounted by coir (raw material) itself.

The finished products were sold at Kyatsandra and Tumkur weekly markets and sometimes at the sellers' doors. The products were invariably sold to customers directly. The rates were almost uniform and there was no competition among the manufacturers. About 50 per cent of the products said to be sold at Tumkur.

The total net incomes from rope-making of these families amounted to a sum of Rs. 950, on an average of Rs. 95 per family over a year. However, the major portion of their incomes was accounted by wages from agricultural labour with Rs. 1400 from 8 families forming a little more than 50 per cent of all the incomes. Incomes from cultivation amounted to Rs. 434 reporting from 5 families. The income from coir-making was about 35 per cent of the total incomes which stood at Rs. 2784.

6-7 Tailoring

There were 9 families engaged in this occupation and all these with no exception resided at Kyatsandra itself. It was the only occupation for 7 families while for the remaining two it was accompanied by agricultural labour and beedi making occupations. All the families were natives of Kyatsandra and, in the case of only 3 families, tailoring was pursued in the previous generation. Seven families were Muslims while the remaining two belonged to Andhra Balijiga caste.

Five families reported to be pursuing this occupation independently while the remaining four tailors worked as employees on piece-rate wage basis. From all these families 10 male adults and one female adult were engaged in tailoring as main earners. The five independent tailors had invested a sum of Rs. 1850 on machines and a sum of Rs. 450 on other equipment such as furniture etc. The corresponding figures regarding the investment for employers of tailors were Rs. 1400 and Rs. 350 respectively. The employees were getting 50 to 62 per cent of the stitching charges from their employers. The clothes stitched were all kinds of gents, ladies and children wares. The rates were more or less uniform and there was no competition among the tailors. Business usually depended upon good-will of the tailors. The monsoon season was generally regarded as slack season while post-harvest, marriage and festival seasons were regarded as busy seasons. The general complaint of Kyatsandra tailors was that people buy readymade clothes or get their clothes stitched at Tumkur town and thereby depriving the local people of their business.

The net incomes earned by these 9 families from tailoring amounted to Rs. 5,360 of which a sum of Rs. 3220 was earned by independent tailors. The other net incomes reported were Rs. 700 from agriculture, Rs. 200 from bidi making, Rs. 180 from the sale of milk and Rs. 100 from casual agricultural labour. The overall net incomes amounted to Rs. 6540 of which income from tailoring itself accounted for 82 per cent.

6. ✓ Laundering

This occupation was pursued by 10 families of which 5 reported from Kyatsandra, 2 each from Manchakal Kuppe and Maidal and one from Chokkanahalli. All the families

belonged to Madivala caste which is traditionally known to be engaged in this occupation. All the families except Maidala dhobies reported it to be their main occupation, while only one family reported any subsidiary occupation (agricultural labour). The two Maidala families pursued laundering as subsidiary to the agricultural labour.

^{6.9}
Baluta

All the families, save one from Kyatsandra, were engaged in baluta service i.e. rendering service in return for customary annual payment usually in kind. These families served mostly cultivators and the clientele families varied from 5 to a maximum of 40 served by one Chokkanahalli washerman. The total clients numbered 79 families including 6 outside the village for Kyatsandra dhobis and 105 families including 20 families outside for the washermen of other villages. The dhobi families were required to wash the clothes of baluta clients once in a week or fortnight throughout the year and on some special occasions such as marriages, festivals etc. The baluta payment was invariably in kind and the terms varied from families to families depending upon economic status and size of the family. However, the dhobi families reported the receipt of 8-10 local seers of paddy and 8-10 local seers of ragi per family and average value in monetary terms amounted to Rs. 6 per family. A sum of Rs. 1100 was earned by these families over a year from baluta families. The total earners reported from all the families were made up of 10 males and 8 females.

These washermen also earned substantial or major portion of their laundering incomes from casual service i.e. mostly washing clothes of non-baluta families and

by pressing (ironing) the clothes. One family was entirely depending upon casual customers and earned Rs. 300 while balutedar dhobis earned about 70 per cent of their total incomes from non-baluta work. This income varied from Rs. 130 to a maximum of Rs. 780 per family and the total amounted to Rs. 2,485. The total income from baluta and non-baluta amounted to Rs. 3,885. The other incomes earned were Rs. 700 from agricultural labour Rs. 435 from milk production, Rs. 70 from cultivation and Rs. 50 from agricultural rent. The overall total income amounted to Rs. 5,140 of which income from laundering accounted for 75 per cent approximately.

Rice and Flour Mills

One rice and two flour mills were functioning at Kyatsandra itself and the surrounding villages were depending on these mills. The rice mill and one flour mill in bazar street were owned by Lingayats while the flour mill located in the interior was owned by a brahmin family. All these families were natives of Kyatsandra.

The rice mill was established 15 years ago (1943) while the two flour mills were started during the last 5 years. All the initial capital expenditure of these 3 units were financed by the owners' own resources. The present value of the investment on buildings, machinery etc. amounted to Rs. 12000, for the rice mill and Rs. 8000 and 5000 for the two flour mills respectively. All the three mills were utilising electric power and motors installed were of the capacity of 20 to 25 H.P. The two flour mills had the provision of dehusking paddy of a small capacity but owing to lack of demand and some operational difficulties, they were mostly doing flour milling business.

All the three mills were housed in spacious buildings of brick and tile construction. The rice mill had employed two assistants and the flour mills one each, while two persons from each owner's family were looking after the management. The rice mill had a normal season of dehusking paddy throughout the year, except the months of July and August, and post harvest months were busiest ones. The rice mill dehusked about 5500 bags of paddy during the year preceding the survey. The paddy mostly belonged to Kyatsandra and other selected villages. The gross amount realised from milling business was around Rs. 5,500/-.

The expenses for the corresponding year under major heads were as follows:

Wages	Rs. 1800-00
Power	300-00
Replacements	1800-00
Other (Oil, grease, taxes etc.)	700-00
Total:	<u>Rs. 4000-00</u>

The two flour mills had normal season of business throughout the year. They served both Kyatsandra and other selected villages and customers from Kyatsandra outnumbered those of other villages.

The expenses for the corresponding year were as follows:

<u>Item</u>	<u>Flour Mill I</u>	<u>Flour Mill II</u>
Wages	600	720
Power	100	120
Replacements	300	350
Others (Oil etc.)	250	300
Total:	<u>1250</u>	<u>1490</u>

The rice mill owner reported net income of Rs.1500 from mulling during the year preceding the survey while the two flour-mill owners reported about Rs. 600 and Rs. 720 respectively.

(6.1)
Others

Barbers: Kyatsandra reported 7 families and Basavapatna one family engaged in this occupation. All the barbers from Kyatsandra belonged to Nainda i.e. barber's caste while the barber from Basavapatna claimed to be a Lingayat. Seven of these families pursued it as main occupation while the remaining one reported it to be his subsidiary to agricultural labour. Three families were partly engaged in baluta type of work, four families had separate establishments (Hair Cutting Saloons) and other one remained a casual barber, mainly of hawking type.

Among the three baluta barbers, one resided at Basavapatna, and between themselves they had 60 families as their customers spread over in all the selected villages. The visits were generally given once in a week and in return kind payments were received after the harvest. On an average they were receiving 10 local seers of paddy or ragi per family every year. However, it is claimed that this practice is fast declining as barbers usually earn more by way of casual charges. These three barbers earned grains equivalent to Rs. 250 from baluta families. Their income from casual charges (non-baluta) however, amounted to Rs. 660. The baluta income accounted for only 28 per cent approximately of their total income from this occupation.

Among the four barbers owning established saloons three pursued it as their only occupation while the other reported to be a florist in addition. Six male adults from these families were engaged in this and no outsider

was employed in these saloons. All the four families had established the saloons at Kyatsandra itself. Three of these were located on either side of main bazar street while one was located on Bangalore road near weekly market site. The saloons were housed in fairly moderate shopping premises, each having two-seat capacity and well equipped with modern hand operated apparatus consisting razors, clipping machines, cyphones, scissors and so on. Three saloons were established during 1948-50 while the one near weekly market was established during the year 1957. The value of the present capital investment varied from Rs. 150 to Rs. 350/-.

The net incomes earned by these families varied from a minimum of Rs. 600 to a maximum of Rs. 1200, during the year. The total incomes from saloons amounted to Rs. 3720 on an average of Rs. 930 per saloon and Rs. 620 per earner.

That one barber from Kyatsandra, without any baluta customers nor regular establishment, reported to be mostly earning from hawking his services and his busy day was weekly market day. He earned Rs. 500 by this occupation.

In all, the 8 barber families earned Rs. 5130 from their traditional occupation, Rs. 250 from agricultural labour, Rs. 30 from agriculture, Rs. 200 from sale of flowers, Rs. 120 from agricultural rent and Rs. 50 from other services. The combined income amounted to Rs. 5830 of which the income from their traditional occupation accounted for 88 per cent.

Lime and Brick making

There were three families engaged in these occupation, all of them belonging to Kyatsandra. Two of them were Harijans engaged in brickmaking while the other one

from a backward caste was engaged in lime making only. The other occupations followed by these families were agricultural labour and agriculture. About 4 male adults and 3 female adults were engaged as earners from the three families. No family employed any outside worker.

Lime making was done throughout the year except monsoon and that of brick making, the season was confined to summer only. The raw material for lime viz. soft variety of stone known as 'lime stone' was available very near Kyatsandra and transported by family members themselves whenever required. The lime maker had a furnace of 5 feet diameter and 6 feet height built in bricks and the raw material was dumped inside the oven with charcoal. The furnace would be allowed to burn for 20 hours. The lime maker produced about 150 seers (local measure) of finished product every time and burning of furnace usually averaged twice in a week. About 156 bags of charcoal were used during the year and total production of lime was 15,600 seers. A sum of Rs. 624 was spent on charcoal etc. by way of expenses. The lime was sold at Rs. 9 per 100 seers in the village. The gross receipts amounted to Rs. 1,394 of which Rs.670 was net profit to the family.

The two brickmakers used to establish their brick kilns near Kyatsandra during the summer season. They were spending Rs. 1-50 for mud mixture which can yield 1,000 bricks. Similarly raw mud casting charges were Rs. 1-50 per 1,000 and other expenses about nP. 50. They were spending nearly Rs. 3-50 per 1,000 bricks. The total bricks produced were more than 2 lakhs and the net income to families were Rs.160 and Rs.210 respectively.

The other incomes of these families were Rs. 144 from agriculture, Rs. 820 from agricultural labour and Rs. 120 from agricultural rent. The overall incomes of these three families amounted to Rs.2124 of which the non-agricultural income accounted for nearly 50 per cent.

Cobblers

There were two cobblers, Harijans by caste, and each residing at Kyatsandra and Maidal following their traditional occupation of mending footwears. For both the cobblers, it was subsidiary occupation, since they did not have much business. It is said that people were in the habit of obtaining their requirements at Tumkur town and weekly market where outsiders dominated. The two cobblers were engaged in entirely repairing work. Their main occupations were cultivation and agricultural labour. One male earner from each family was engaged as cobbler. The incomes earned by these cobblers were Rs.65 and 90 respectively. The other incomes were Rs. 503 from cultivation and Rs. 875 from agricultural labour. The combined incomes amounted to Rs.1533 of which the cobblers' earnings accounted for 10 per cent approximately.

Coppersmith

One Muslim, migrating from neighbouring taluk 8 years ago, and residing at Kyatsandra was engaged in repairing and tinning the household utensils. He had invested about Rs. 80 on his tools etc. It was his only occupation and his net income during the year preceding the survey was Rs. 900. He used to have fairly good customers throughout the year and particularly at weekly markets of Kyatsandra.

6.12

SUMMARY

In this Section an attempt is made to present a Summary discussion on non-agricultural production and services. In Table 6.1 are given some details of these non-agricultural activities in the surveyed cluster. In this table entire cluster is treated together since the activities were mostly concentrated in the nuclear village viz. Kyatsandra. The surrounding villages appeared to be mainly depending upon Kyatsandra in this respect. Out of a total of 109 families reporting, only 26 families, about a quarter of the total size, belonged to other villages (Unit II). The occupations pursued by these families in this sector were also very few such as pottery (4 families) rope making (9), laundering (5), carpentry (3) and one each in other four categories. Most of these families, however, reported to be earning subsidiary incomes from these occupations.

Taking entire cluster into account, it may be observed, that 75 per cent of reporting families earned their major source of incomes from these occupations. Regarding the number of families concerned, basket making, quarrying, bidi-making, rope-making and laundering reported not less than 10 families in each category. Goldsmithy, basket-making, quarrying and coppersmithy were the occupations where all the families concerned, reported these as their main occupations. The occupations predominantly pursued as subsidiary were milling, rope-making and brick making. In other occupations, the majority of families reported particular occupation as their major ones.

The average size of the family varied from a minimum of 3.1 in the case of 'rope-making' to a maximum of 8.0 in that of milling and average size of the family for entire cluster was 5.0. Similarly, the average size of

earners of the family engaged in the particular occupation varied from 1.0 to 3.3, the figure for entire cluster being 1.8. Regarding the outside labour hired, only two occupations, namely bidi making and milling reported 28 and 4 persons respectively and corresponding figures for wages were Rs. 17,500 and Rs. 3,120. Two beedi manufacturing units employed 28 persons on piece-rate wage system and most of these persons residing in the cluster are included among the families earning from bidi-rolling occupation.

The average value of capital equipment per family varied from a minimum of Rs. 3/- in the case of 'rope making' to a maximum of Rs. 8,667 in milling occupation. The total value amounted to Rs. 38,078 and overall average per family amounted to Rs. 358. Milling, tailoring, goldsmithy and beedi manufacturing units accounted for bulk of the portion and milling alone reported Rs.26,000 worth of capital equipment on three rice and flour mills.

Regarding the incomes, it may be observed that total income from particular non-agricultural occupation varied from a minimum of Rs. 155 in the case of 'footwear-mending' to a maximum of Rs. 12,040 in that of quarrying. Similarly, the average per family varied from a minimum of Rs.78 in footwear-mending to a maximum of Rs. 940 in milling. Both happened to be subsidiary occupations of the concerned families. The occupations reporting more than 500/- were goldsmithy, basket-making, beedi-making, tailoring, hair-dressing, quarrying, coppersmithy and milling. The average family income from particular occupation for the entire cluster amounted to Rs. 570. As for the total incomes are concerned, the entire cluster reported a minimum of Rs. 278 per family in the case of rope-making to a maximum of Rs. 1717 in respect of milling. All the

occupations excepting rope-making and pottery, reported more than Rs. 500 on an average per family, while milling and beedi-making reported more than Rs. 1000 per family. The proportion of non-agricultural incomes of particular occupation group to total incomes of the concerned families varied from a minimum of 10.0 per cent in respect of 'footwear mending' to a maximum of 100.0 per cent in coppersmithy. The latter, however, reported only one family entirely pursuing that occupation. All the families with the exception of those in rope-making and footwear-mending, earned major portion of their incomes from their respective non-agricultural occupations. For the entire cluster, the non-agricultural sector accounted for 76.8 per cent of the total incomes of all the families.

Other features

The caste played a predominant role as evidenced in the fact that traditional occupations like basket-making, smithy, pottery, hair-dressing, laundering, etc., were almost entirely dominated by particular castes traditionally assigned to follow their occupations. In a few occupations like beedi-making, tailoring, etc. which were open to any caste were dominated by Muslims and intermediary Hindus. Most of the families in traditional occupations, followed these as hereditary and a very few were new entrants to these occupations in general. The families engaged in physical production were found in the occupations such as pottery, basket making, bidi, rope, quarrying, lime and brick-making. The artisans like blacksmith, goldsmith, carpenter reported earning their livelihood entirely by offering their services for repair works. The baluta type of service was not much in vogue since very few families among artisans, barbers and dhobis were found to be

reporting and even these families earned more by way of casual type of service.

With the exception of a few families, most of the 109 families pursued other occupations either main or subsidiary to their non-agricultural occupations. The most common occupations reported by large number of families were agricultural labour and cultivation. There were quite a few families belonging to rentier class. The families residing outside Kyatsandra in the survey cluster were mostly cultivators and farm labourers.

In all, about 193 earners were engaged in their family occupations of non-agricultural sector. Of these, 52 were female adults and 5 were non-adults. The average per capita non-agricultural income of these earners was around Rs. 322/-.

CHAPTER VII

CIVIL CONDITION AND LABOUR STRUCTURE

In this chapter we present information regarding the population of the villages under survey, in its various aspects such as civil condition, literacy, family type, working population, migration, labour supply and so on. The information regarding sex, literacy, occupation pursued etc., was collected ^{through General Family Schedule} in respect of every individual member of the family.

7.1 Population and Sex Composition

The 1951 census and survey population of the villages in two units are given below:

Unit	1951 census population	Survey population	Percentage increase or decrease over 1951
I (Kyatsandra)	3030	2700	-10.9
II (Other villages)	1757	1992	+13.2
All Villages	4787	4692	-1.9

The decrease in population was reported in Kyatsandra, the average rate of decrease per annum being 1.6 per cent. The increase in population was reported in all other villages, grouped under unit II, the average rate of increase being 1.9 per cent per annum. The decrease in Kyatsandra's population may have been due to migration to a considerable extent.

Table 7.1 gives the sex composition of 1951 census and the survey population.

Table 7.1 : Sex Composition of Population

		Unit I	Unit II
1951	Males	1566	854
	Females	1464	953
	Females per hundred males	93.5	94.6
Survey	Males	1417	1022
	Females	1283	970
	Females per hundred males	90.5	94.9

The number of females per hundred males was slightly less in both units, the lower proportion being reported in Kyatsendra. The sex composition of the survey population was nearabout the same as 1951 census in Unit II but recorded a fall from 93.5 to 90.5 in Kyatsendra.

7.2 Age and Sex

Table 7.2 gives the distribution of population according to age group and sex. The distribution of the population of the two units into male adults, male non-adults, female adults and female non-adults was 30 per cent, 22.8 per cent, 26.4 per cent and 20.8 per cent respectively in Unit I and 28.9 per cent, 22.4 per cent, 28.1 per cent and 20.6 per cent respectively in Unit II. The proportion of non-adults amongst males and females was almost balancing in both units considering the entire cluster, male non-adults formed 43.6 per cent of total male population while female non-adults formed same proportion in total female population.

7.3 Marital Status

Table 7.3 gives the distribution of population according to sex and marital status. The percentage distribution of the population, in both the units, in respect of the marital status was nearabout the same. There were 3 cases of male non-adults and 14 cases of female non-adults being married. There were more widows than widowers in both the units of villages. Separation from the spouse was reported mainly in respect of females i.e. as much as 75 per cent of the separated were females. None of these was a non-adult.

Table 7.4 gives marital status according to caste. Among male adults, it was generally observed, that a larger proportion in a given caste-group was married. As for female adults, a majority of these was married and the proportion of

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7.2 Age and Sex

Table 7.2 gives the distribution of population according to age group and sex. The distribution of the population of the two units into male adults, male non-adults, female adults and female non-adults was 30 per cent, 22.8 per cent, 26.4 per cent and 20.8 per cent respectively in Unit I and 28.9 per cent, 22.4 per cent, 28.1 per cent and 20.6 per cent respectively in Unit II. The proportion of non-adults amongst males and females was almost balancing in both units considering the entire cluster, male non-adults formed 43.6 per cent of total male population while female non-adults formed same proportion in total female population.

7.3 Marital Status

Table 7.3 gives the distribution of population according to sex and marital status. The percentage distribution of the population, in both the units, in respect of the marital status was nearabout the same. There were 3 cases of male non-adults and 14 cases of female non-adults being married. There were more widows than widowers in both the units of villages. Separation from the spouse was reported mainly in respect of females i.e. as much as 75 per cent of the separated were females. None of these was a non-adult.

Table 7.4 gives marital status according to caste. Among male adults, it was generally observed, that a larger proportion in a given caste-group was married. As for female adults, a majority of these was married and the proportion of

the unmarried being quite meagre in all the villages. Significantly, a large number of female adults i.e. 275 from both units, forming 38.5 per cent of total female adults were widowed and it was mostly so among Backward, Okkaliga, and allied cultivating castes and Intermediate Hindu I comprising such caste as artisans etc. Marriages of non-adult males and females, though a few cases were reported among Harijan, Okkaliga, Lingayat and Brahmin castes. Separation from the spouse, in respect of males was reported among Okkaliga Intermediate Hindu and Muslim. Separation from the spouse was more in respect of female adults than the male adults and was particularly reported by some caste Hindus in unit I and II and Harijans in unit II.

7.4 Literacy

Table 7.5 gives the distribution of population according to literates and illiterates. Among male adults the proportion of educands was less than eight per cent in unit I and less than four per cent in unit II. A little less than 50 per cent of male adults were illiterates in the entire cluster. The proportion of non-educands, i.e. those who had received some formal education previously and were literates, was a little more than 46 per cent in unit I, 41 per cent in unit II and these among male adults formed nearly 45 per cent of the entire cluster. Among female adults illiteracy was more pronounced than literacy, the literates, including educands and non-educands, being reported at a little more than 26 per cent in Kyatsandra and 10 per cent of total female adults in other villages.

In respect of male non-adults, nearly 37 per cent in both the units, were not of school going age. The proportion of educands was almost 40 per cent in both units. A little less

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than 20 per cent of male non-adult population was illiterates and non-educands were around 5 per cent. In respect of female non-adults, about 45 per cent of their total in the entire cluster were not of school-going age. A little more than 20 per cent of these were educands.

Illiteracy in respect of females whether adults or non-adults was more pronounced than amongst male adults and non-adults. Considering total population of each unit, we find that the proportion of literates, including both educands and non-educands, was almost 40 per cent in Kyatsandra and about 30 per cent in unit II. For the entire cluster it was 35.3 per cent of total population. Literates, according to 1951 census, were around 29 per cent in Kyatsandra, 15 per cent in unit II and 24 per cent in the entire cluster. Thus, we can find considerable increase in the proportion of literacy in both units and particularly so in unit II which almost doubled its proportion.

Table 7.6 gives literacy according to caste. Among male adults Brahmins and Advanced Hindus in both units reported most of their adults being literates, proportionately large illiterates were reported by Hindu Intermediates, Backward and Harijan caste groups. Illiteracy was more pronounced in respect of female adults in all the caste groups in the cluster. As for male and female non-adults, as stated earlier, about 40 per cent were not of school going age. Illiteracy among male non-adults was not reported by Brahmins in either unit illiteracy was more pronounced amongst male and female non-adults belonging to backward and Harijan castes. Proportion of educands and literates was greater in respect of caste Hindus like Brahmins and Advanced Hindus than backward Hindus and Harijan castes. The proportion of

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Table 7.7 gives literacy according to main occupation of the head of the family. Larger proportion of illiterates was reported to be belonging to families with agricultural labour construction and utility (mostly workers) in both units and unproductive as main occupation particularly in unit II. Highest percentage of literacy, including both educands and literates was reported at more than 70 per cent in both units in respect of the occupational group 'Health, education etc. services'. Other occupational groups which reported more than 50 per cent literacy were (a) other processing and manufacturing, (b) commerce and (c) other services. Occupational groups like agriculture and unproductive particularly in Kyatsandra reported more than 40 per cent of literacy. Majority of the families belonging to occupational groups 'services' were immigrants to a considerable extent and belonged to advanced castes.

Table 7.8 gives literacy according to total income of the family. Generally, it is seen that as the income rises the percentage of literates, including both educands and non-educands, to total population in the group rises. This could be seen in both units. Highest percentage of literates was reported to be ranging between 60 per cent and 80 per cent in the two income groups with income Rs.3501-5000 and Rs.5001 and more in both units. Illiteracy was more pronounced among low income groups, upto Rs.750 in unit I and upto Rs.1000 in unit II in which 50 per cent and more were reported to be illiterates.

7.5 Size of the Family

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Table 7.9 : Percentage Distribution of Families According to Family Size

Family Members	Unit I (Kyatsandra) % of families	Unit II (Other Villages) % of families
1	5.04	6.59
2	10.29	11.75
3	12.90	10.69
4	15.12	14.33
5	13.10	14.33
6	13.10	11.17
7	10.29	9.74
8	7.46	5.73
9	4.64	4.29
10	1.62	2.57
11	1.62	2.86
12	1.62	1.72
13	1.00	0.29
14	1.20	-
15	0.20	0.29
16	0.20	0.57
17	-	0.86
18	0.20	0.29
19	-	0.86
22	0.40	0.29
30	-	0.29
46	-	0.29
Total	100.0 (496)	100.0 (349)

families were reported in both the units, with family members varying between three and seven. Unimember families accounted for about 6 per cent of the total families. Families with two members each were about 10 per cent in unit I and 12 per cent in unit II. The largest sized family in Kyatsandra was a 22 member family and that of unit II was a 46 member family. Larger families with ten and more family members each were around eight per cent in Kyatsandra and eleven per cent in unit II.

Table 7.10 gives the average size of the family according to caste. Average size of the family varied a little between the two units and was 5.4, 5.7 and 5.6 in units I and II and entire cluster respectively. The lowest average size of family was reported amongst Okkaliga and allied castes at 4.2 in Kyatsandra and Vishwakarma at 2.0 in unit II. In the entire cluster it varied from a minimum of 4.2 among Vaddars to a maximum of 7.2 amongst Muslims. The rest of the castes had the average family size varying between 4.4 and 6.6.

7.6 Family Type

Table 7.11 gives the distribution of families according to whether these are unitary or joint families. Family types, 1, 2, 9 and 10 represent unitary type of families of which 1 and 2 have a male as a head of the family. The remaining categories of families are joint families of various description, of which 3 to 8 have a male as head of the family and 11 to 13 a female as head of the family. Unitary type of families were in majority in both units, these being a little more than 66 per cent in Kyatsandra and 58 per cent in other villages. Among joint families of any description those headed by a male were numerous and female head families reported meagre proportion. Joint families under the category

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"Married male with or without wife and married children with family" were biological joint families, while the other under the category "Married male with or without wife, children and parents, brothers, sisters with families were heterogenous in composition. Similarly, joint families in the categories 5 to 8 and 11 and 12 were as well of heterogenous composition. The proportion, to total families in the village, of biological and heterogenous joint families was a little more than 10 per cent and 26 per cent in the entire cluster.

7.7 Earners and Non-earners

Table 7.12 gives the distribution of earners according to whether they worked in main occupation only or main and subsidiary, or main, subsidiary and independent occupation or various other combinations of occupations pursued by the family.

The number of earners, out of the total population of the respective categories of male adult and non-adult and female adult and non-adult was 87 per cent, 12 per cent, 81 per cent and 13 per cent in Kyatsandra and 94 per cent, 18 per cent, 88 per cent and 21 per cent in unit II. It may be observed that the proportion of earners in all the five categories was greater in unit II than in Kyatsandra. The number of earners working in only one occupation, whether main, subsidiary or independent was around 70 per cent, 85 per cent, 76 per cent and 82 per cent of total male adult and non-adult and female adult and non-adult earners respectively. Earners working in two occupations such as main and subsidiary, main and independent or subsidiary and independent were 16.5 per cent, 6.0 per cent, 9.1 per cent and 6.3 per cent respectively for 4 categories of earners in both units together. Earners working in three occupations

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were insignificant in all categories of both units. Around 50 per cent of earners in each category in all the villages pursued only main occupation.

Table 7.13 gives broad occupational distribution of earners. Agriculture and other primary occupations such as agricultural labour figured mainly in the occupational distribution of earners. In Kyatsandra, about 68 per cent, 90 per cent, 79 per cent and 85 per cent of total earners in the respective 4 categories of male and female adult and non-adult earners were engaged in these primary occupations. The proportion of non-adult earners working in occupations other than agriculture and agricultural labour was very meagre. In unit II, the proportions were greater than Kyatsandra as far as primary occupations were concerned. Kyatsandra reported greater proportion of earners in other occupational groups such as Commerce, Administrative Services processing and manufacturing, other services and transport than other villages in unit II. Commerce and Services (Government as well as private) figured prominently next only to agriculture and agricultural labour.

Table 7.14 gives the distribution of non-earners according to reasons for not earning. The proportion of non-earning population to the total population was 52 per cent in Kyatsandra and 40 per cent in the other villages (unit II). Considering the entire cluster, the main reasons for not earning among male adults were education (56 per cent) and old age (26 per cent). Among male non-adults, about 54 per cent were minors or not of working age and about 46 per cent were educands. Regarding female adults, main reasons reported were, 'household work' - 46 per cent, 'no need to work' mostly from the advanced castes and

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generally well placed - 22 per cent and 'oldege' - 18 per cent. In respect of female non-adults, nearly 75 per cent were minors and 25 per cent were educands.

Considering all non-earners in the entire cluster female adults were larger in proportion than male adults and non-adults both male and female accounted for nearly 80 per cent of the total non-earners. Main reasons for not-working were, minor - 50 per cent, education - 34 per cent and household work with 7 per cent of the total non-earners.

7.8 Out-Migrants:

The out-migration of some members of the existing families of the selected villages was not considerably large compared to immigration of families to the villages. In this section, we have taken into account of only those persons of resident families who were reported to be out of the village for some time.

Table 7.15 gives the distribution of out-migrant families according to different castes. It can be seen that in all 70 families reported, 143 persons from their families had gone outside from the selected villages. From the unit I, 31 families reported, 46 males and 32 females, giving an average of 2.5 persons per reporting family. Similarly unit II reported 47 males and 18 females from 39 families on an average 1.7 per family. Nearly 45 per cent of the total persons from unit I belonged to Brahmin caste. In the unit II nearly 60 per cent of the total persons belonged to Vakkoliga caste. For the entire cluster Brahmin and Vakkoliga castes accounted for nearly 23 per cent each. The males accounted for 65 per cent of the total persons reporting.

Table 7.16 gives the distribution of out-migrants according to their family occupations. It can be seen that the

generally well placed - 22 per cent and 'oldege' - 18 per cent. In respect of female non-adults, nearly 75 per cent were minors and 25 per cent were educands.

Considering all non-earners in the entire cluster female adults were larger in proportion than male adults and non-adults both male and female accounted for nearly 80 per cent of the total non-earners. Main reasons for not-working were, minor - 50 per cent, education - 34 per cent and household work with 7 per cent of the total non-earners.

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largest number of out-migrants were from agriculture, as much as 52.4 per cent of the total persons distributed over 35 families. The 'salaried' group with 5 families accounted for 12.6 per cent while agricultural labour with 12 families accounted for nearly 12 per cent of the total out-migrants.

Table 7.17 gives the distribution of out-migrants according to earner status, purpose of their visit to outside places and remittances. There were 25 earners from each unit, accounting for 32 per cent and 38 per cent of the total out-migrants of unit I and unit II respectively. For the entire cluster, this proportion of the earners was 35 per cent only. Among the 93 non-earners, 29 or nearly 31 per cent were reported to be attending schools and colleges outside the village. The remaining non-earners, mostly women and children were reported to have gone on social visits etc. Remittances made to educands and other non-earners amounted to Rs.2210 on an average of Rs.42/- per non-earner, and similarly Rs.958/- on an average of Rs.24 for unit I and unit II respectively. The money sent by earners from outside amounted to Rs.4270/- on an average of Rs.171/- per earner and Rs.1660/- on an average of Rs.66/- for unit I and unit II respectively.

7.9 In-migration:

Information regarding native place, occupation, etc., was asked in the General Family Schedule. Information presented in this section refers to those families which were not residents of the village and the head of the family had migrated to the surveyed villages. The geographical mobility of the in-migrants is presented in Table 7.18.

Most of the immigrant families in all the villages were from within the district of Tumkur itself. The maximum number from among these being 63 immigrants from the neighbouring

Table 7.17 : Distribution of Outmigrants According to Earner Status and Remittances

	Unit I	Unit II	All Villages
Earners	25	25	50
Non-earners	53	40	93
Education	15	14	29
Social visit	38	26	64
Money sent to Non-earners	2210	958	3168
Money sent by Earners	4270	1660	5930
Average sent	42.0	24.0	34.0
Average received	171.0	66.0	119.0

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villages of the selected villages. A sizeable proportion of in-migrants into Kyatsandra was from places outside Tumkur district. These in-migrants were mostly salaried households, employed in Government and Sidduganga Mutt Services.

Table 7.19 gives distribution of in-migrant families according to the period of their settlement in surveyed villages. Nearly 61 per cent and 46 per cent of in-migrant families had come to Kyatsandra and unit II villages respectively before eleven years and more and were more or less permanent residents of the villages. About 20 per cent of families had come to each unit during last two years. Families that had come to village during last five years were mostly employed in service with Government and private agencies.

Table 7.19: In-migration Period

Period in years	Number of in-migrant families at		
	Kyatsandra Unit I	Other Villages Unit II	Both Units
Upto 1	6	6	12
" 2	12	1	13
" 3	5	1	6
" 4	3	3	6
5 to 7	3	3	6
8 to 10	3	5	8
11 & more	49	16	65
Total	81	35	116

Table 7.20 gives the distribution of inmigrant families according to reasons for inmigration. Large number of in-migrant families on account of service were reported mainly in Kyatsandra (52 per cent), and to a considerable extent in unit I, with 37 per cent. Families who had come to stay with relatives accounted for 31 per cent in Kyatsandra and nearly

*2

49 per cent in unit II. The proportion of families that had to come to these villages on account of other purposes was insignificant in both the units.

Table 7.20: Reasons for In-migration

Reason	Unit I	Unit II	Both Units
1. Service	42	13	55
2. Came to stay with relatives	25	17	42
3. Other	14	5	19
Total	81	35	116

Table 7.21 gives a broad castewise distribution of in-migrant families. Advanced Hindus, mostly consisting of Lingayath, Banajiga and others, accounted for nearly 32 per cent of total immigrants to Kyatsandra. In unit II it was Okkaliga caste group that accounted for the bulk of in-migrants with 40 per cent. Brahmins mostly for the reasons of service in the salaried sector migrated to Kyatsandra and their proportion was nearly 14 per cent of the total. Intermediate Hindu, mostly artisans and Okkaliga and allied castes of traditional cultivators were other important caste groups. Harijan caste (10 per cent) was the second largest group among in-migrants to unit II.

Table 7.22 gives the occupational distribution of in-migrant families according to main occupation of the family. Out of the total immigrant families, nearly 25 per cent in Kyatsandra and 46 per cent in unit II were pursuing agricultural labour. About 7 per cent in Kyatsandra and 17 per cent in Unit II pursued agriculture. Families engaged in Government and other salaried services were mostly reported from Kyatsandra, accounting for 22 per cent. Families engaged in

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other occupational groups like, commerce, construction and utility and transport varied between 7 per cent and 11 per cent in Kyatsandra. Proportion of unit II families reporting in these occupational groups was not very significant. It may be noted that majority of the immigrants i.e. nearly 70 per cent was engaged in occupations other than agriculture and agricultural labour in Kyatsandra where as unit II reported only 37 per cent families in the non-agricultural sector. The nuclear village Kyatsandra with considerable non-agricultural activities centred in it had attracted a greater number of immigrants to commerce, construction and other salaried services like administrative, educational, health etc.

Table 7.22 : Occupational Distribution of Immigrant Families

Occupation	Unit I	Unit II	Both units
Agriculture	6	6	12
Agri. labour	21	16	37
Processing & Manufacturing	6	2	8
Commerce	8	2	10
Transport	7	1	8
Construction & Utility	9	1	10
Administration, Educational and other Salaried Services	18	2	20
Other Services	6	5	11
Total	81	35	116

7.10 A Study of Labour Families

The data presented in this section were mainly collected through a special labour employment schedule. This was canvassed for a sample of 60 families at Kyatsandra. These families were divided into three equal groups and all the families from each group were given quarterly visits so as to

cover a twelve month period of study. The visits to each group of the selected families were as follows:

Group I	Group II	Group III
July	August	September
October	November	December
January	February	March
April	May	June

Table 7.23 gives the distribution of selected families according to their main occupation as revealed by village records. It can be seen from the table that a large majority of families were mainly agricultural labourers. Both agricultural and other kinds of labour accounted for 80 per cent of the total families reporting. Among others, agriculture and beedi-rolling accounted for 10 per cent and 7 per cent respectively.

Table 7.24 gives the sexwise distribution of adult and non-adult earners reported from the selected families. About 96 per cent of the earners were adults and the relative strength of the male and female earners was almost same. Since the strength of the non-adult earners is very meagre, they are treated as adults in the further analysis of the study.

Table 7.25 gives the monthwise distribution of working and non-working days for male and female workers. It can be seen that proportion of working days of men to the total man-days was around 70 per cent for each group and 71 per cent for all the groups together. Similarly, in respect of women, it varied from 56 per cent for group III to 62 per cent for group I and for all the groups together it was around 57 per cent of the total woman days. For both man and woman workers the proportion of working days to the total days available was

Table 7.23 : Occupational Distribution of Selected Labour Families

Occupation	No. of Families Reporting			Total	%
	Group I	Group II	Group III		
Agricultural Labour	14	15	14	43	71.7
Other Labour	2	2	1	5	8.3
Agriculture	2	2	2	6	10.0
Trading	1	-	-	1	1.7
Beedi Making	1	1	2	4	6.6
Other	-	-	1	1	1.7
Total	20	20	20	60	100.0

Table 7.24 : Distribution of Earners in the Selected Labour Families

	Group I	Group II	Group III	Total
Male Adult	24	27	24	72
Female Adult	23	25	25	73
Male Non-Adult	1	1	1	3
Female Non-Adult	1	1	1	3
Total	46	54	51	151

Table 7.24 : Distribution of Earners in the Selected Labour Families

	Group I	Group II	Group III	Total
Male Adult	24	27	24	72
Female Adult	23	25	25	73
Male Non-Adult	1	1	1	3
Female Non-Adult	1	1	1	3
Total	46	54	51	151

around 64 per cent. The lean months for both men and woman workers were May and June.

Regarding the wage labour done outside the village, one male from Group I and one male and one female from Group III were all that reported. In the former case, the worker was a porter at Tumkur, working on an average 24 days a month while in the latter case both worked in arecanut processing and reported 30 labour days for December month only.

Table 7.26 gives the distribution of labour days put in for non-agricultural occupations. In all, an average of 19.2 man days and 9.4 woman days were spent in non-agricultural work by the selected labour families. Beedi rolling, masonry, quarrying and domestic service were some of the important non-agricultural occupations.

Table 7.27 gives the monthwise distribution of average working days of male and female labour. It can be seen from the table that the average working days for male does not show much variation from month to month and between the groups. It varied from a minimum of 19 days in June to a maximum of 24 days in the month of March and generally averaged 21 days a month. In respect of female working days, the variation was slightly greater than the male days with 12 days in June to nearly 24 days in January and it generally averaged 17.2 days. The months of May and June were lean season while January and March were busy season.

Table 7.28 gives the average monthly earnings of male and female labour obtained by way of wages in agriculture and non-agricultural sectors. It can be seen from the table that the average wages earned by men in non-agricultural sector was generally higher than that of agriculture except in the month of June. The female labourers in Group I did not report any

7.27 : Monthwise Distribution of Average Working Days of Male and Female Labour

Month	Male Average working Days	Female Average working Days
July	19.0	15.0
October	20.9	19.4
January	22.4	23.5
April	19.5	15.9
August	21.5	17.3
November	22.4	19.8
February	21.9	17.5
May	19.3	11.8
September	19.8	16.3
December	23.6	17.4
March	23.8	20.0
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Group	Month	Male Average Working Days	Female Average Working Days
I	July	19.0	15.0
	October	20.9	19.4
	January	22.4	23.5
	April	19.5	15.9
II	August	21.5	17.3
	November	22.4	19.8
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Chapter VIII

Trade and Transport

This chapter deals with trading and transport activities in the surveyed villages. The scope of the trading activities includes the following sections:

- (1) General merchants in grocery, cloth, etc.,
retailers dealing in various commodities and
petty traders selling sundry goods.
- (2) Trading at the weekly market of Kyatsandra.
- (3) Trading activities at Siddaganga Fair.
- (4) Trading in agricultural produces.

3.1 General Features

Each of the trading has been treated separately in which we have given the brief accounts of member of families engaged, their castes, investment, extent of employment, establishment and some statistics about annual turnover, incomes derived and so on. The estimates of these attributes are based on the figures collected in special case studies and general family schedules.

Kyatsandra is an important centre of trading and many other activities for a large number of its surrounding village and as a trading centre it is next only to Tumkur town, in this taluk. In spite of being very close to Tumkur town, it has retained its individuality and in fact the proximity to the urban area has helped Kyatsandra to have well developed transport and communication facilities and urban outlook to some extent. The existence of Siddaganga Mutt has also enhanced the importance of Kyatsandra considerably. The annual cattle fair is largely attended and even daily visiting pilgrims number hundreds. There is a considerable number of small and large establishments numbering more than hundred and cattle between 20,000-30,000 assemble at Siddaganga Fair

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for about 10 days and the turnover of sales touches a couple of lakhs. A large number of traders visit Kyatsandra weekly market where among other things, 100-200 sheep and goats are brought for trading. At Kyatsandra itself a good number of large and small trading establishments are concentrated and nearly hundred families are engaged in trading activities from this centre.

The trading establishments at Kyatsandra are of various types and sizes mostly clustering along main bazaar street and Bangalore Road. Lingayath community is dominating in the trading activities followed by other Hindu banajiges and caste Hindus. The shopping premises are mostly owned by the traders themselves. Investments in trading are reported to be mostly raised by the trading families themselves. Regarding the purchase of goods from wholesalers, almost all of the local traders have been obtaining them on short term rolling credit basis, i.e. the retailers can repay the value of goods after some time when they make their next purchase. At Kyatsandra very few traders employed shop assistants and almost all of them were helped by their own family members. Most of the trading establishments like general stores and petty shops sold all sorts of articles and as such there were no separate shops for grains, oil, tobacco, etc. The customers included from all walks of life. The busy seasons of sales are, weekly market days, harvesting, festival seasons and particularly Siddaganga Fair during February-March. The incomes of the traders presented in this section are net derived after allowing the expenses of the business.

8.2 Grocery-General Stores

Most of the kirana shops combined trading of many articles or goods varying from grains to oil, stationery and

many other assortments. These bigger shops are treated under this section "General Stores" since they deal in many kinds of commodities.

There were 16 families reporting to be engaged in this kind of trading of which 15 resided at Kytsandra and one at Manchakal Kuppe. This occupation fetched main source of income for 13 families and subsidiary income to remaining 3 families whose main occupation was agriculture. The distribution of these families according to their caste is as follows:

Lingayath	4
Andhra Banajiga	4
Shetty Banajiga	2
Muslims	2
Vakkoliga	1
Sada	1
Ganiga Shetty	1
Valmiki Kahatriya	1
Total	<u>16</u>

Two of these establishments were started during 30's, 3 were started during early 40's and the remaining were started during the years varying from 2 to 10 years preceding the survey. Six establishments were started by the respective fathers of the present owners while the remaining were started by the present owners themselves. Four families reported that they migrated to Kytsandra of whom 3 arrived there in 1938 and the other in 1946. Among the other occupations followed by these families, agriculture was reported by 8 families (3 major), beedi-making by one family and commission agency by one family.

The capital invested varies from a minimum of Rs.100

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(in respect of 3 shops) to a maximum of Rs.2500/- totalling a sum of Rs.11,125/- for all the 16 establishments and averaging Rs.695/- per family. The value of stock held varied from a minimum of Rs.50/- to a maximum of Rs.2000/- totalling Rs.8,665/- and the average per establishment was Rs.540/- approximately. Similarly, the reported annual turnover varied from Rs.2500/- to 18,000/- totalling Rs.129,500/- and averaging Rs.8,100/- per establishment.

Among these establishments, only two were found to be occupying rented premises and the annual rent paid was Rs.216 (both). The remaining shops owned their shopping premises, and most of these shops were located on either side of the bazaar street of Kyatsandra. None of these trading establishments employed any outside wage earners as shop assistants. There were 22 family members engaged in these 16 shops.

Sources of the supply of commodities such as grocery, stationery, oil, etc. were wholesale establishments at Tumkur town. The rolling credit was allowed by these wholesalers to the village retailers. The commodities were transported by such means as bus, lorry, railway and bullock-cart. It was difficult to estimate the types of goods in the shop and their proportion in general. However, the grains and other groceries accounted fairly larger proportion to other commodities.

The customers for these general stores were both local and outside populace. The outside customers were considerable in number belonging to neighbouring villages and hamlets. As most of the surrounding villages did not have trading facilities, the villagers were depending upon Kyatsandra and Tumkur markets. Sales of almost all the

commodities reported to be generally uniform throughout the year. The sales on weekly market days were higher than other days.

The annual net income from this trading varied from a minimum of Rs.240/- to a maximum of Rs.1500/- totalling a sum of Rs.12,324/-. The average net income per trading family was Rs.770/-. The incomes from other sources were as follows:

Cultivation	9 families	Rs. 5,765
Beedi-making	1 family	Rs. 563
Dalal	1 family	Rs. 650
Milk produce	5 families	Rs. 1,590
Others(rent,etc.)		Rs. 5,310
Total		<u>Rs.13,878</u>
Grand Total		<u>Rs.26,202</u>

The incomes from general trading amounted to nearly 50 per cent of the total incomes.

There were 15 families reporting to be engaged as petty traders. Seven of these pursued trading as their main occupation while the remaining pursued it as subsidiary to other occupations. Agriculture was pursued as main by 3 of these families, labour by 4 families and teaching by one. The Lingsyath community dominated the scene with as many as 8 families belonging to it while Ganiga Shetty accounted for two families, the remaining ones were distributed one each to Okkaliga, Heyak, Muslim, Shetty banajiga and Andhra banajiga. Majority of these traders belonged to Kyatsandra. The villagewise distribution of traders is as follows:

Kyatsandra	9 families
Maidal	5 families
Manchkal Kuppe	1 family
Total	<u>15 families</u>

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Among these fifteen traders, three reported that trading was their fathers' occupation while others reported that agriculture and agricultural labour as their father's occupations. Two families were in-migrants, both settled down at Kyatsandra 12 years and 2 years ago respectively. Six traders started their business one year preceding the survey, four others during last 10 years and the remaining five before 10 years.

All the fifteen traders owned their establishments. At Kyatsandra many of its shops were located in bazaar street, bus-stand and weekly market sites and some interior residential localities. At Maidala, they were located in interior parts. Most of these shops were housed in the residential pieces of the owners. Some of these traders, particularly at Kyatsandra owned independent bunk type (of wooden and iron sheets) temporary structures each costing around Rs.50/-. None of these traders employed any outsiders to work as shop assistants. One earner from each family was employed in every shop.

The capital investment made on these trading establishments varied from a minimum of Rs.50/- to a maximum of Rs.150/- and average investment was Rs.67/- per shop. The finance for investment was met by the own resources of these families and no family reported any outstanding credit on account of capital investment. The goods from Tumkur town were obtained on rolling credit system from wholesalers. The value of the stock at the time of the study was around Rs.25/- on an average per shop. The annual turnover varied from a minimum of Rs.1,000/- to a maximum of Rs.7,500/- and the average per shop was around Rs.2,593/-.

The goods traded by these shops were mainly beedi,

cigaretts, betel leaves, matches, dry eatables like biscuits, groundnuts etc. fruits and such other commodities. The goods were obtained mostly from Tumkur town, usually transported on bus, rail and bicycles. The customers were drawn from all classes from village as well as outside.

The total earnings of these families from all the occupations amounted to Rs.9,760/-. The net earnings from this trading, amounted to Rs.3,875/-, on an average of Rs.258/- per family and accounted for 40 per cent of the total incomes. The income of the individual families also varied from a minimum of Rs.100/- to a maximum of Rs.720/-.

8.3 Cloth Marts

Five families were engaged in this kind of trading of which, only 3 pursued it as their main occupation and the remaining 2 families regarded it as subsidiary to other occupation viz., agriculture. None of the families pursued it as main occupation in its previous generation. All the families belonged to Kystsandra and had set up their own permanent establishments in bazaar area. Three families belonged to Lingayath community while the remaining two belonged to that of Andhra Kshatriya and Muslim communities. Only two establishments came into being during the last five years while the remaining three have been in existence for more than a decade, the oldest being of 20 years. The family members engaged in this business numbered six while one shop reported to have engaged one servant at Rs.144/- per annum.

The investment on this business by way of expenditure on buildings, furniture, textile goods and others amounted to a sum of Rs.20,000/-, on an average of Rs.4,000/- per establishment. The individual reporting varied from a

minimum of Rs.1,400/- to a maximum of Rs.8,000/-. These investments were met partly by owned funds and partly borrowed money. However, at the time of investigation, all of them had repaid their loans on this account. The outstanding debts were in the nature of working capital, obtained in the form of textile goods from wholesalers on short-term rolling credit system.

The type of commodities traded in were all kinds of clothing needed for men and women such as dhoti, lungi, saree, shirting, suiting, voils, towels, blankets, hosiery goods, umbrellas and to some extent readymade pieces.

The cheap sarees, lungis, bed covers, blankets, mostly bought by majority of villagers, were more in proportion than the other kinds. The total stock held at the time of case study varied from Rs.500/- to a maximum of Rs.7,000/-. The sales of the different commodities were not regular throughout the year. However, sales used to be considerably greater during the weekly market days. The busy seasons were marriage season, harvest seasons, festivals like Shivaratri, Ganesh, Dasara etc.

The annual turnover of these shops varied from a minimum of Rs.6,000 to a maximum of Rs.50,000/- averaging Rs.18,400/- per shop. Their income from this business as reported varied from Rs.500/- to Rs.6,000/- amounting to Rs.10,100/- in all on an average of Rs.2,050/-. The total incomes were around Rs.19,400/- of which this particular trading accounted for 52 per cent approximately. The other incomes were mostly from agriculture and milk yield.

4. Areca-nut Dealers

Trading in arecanuts is one of the important commercial activities of this centre as it is an arecanut growing area.

Most of the trading in arecanuts is handled by wholesalers from outside through the help of local agents or dealers.

Eight families belonging to Kyatsandra and one to Maidala were engaged in this trading. It was reported to be main occupation for six of them and subsidiary for remaining three families. Five of them belonged to Lingayath community, three families to Andhra Kshatriya and remaining one to Shetty Banajiga caste. Trading was reported to be main occupation in the case of six families and agriculture was that of remaining families in the previous generation. Two families said to have inherited this from their respective fathers, while other traders had started this business between 10 to 30 years before. A total of nine persons, one from each family were engaged themselves in this business and no paid servant was employed by any of these traders.

Investment in this business amounted to a sum of Rs.1,200/- for all the nine families varying from a minimum of Rs.50/- to a maximum of Rs.500/-. Four of these traders owned separate establishments on the main bazaar area and the remaining traders carried on this business at their residential places. All these traders did much of their dealing during busy seasons lasting 4-5 months i.e. arecanut picking and processing season. Their customers were mostly outside retail merchants from Tumkur and Bangalore. The annual turnover varied from a minimum of Rs.4,000/- to a maximum of Rs.20,000/-. The total value of the stock held was Rs.6,900/- varying from Rs.100 to Rs.4,000/-.

The total incomes of these families from arecanut trading amounted to a sum of Rs.7,620/-. Incomes from agriculture, rice milling and other sources reported to be in the order of Rs.12,389/-. The total income from the sources

was Rs.20,000/- of which income from arecanut trading accounted for 38 per cent only.

8.5 Restaurant, etc.

There were 15 establishments altogether four of them at Maidala village and remaining 11 at Kyatsandra. Catering was main occupation for all of these families, of whom 11 families were almost entirely depending on this and remaining four pursued agriculture as their subsidiary occupation. Twelve of these families including all the four at Maidala belonged to Lingayath community while two belonged to Andhra Kshatriya and one to Brahmin caste.

Two hotels were founded more than two decades ago, three hotels were started between 12-15 years before the survey and remaining establishments came into being in the present decade. Two of these owners were immigrants to Kyatsandra and settled here for catering business as they found this trading centre very prospective. Hotel keeping was followed by three families in the previous generation while other owners started this business on their own.

Regarding the establishments are concerned, only two were housed in rented premises at an annual rent of Rs.120/- each while the others were housed in their owned buildings. Some of the smaller establishments were attached to their residential places. Servants were engaged in only four bigger restaurants and at the time of the survey six wage earners were employed in these hotels, the cash wages paid to them totalled Rs.900/- for a year in addition to free board and lodging.

The investment in this business varied from a minimum Rs.100/- to a maximum of Rs.5,000/- and totalling Rs.13,750/-, the average per establishment being Rs.920/- approximately.

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The investment was made mainly on premises, furniture, utensils etc. Almost all the owners met the investment expenditure from out of their own resources. The supplies of provisions like rice, sugar, coffee powder, flours, milk etc. were obtained from Tumkur grocers and to some extent from local traders. The milk used to be supplied by local vendors to some extent but the hoteliers were using milk powder considerably. These provisions were obtained on short-term credits.

Three hotels were providing facilities for meals in addition to snacks and beverages while the remaining hotels were catering coffee and snacks only. The customers were drawn from all walks of life both local and outside. Two of the hotels on Tumkur-Bangalore Main Road catered largely to way-side passengers and truck operators. The weekly market days and Sidda Gange Jathra season were busy seasons while other days fetched normal business to these hoteliers. The value of the stock held amounted to a total of Rs.1,020/- for all the establishments while the turnover as reported varied from a minimum of Rs.4,000/- to a maximum of Rs.40,000/-. The average turnover was Rs.12,000/- per year.

The income from this business varied from a minimum of Rs.400/- to a maximum of Rs.4,000/- and totalled Rs.17,825/- on an average of Rs.1,200/- approximately. The combined total income from all the sources amounted to a sum of Rs.20,831/-. The income from hotel business accounted for nearly 50 per cent of the total.

Petty Snak Dealers

Three families all from Kyatsandra were reported mainly engaged in this petty trading. All of them belonged to Lingeyath community and among themselves had invested Rs.75/- only. The snacks sold were mainly iddli, vadai etc. The annual

turnover was around Rs.6,000/- for all the three and weekly market days fetched good business.

The income earned from this trade amounted to Rs.770/- on average of Rs.257/- per family. The total income from all sources was Rs.1,050/- of which income from this business formed about 75 per cent.

Mutton Stall

The mutton shop at Kyatsandra was owned and operated by a local Muslim as a subsidiary occupation which was inherited from his father. He carried out his business at his residential place. The present value of his investment in the form of equipment amounted to Rs.30/- only. He was assisted by one or two of his family members but did not engage any servant. He used to obtain the goats and sheep for slaughtering purpose from the nearby villages or local weekly market on cash or credit basis. The animals were bought at Rs.15-20 per head and usually 5-6 were required every month. The local populace mostly depended on Tumkur market for their requirements and as such the local mutton dealer did not have much business. His income during the previous year was only Rs.500/- while the total income of the family from all sources was Rs.1,795/- (mostly from agricultural labour).

Milk Vendors

Eight families, all belonging to Kyatsandra were engaged as milk vendors. Except two, all the families reported to be mainly engaged in this business. Of these families, two each belonged to Andhra Kahatriya and Naik castes while the remaining four belonged one each to Brehmin, Vakkoligs, Chetty Banajiga and Ganiga Setty castes. The other occupations followed by these families were agriculture, other trading and agricultural labour.

The investment mostly on she-buffaloes varied from a minimum of Rs.200/- to a maximum of Rs.800/- and total investment for all the families amounted to Rs.2,800/- on an average

of Rs.350/- per family. Only family members were engaged in this and no servant was hired by any family.

About 4-5 families were selling their milk products at Tumkur town (4 miles) during a considerable part of the year while the remaining families were mostly selling in the village itself to hotels and residents. No family could give account of supplies to either market as their yield etc. were not regular throughout the year. Nevertheless, it was estimated that milk products worth Rs.5,000/- was supplied to Tumkur. Also no account could be obtained as to the expenses on maintenance of the she-buffaloes and other necessary expenditure on the part of milk vendors.

The net income from the sale of milk products to these eight families varied from a minimum of Rs.180/- to a maximum of Rs.720/-, totalling Rs.2,420/- and the average income per family was Rs.430/-. The total income from all the sources was Rs.5,928/- of which income from milk vending formed nearly 60 per cent.

Aerated Water

One family belonging to Telugu banajiga caste and resident of Kyatsandra started a soda-fountain as his main occupation nearly a decade ago. Agriculture was his subsidiary occupation. The business was set up in the main bazaar area and premises was owned by him. He was assisted by another of his family member and did not engage any servant.

He had invested a sum of Rs.500/- out of his own resources on machinery, gas cylinders, bottles and necessary furniture. The supply of gas, bottles, sugar, essence etc., were obtained from Tumkur town on terms of rolling credit. This fountain supplied soda and such other beverages to local petty traders, hawkers and hotel keepers on wholesale terms

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and retail sales to customers on the premises. The sales on weekly market used to be very high compared to other days. The business was reported to be normal throughout the year. The annual turnover was Rs.3,500/- and value of the stock held at the time of the study was negligible. The net income to the family from this business was Rs.400/- which formed nearly 37 per cent of the total income of Rs.1,140/-.

8.6 Fruit and Vegetable Selling

There were six families engaged in fruit selling and three families engaged in vegetable selling in Kyatsandra centre. All but one fruit merchant at Manchakal kuppe belonged to Kyatsandra village. Two fruit sellers pursued it as their main occupation. All the vegetable sellers were mainly agricultural labourers and belonged to Thigala caste while, four of the fruit sellers were also Thigala by caste. The fruit merchant of Manchakalkuppe belonged to Muslim community and the remaining one from Kyatsandra was a Dasa by caste.

None of these traders engaged any servant in his business. Most of these traders were hawkers type and some

carried on their business at their residential places. The commodities like bananas, mangoes, etc. were obtained locally and other fruits like orange were bought at Tumkur. Most of the fruits they sold were bananas obtained from local growers on credit basis. The bus passengers and lorry operators passing through Kyatsandra, visitors to weekly market and jethra in the season were the customers for the fruit sellers. The vegetable sellers operated on a very small scale, buying their supply from local growers and selling them at weekly market. Their business depended much on seasons of different kinds of fruits and as such no regular business for them throughout the year. The total turnover of the fruit merchant

was around Rs.12,000/-, while that of the vegetable sellers was about Rs.1,500/-. The net income from selling varied from a minimum of Rs.50/- to a maximum of Rs.1,000/-. In all, the six fruit sellers earned a sum of Rs.1,650/- on average of Rs.275/- per family and this formed nearly 50 per cent of their total earning (Rs.3,400/-) from all the sources. The three vegetable sellers reported their net annual income to be in the order of Rs.200/- i.e. on an average of Rs.67/- per family and accounted for meagre 11 per cent of their total income (Rs.1,820/-) from all sources. Much of their incomes (Rs.1,200/-) came from their main occupation, viz., agricultural labour.

Firewood Dealers

Three families one each from Kyatsandra, Maidala and Basavapatna, belonging to Bedar, Lamani and Vckkaliga castes respectively were engaged in this occupation as subsidiary to their main occupations viz., agricultural labour and agriculture. Their business was done entirely at Kyatsandra by hawking in the streets. The fuel was fetched on headloads from nearby woods. The business was not regular for these families and most of the firewood selling at Kyatsandra was done by Lamboni families from outside the cluster of selected villages. The firewood sellers of Kyatsandra centre engaged in this business occasionally for some cash requirements.

The total net income of these three families from this occupation amounted to Rs.400/-, on an average of Rs.133/- per family and accounted for 30 per cent approximately of their total income (Rs.1,375/-) from all the sources.

8.7 Commission Agents

There were four commission agents (dalalis) dealing only in cattle trading at Kyatsandra. Two of these belonged to

Kyatsandra (Muslim and Andhra Kshatriya) and the other two to Maidala both of Kuruba caste. The latter two followed it as their main occupation while for the former two it was subsidiary to other occupations pursued by them.

All these agents operated at weekly market in sheep and goat trading and their busiest season was Sidda Ganga Cattle Fair during which they used to earn more than 50 per cent of their annual income from this trade. The commission used to be on flat rate arrived at after much haggling and therefore the agents could not give figures as to number of cattle they dealt with or percentage on the turnover of the business they handled. The business was also not regular at all and the transactions they mediated were few and far in between.

In all, the total income from this trading varied from Rs.200/- to 650/- during the last year and total amount for all the four was Rs.1,300/- giving an average of Rs.352/- per family. The total incomes from the other sources amounted to a sum of Rs.5,567/- of which income by way of commission formed just under 25 per cent.

Florists and Betel-leaf Sellers

Two families both from Kyatsandra belonging to barber and Shetty banajiga castes and two families from Maidala and Kyatsandra belonging to Golla and Lingayath castes were engaged in selling flowers and betel leaves respectively. Both the florists pursued their trade as subsidiary while between the betel leaf sellers one pursued it as main occupation. The florists were collecting flowers from nearby arecanut gardens and stray plants scattered around the village, while the betel leaf sellers obtained their stock from the betel veins from nearby gardens. The business for florists was not regular and much depended upon getting

flowers in different seasons. Much of their business was done during important festival, marriage and Sidda Ganga Jathra seasons. The betel leaf merchants confined their business to weekly market day only. The incomes earned by florists from their trade amounted to Rs.400/- only accounting for a little less than 20 per cent of their total income. Similarly, the total net income from betel-leaf selling amounted to Rs.350/-, forming nearly 35 per cent of the total income from all the sources.

8.8 Bicycle Shops

Four families, all from Kyatsandra were reporting to be engaged in this trade mainly hiring out bicycles and repairing work. One each belonged to Andhra Kashatriya, Shetty banajiga, Thigala and Brahmin castes. Two of these pursued it as their main occupation while the remaining two engaged it as their subsidiary to other occupation such as agriculture etc. Since Tumkur town is just four miles away from Kyatsandra a considerable number of people use bicycles to visit the town for various purposes. Besides, a considerable number of people own the bicycles and the local shops get the business of repair work. The first shop at Kyatsandra was established nearly 16 years before the survey while the remaining three were opened during last five years.

The investment on bicycles, accessories, shopping premises etc. varied from a minimum of Rs.1,000/- to a maximum of Rs.4,000/-. The number of vehicles owned also varied similarly from 5 to 15. The total investment from all the four shops amounted to Rs.10,200/- an average of Rs.2,555/- and total number of bicycles to 40. The bicycles were mainly Philips, Hercules and Hind makes. The big two shops were also selling accessories and undertaking major repair works.

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Two from each family were engaged in the business and no paid servant was employed in any of the cycle shops. The cycles and spare parts were bought in Bangalore market and sometimes, second-hand bicycles were bought at Tumkur and elsewhere. The daily average business varied from Rs.1/- Rs. in respect of smallest shop owned by the Brahmin to a maximum of Rs.5/- in that of Shetty banajiga. The business is almost normal throughout the year except the rainy days, and Tumkur market days and Sundays used to be busy days.

The total net income reported from this trade varied from a minimum of Rs.360/- to a maximum of Rs.1,800/-, the combined total amounting Rs.4,000/- i.e. on an average Rs.1,000/- per shop. This income amounted to nearly 75 per cent of their total incomes from the various sources.

Bangle Sellers

Two families, one Medar and the other a Lingayath both from Kyatsandra are reported to be engaged in bangle selling as their main occupation. They did not own any shopping premises particularly but carried on their business at their residential places and mostly by hawking in and around Kyatsandra. Regarding the investment, the total amount involved was Rs.250/- and both had met this from their own resources. They were dealing in all types viz. glass, rubber and plastic bangles and used to obtain their stock from Bangalore from time to time. They used to go round the villages once in a month or on the eve of important festival occasions. Their main business was confined to Kyatsandra weekly market, meeting local demands and Sidda Ganga Jathra seasons.

The net income reported by these two families from this trade amounted to Rs.1,100/- out of their total incomes

of Rs.1,910/- from all sources. The income from bangle selling formed nearly 60 per cent of their total incomes.

8.9 Weekly Markets:

The weekly market at Kyatsandra has been serving a number of its surrounding villages and known to be a good trading centre for sheep and goats. Besides, Kyatsandra is well provided with transport and communication facilities to enable people from nearby places to approach it.

The weekly market meets on every Tuesday on a spacious ground adjoining the main highway to Bangalore and situated between Kyatsandra bazaar street and Siddaganga Math. The Kyatsandra railway station is also very close by the weekly market grounds. This weekly market is fairly well attended and fetches an annual income around Rs.2,800/- to the local self government authorities. During the year of the survey, the right of tax collection was auctioned for the highest bid of Rs.2,850/-. The actual amount collected by way of taxes by the contractor is claimed to be between Rs.60 and Rs.80 every week. The amount of tax per establishment varies from Rs.6 to Rs.25 depending upon the type of trading.

The total number of trading establishments big and small is around 100 during the normal seasons and 50-60 during monsoon season. The traders come from towns such as Tumkur and other villages of Tumkur Taluk.

The following are the figures relating to number of various kinds of trading establishments visiting Kyatsandra, estimated value of goods brought and reported turnover at the end, on any weekly market day during the normal season.

Type	Number	Value of goods	Sales
Grain	6	3000	2000
Cloth (readymade)	5	3500	600
Grocery, etc.	8	2000	850
Jaggery	6	1200	500
Hotels, etc.	4	300	150
Betel-nut	6	600	400
Betel-leaf	10	500	300
Fruits and vegetables	15	400	350
Others	30	2500	1000
Sheep and goat	15	3000	1500
	105	17000	7650

According to the above figures, about 45 per cent of the value of the goods brought to the weekly market is sold on any average day of business. Trading in grains such as rice and ragi, readymade cloth, sarees, lungis, etc., grocery, jaggery and sheep and goats are reported to be considerable. Nearly 150-200 sheep and goats are brought to Kyatsandra weekly market from various parts (outside Kyatsandra mostly) and buyers too from Tunkur and other places procure them here for breeding and slaughtering purposes.

The visiting traders belong to various castes and classes. The Lingeyaths, Muslim, Banajiga and Kuruba castes dominate the scene. The visiting buyers also make considerable purchases at Kyatsandra regular trading establishments outside the weekly market area. The local populace make purchases of grains, cheap clothes, vegetables, jaggery etc. at the weekly market. The important festival days, harvesting and Sidda Ganga Jathra days were busy seasons for the weekly market.

8.10 Trading Activities at Siddaganga Fair

The Siddaganga cattle Fair is usually held during the first two weeks of March every year under the auspices of Sidda Ganga Mutt situated near Kyatsandra (2 furlongs). This fair has been well known for a long time particularly in Southern parts of Greater Mysore for its cattle trading and temple activities. Every year 25,000-30,000 cattle are supposed to be brought here for sales and exhibition. A large number of trading and entertainment establishments gather here to cater to thousands of people visiting from many places. The Southern Railways and State Transport authorities make special arrangements for the movement of people and goods.

The Mutt authorities collect about Rs.15,000/- by way of taxes on cattle and trading establishments during this fair. The Mutt claimed to be spending nearly Rs.30,000/- during this festival for providing all amenities including feeding nearly 20,000 people daily. The traders come from many parts and mostly from Tumkur town and Bangalore city. The stalls are erected on either side of the road from Kyatsandra upto temples at Sidda Ganga and around Mutt buildings in the campus.

Among the trading establishments, hotels, sweetmeat stalls, coconut, betel-leaf, and flower dealers dominate the scene. In the entertainment sector, 2-3 touring cinemas and 1-2 drama troupes pitch their tents here. Besides, small show business people too cluster here to earn money.

During March 1958 (our survey year) about 20,000 cattle attended the cattle fair of which more than 10,000 cattle were reported to have changed hands, involving a sum of Rs.15 lakhs (estimated). Almost all the cattle

belonged to outsiders and buyers too were from places outside the Kyatsandra centre. The share of the local people is believed to be very much negligible. Regarding the trading establishments visiting that year hotels and eatable stalls mostly from outside outnumbered other establishments. In spite of large number of trading establishments at the fair, visiting people made purchases at the Kyatsandra regular trading establishments and patronised its hotels.

The following table gives a rough idea as to various types of establishments at the fair, the estimated value of the goods brought by them and approximate turnover as reported by them. Nearly 65 per cent of the total value of the goods brought were sold out during 10 days of brisk trading activities.

Table 8.) : Trading establishments and their business turnover at Sidde Ganga Fair (1958-59)

Type	Number	Value of goods	Turn-over
Hotels, sweetmeat stalls, etc.	25	40000	22000
Betel-nuts and betel-leaf	30	16000	8500
Petty shops	12	15000	79000
Cloth shops	4	3300	6400
Coconut	20	6000	4000
Soda, soft drinks, etc.	5	6000	4600
Florists	25	5000	4000
Hawkers	35	5000	3000
Others	30	9000	5400
Total	186	110300	66900
entertainment units	5		20000

8-11 Transport

Kyatsandra centre is said to be well served by transport and communication facilities. All the selected villages have access to the main highway and other motorable roads, which pass through Kyatsandra and Manchakalkuppe villages. The National Highway viz., Bangalore-Poona Road passes through Kyatsandra which is situated 38 miles from Bangalore the state capital and four miles to Tumkur the District Headquarters. This centre is also served by railways which runs parallel to Highway, with a station at Kyatsandra. Besides rail and road transport, Kyatsandra is well provided with other means like bullock-cart and hackneys for goods and passenger transport. About 40 families are engaged mainly or partially in operating the animal driven vehicular traffic.

Rail Traffic

The railway station of Kyatsandra provided in 1930 is lying about a furlong East of Kyatsandra bus stand and very closely Sidda Ganga Mutt. The station is situated about four miles from Tumkur on Bangalore-Tumkur section of Poona-Bangalore meter gauge line of Southern Railways. Since the inception it has been a flag station and mainly controlled by Tumkur station. It serves mostly passenger traffic and only to a little extent parcels are handled at Kyatsandra.

The station is provided with buildings to accommodate offices, passengers waiting hall and three small residential quarters for the staff members. It is provided with electricity and telephone connection to Tumkur station. The staff of the station consists of a clerk in charge, two porters and one railway policeman.

Three down trains from Bangalore and three up trains from Miraj, Arsikere and Tumkur stop here regularly. During Sidda Ganga Fair, special arrangements are made for extra halting of up and down Poona-Bangalore express and mail trains to cope up with heavy rush of traffic. The daily incoming and outgoing passengers on an average number 250 and 200 respectively. This station serves people mostly villagers in the three mile radius and the tickets sold to the places lying between Tumkur and Bangalore. The average collection of this station since 1955 has been Rs.100/- per day. During Sidda Ganga Fair season the traffic is very heavy. The incoming and outgoing passengers for Sidda Ganga Fair numbered 10,008 and 7,665 respectively during 1957 and 6698 and 5959 respectively during 1958.

The goods and parcels handled at this station are almost negligible compared to the passenger traffic. Both inward and outward handling of goods and parcels on an average amounted to 140 and 80 maunds respectively for a year. The articles handled are mostly textiles, bamboo baskets, betel-leaves and to some extent betel-nuts.

Motor Transport

The bus traffic is centered in Bangalore and Tumkur section with a bus stop facility at Kyatsandra. The route is monopolised by the State Government and nationalised State Transport motor vehicles operate on this route. The buses plying between Bangalore and Tumkur, Arsikere, Chikmagalur, Chiroga, Harihar, Hubli etc. stop here on their up and down trips. Most of the passenger traffic is handled by the shuttle services between Bangalore and Tumkur. The heavy traffic seasons are, weekly market days, arecanut harvesting days and Sidda Ganga Fair. During

Sidda Ganga Fair days special buses ply between Tumkur and Kyatsandra to cope up with heavy rush, on an average three to five thousand passengers are cleared every day during this Fair. About 50 to 60 people account for both inward and outward journeys on normal traffic days.

Five persons belonging to Kyatsandra were engaged in the service of State Road Transport. Four of them were bus conductors while one was a bus driver. Two of them belonged to Lingayath community while one each belonged to Brahmin, Neyak and Andhra banajiga castes. They have been in the service for more than five years each and the wages varied from 60/- per month of Rs.120/- per month. The total annual wages of all the five amounted to Rs.4,760/-. The total income of all the five families was Rs.5,933/- an average of Rs.1,187/- per family. The income from the transport wages formed 80 per cent of the total family income.

Bullock-cart and Hackney Transports:

The bullock-carts were used mostly for the purposes of transporting manure, agricultural yields, materials for constructions and so on. Most of these operated in and around the villeges while a very few made the trips to Tumkur town. The hackneys were mainly plying between Kyatsandra and Tumkur and sometimes between residential places and bus and rail stations.

From Kyatsandra centre 30 families were reported engaged in hiring their bullock-carts and four families in hackney transport. The latter all belonged to Kyatsandra and reported that operating hackney service fetched them major source of their incomes. Among the bullock-cart operators except four Maidala families, all belonged to Kyatsandra. Seven of them pursued it as their main occupations. Ganiga Shetty,

Naik and Vakkaliga castes were dominating while other backward castes had only minor share. Among the hackney operators two belonged to Lingayath community and remaining two belonged to Thigala and Banajiga castes.

Each family owned a pair of bullocks and a cart. The value of each pair ranged from Rs. 250 to Rs. 800 and average value was Rs. 365/-. Similarly the value of each cart varied from Rs. 100/- to Rs. 400/- and an average amounted to Rs. 200/-. One person from each family was engaged in operating the cart. Regarding the hackney operators each family owned a horse and a carriage. The average cost of each was Rs. 270/- and Rs. 500/- respectively. Most of the bullockcart operators opined that they did not have any regular demand for their service and some of them were mainly engaged in fulfilling their own requirements. The charges were usually NP. 50 per running mile or sometimes flat rate mutually fixed by the parties concerned depending upon distance, nature of goods and season. The hackney operators were mostly engaged in passenger traffic and charged normally NP. 25 per person for a single journey between Kyatsandra and Tumkur. For every trip they used to earn Re. 1/- to Re. 1.25. The monsoon and busy agricultural seasons were slack periods while weekly market days of Kyatsandra and Tumkur and Sidda Ganga Fair days were busy seasons.

The net earnings from transport service to the family income varied from a minimum of Rs. 25/- to a maximum of Rs. 1,050/- per family. The total net annual income of bullock-cart operators amounted to Rs. 8,660/-, an average of Rs. 288 per family. This income from transport sector formed 32 per cent approximately of the total family

income from all the sources. Similarly, the net income of the hackney operators varied from Rs.600/- to a maximum of Rs.840/-, totalling Rs.2,930/- for all the four families and an average of Rs.733/- per family. The income from hackney transport formed 75 per cent approximately of the total income from all the sources.

CHAPTER IX
Financial Systems

This chapter deals with the outstanding debts, current borrowings and repayment of loans as reported by the respondent families. The outstanding debt refers to total indebtedness on the day of the investigator's visit. Current borrowings and repayment of loans refer to the period of twelve months previous to the day of investigator's visit. Since the General Family Schedule was canvassed from July 1958 to June 1959, the period of twelve months, previous to the day of the visit varies between July 1957 and June 1959. This lack of uniformity in time period was, however, ignored as it was thought that it might not substantially affect the figures collected.

9.1 Outstanding Debt

Table 9.1 gives the volume and extent of outstanding debt as reported by both the units. The proportion of indebted families to total families in the village was lower and the average amount per indebted family was higher at Unit I. About 3/5 - 60 per cent of the total amount was reported from the nuclear village itself.

Table 9.2 gives the further breakup of the indebted families into cultivators and non-cultivators. Cultivators were in majority among the indebted families and the average indebtedness per cultivating family was larger than that of the non-cultivating indebted family in either unit. The average indebtedness of the cultivator was nearly twice that of the non-cultivator.

Table 9.3 gives the percentage distribution of outstanding debt according to agency of credit.

The main agencies of credit were trader, cultivator, cooperative society and private moneylender, though the

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CHAPTER IX
Financial Systems

This chapter deals with the outstanding debts, current borrowings and repayment of loans as reported by the respondent families. The outstanding debt refers to total indebtedness on the day of the investigator's visit. Current borrowings and repayment of loans refer to the period of twelve months previous to the day of investigator's visit. Since the General Family Schedule was canvassed from July 1958 to June 1959, the period of twelve months, previous to the day of the visit varies between July 1957 and June 1959. This lack of uniformity in time period was, however, ignored as it was thought that it might not substantially affect the figures collected.

9.1 Outstanding Debt

Table 9.1 gives the volume and extent of outstanding debt as reported by both the units. The proportion of indebted families to total families in the village was lower and the average amount per indebted family was higher at Unit I. About 3/5 - 60 per cent of the total amount was reported from the nuclear village itself.

Table 9.2 gives the further breakup of the indebted families into cultivators and non-cultivators. Cultivators were in majority among the indebted families and the average indebtedness per cultivating family was larger than that of the non-cultivating indebted family in either unit. The average indebtedness of the cultivator was nearly twice that of the non-cultivator.

Table 9.3 gives the percentage distribution of outstanding debt according to agency of credit.

The main agencies of credit were trader, cultivator, cooperative society and private moneylender, though the

proportion of outstanding debt to that of total varied between the units. No single agency was an important credit agency in both the units. In the Unit I, cooperative society and trader as the two most important agencies accounted for 22.4 per cent and 14.8 per cent of the total respectively while in the Unit II trader and cultivator occupied the similar places with 33.2 per cent and 31.0 per cent respectively. For the entire cluster, these three agencies together accounted for nearly 57 per cent of the total outstanding debts. The outstanding debt due to Government was insignificant in both the units. The volume of interest-free debts, which include advances from friend and relatives, was quite sizable in both the units.

No information about the rates of interest charged by various agencies was available, nor the knowledge as to how long the amount due to an agency had been outstanding and the nature of interest accumulated. All the information that was available from General Family Schedule was the amount of principal and the interest due that was outstanding on the day of the visits. Thus, in the same table (9.3) is given interest accumulated as percentage of the principal due to each agency.

The burden of interest did not vary widely between the units in respect of the same agency. The burden of interest due was generally lower in Kyatsandra in respect of all the agencies except cooperative society and its highest was 5.8 per cent due to cultivator while the Unit II also recorded its highest of 6.9 per cent due to cultivator. Assuming that rates of interests charged were not substantially different from those reported in respect of borrowings during past twelve months, it may be said that the difference in the burden of interest must have been, mainly, on account of non-payment of interest which accumulated to increase the proportion to the principal due.

9.2 Borrowings during past Twelve Months

Table 9.4 gives the volume and extent of borrowings during past twelve months, previous to the day of investigator's visit. The proportion of borrowing families to the total families in the village was less than half in either unit and Unit II recorded larger proportion than the Unit I. However, the average amount per borrowing family was more than double in Kyatsandra (Unit I) than that of Unit II. Thus in the larger unit, proportionately, fewer families borrowed larger average amount.

Table 9.5 gives the further breakup of borrowing families into cultivators and non-cultivators.

Cultivators were the main borrowers in all the villages and the proportion of cultivators to the total number was as high as nearly 87 per cent in the Unit II and about 74 per cent for the entire cluster. Moreover, the average size of their borrowings was also larger than that of the non-cultivators in both the units. The average size of the borrowing per cultivating families was Rs. 709.8 at Unit I, Rs. 288.1 at Unit II and Rs. 463 for the entire cluster. The average for the non-cultivating family was Rs. 400.2 for the entire cluster.

9.3 Credit Agency

Table 9.6 gives the percentage distribution of borrowings according to credit agency. It can be seen that traders were the major source for obtaining credit, and they supplied as much as 50 per cent of the total for the entire cluster. There are variations in the proportion of borrowings between the units. The agriculturists and traders were predominant in the Unit II, both sources accounting for nearly 83 per cent. Similarly, traders and Society accounted for 76 per cent approximately of total credit in Unit I. The money lenders did not figure

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**Table 9.6: Borrowings according to Credit Agency
(Percentage Distribution)**

Occupation	Unit 1	Unit 2	All Villages
Trader	55.0	38.9	50.0
Agriculturist	14.4	43.9	23.5
Society	21.5	9.2	17.7
Others	9.1	8.0	8.8
Total	103160	45550	148710
	100.0	100.0	100.0

separately since the main occupation of the lender as stated by the borrowing family was invariably trader or cultivator or any other.

9.4 Time and duration of Borrowings

Table 9.7 gives percentage distribution of borrowings according to month of borrowing. A considerable proportion was stated to be unspecified because of informants' inability to mention a particular month and also in many cases the loans referred to credit obtained now and then from traders. However, a majority of these loans can be taken to mean as obtained in the course and the previous 12 months period. Apart from this, most of the borrowings took place between the months of March and June, the total borrowings during these four months being 35 per cent for Unit I, 41 per cent for Unit II and 36 per cent for the entire cluster. This period together with unspecified period accounted for nearly 72 per cent of the total amount borrowed in the entire cluster. December and January were also the two busy months reported from Unit II accounting for nearly a quarter of the total sum. Borrowings during the rest of the months were comparatively meagre.

Table 9.8 gives the distribution of borrowings according to period for which the borrowings were made. About 40 per cent of total borrowings of the entire cluster were made with no fixed time limit. Apart from this, most of the borrowings i.e. 32 per cent of the entire cluster were for a period of up to a year only. Similarly, about a quarter of borrowings was made for a 3 year period. The borrowings for medium and long terms were very meagre.

9.5 Nature of Security

Table 9.9 gives the distribution of borrowings according to nature of security offered. It can be seen

**Table 9.7: Monthwise Borrowings
(Percentage Distribution)**

Month	Unit 1 Amount %	Unit 2 Amount %	All Amount %
January	1.7	14.7	5.7
February	3.8	4.9	4.2
March	7.1	22.5	11.9
April	10.5	3.9	8.4
May	6.2	11.9	8.0
June	10.8	2.2	8.0
July	6.4	4.8	5.9
August	3.6	4.5	3.9
September	0.5	3.0	1.3
October	0.3	0.3	0.3
November	1.2	5.1	2.4
December	1.6	10.8	4.4
Unspecified	46.3	11.3	35.6
Total	103160	45550	148710
	100.0	100.0	100.0

**Table 9.8: Borrowings according to Duration
(Percentage Distribution)**

Duration	Unit 1	Unit 2	All
- 1 year	35.3	24.8	32.2
- 2 years	2.0	2.7	2.0
- 3 years	19.4	34.8	24.1
4 to 5 "	.9	0.4	0.8
6 to 10 "	1.9	1.7	1.9
Indefinite	40.5	35.6	39.0
Total (Rs.)	103160	45550	148710
	100.0	100.0	100.0

**Table 9.9: Borrowings according to nature of security
(Percentage Distribution)**

Security	Unit 1 %	Unit 2 %	All %
Land	34.0	22.3	30.4
Jewellery	2.8	2.3	2.6
Other assets	26.5	49.4	26.4
Personal security	36.7	26.0	40.6
Total Amount	103160	45550	148710
	100.0	100.0	100.0

from the table that a considerable proportion of the borrowings were unsecured or made on personal security of the borrower. This personal security accounted for as much as 40.6 per cent of the total borrowings of the entire cluster. Next to this, land by far, was the most important security offered (30.4 per cent for the cluster). Security in the form of other assets, like buildings etc. accounted for nearly half of the borrowings of Unit II and about a quarter of that of Unit I. Gold and other ornaments as security was very meagre in the proportion compared to other forms of securities.

9.6 Rates of Interest

Table 9.10 gives borrowings according to interest rates payable. In both the units, largest borrowings were reported against the rates of interest varying between 10 and 12 per cent per annum, as much as 55 per cent at Unit I, 73 per cent at Unit II i.e. 60 per cent of the entire cluster. The borrowings made against the rate up to 6-1/4 per cent was the next important proportion with 24 per cent at Unit I and 20 per cent of the entire cluster. Most of these borrowings at 6-1/4 per cent interest were supplied from cooperative societies and Govt. agencies. Borrowings without interest were quite significant in both the units and mainly included credit purchases from traders and advances from relatives, friends etc. The proportion of borrowings made against high rates of interest i.e. above 13 per cent was very insignificant in both the units and only 3 per cent of total borrowings were reported from the entire cluster.

9.7 Purpose of Borrowing

Table 9.11 gives the percentage distribution of borrowings according to purpose for which credit was obtained. The declared purpose against which the amounts

**Table 9.10: Borrowings according to Rate of Interest
(Percentage Distribution)**

Rate of interest	Unit 1	Unit 2	All
- 6-1/4%	24.3	9.4	19.8
- 9	1.0	1.9	1.3
10 - 12	54.7	72.5	60.1
- 25	1.1	2.2	1.5
- 50	1.3	1.9	1.5
Above 51	0.3	0.1	0.2
Interest-free	17.3	12.0	15.6
Total	100.0	100.0	100.0
(Amount in Rs.)	103160	45550	148710

Table 9.11: Distribution of Borrowings according to the purpose for which Borrowed and Utilised

Purpose	Unit 1	Unit 2	All
Land purchase	4.8	12.3	7.1
Livestock	5.2	8.8	6.3
Purchase and repairs of buildings	9.1	17.6	11.7
Non-agricultural activities	49.9	1.6	35.2
Marriage and other ceremonies	9.9	24.4	14.3
Consumption	9.8	16.1	11.7
Current expenses on agriculture	4.0	4.8	4.2
Others	7.3	14.4	9.5
Total	100.0	100.0	100.0
(Amount in Rs.)	103160	45550	148710

were borrowed and the actual utilisation of these amounts were reported to be the same. Of the total borrowings, purchases of land, live-stock and current expenses on cultivation accounted for 14 per cent at Kyatsandra, 26 per cent at Unit II and 18 per cent for both units together. The 'non-agricultural reasons' such as production, trade, transport etc. accounted for 50 per cent of Kyatsandra's total borrowings but very meagre proportion of that of Unit II and in all, a little more than one-thirds of the entire cluster. The purchase and repairs of buildings accounted for 11.7 per cent of the entire cluster. Marriage and other ceremonies accounted for the largest share i.e. 24.4 per cent in Unit II and about 10 per cent in the Unit I. The expenses on "Consumption or household maintenance" accounted for 11.7 per cent of all the villages together. "Other purposes" like education, medicines etc. accounted for another 9.5 per cent of the total borrowings amounting to Rs. 148710 from both the units.

9.8 Need for Additional Credit

Only 3 resident families of Kyatsandra reported need for additional credit facilities. The total amount involved was Rs. 750 and the purposes were, non-agricultural production, current expenses on agriculture and education. The three families sought the loans from merchants and others in vain. The reasons for not getting the loans were ascribed to lack of security in one case and some unspecified reasons in other two cases.

9.9 Repayment during past Twelve Months

Table 9.12 gives information regarding repayment of loans during a period of 12 months previous to the investigator's visit. The number of repaying families formed about 40 per cent of the total resident families. The

Table 9.12: Volume and Extent of Repayment

Village	No. of repaying families	Total amount in (Rs.)	Average per family	Interest paid as % of total repayment
Unit 1	180	66670	370.4	15.5%
Unit 2	170	35400	208.2	32.8%
All	350	102070	291.6	21.5

total amount of repayment was Rs. 102070 on an average of Rs. 292 per repaying family. Nearly two-thirds of the amount was reported from Kyatsandra itself. The interest paid as proportion to the total varied from 15.5 per cent at Unit I to 32.8 per cent at Unit II.

Table 9.13 gives the repayment of principal and interest of debt according to agency. Most of the repayment reported in the entire cluster were to traders, cooperative society, relative, and cultivators. The interest-free loans were also considerable (20 per cent). Repayment to cooperative society was mainly reported from Kyatsandra which accounted for nearly 23 per cent. In all, a sum of Rs. 80120 by way of principal and Rs. 21950 as interest were reported as repayments in the entire cluster.

9.10 Cooperative Credit Agency

This section deals with the role of cooperative society in meeting the credit requirements of the surveyed villages. However, Kyatsandra and fourteen other surrounding villages, including all the surveyed villages, were served by Sri. Gopala Krishna Swamy Cooperative Society, Kyatsandra.

This society has been in existence for more than three decades, and it is housed in a portion of the Gopalakrishna Temple, situated in the heart of Kyatsandra. At the end of 1957-58, as many as 325 people were registered as members of the society. The number of registered members belonging to Kyatsandra was 227, to other surveyed villages 20 and to the remaining villages in the jurisdiction 78. The society was managed by about 10 directors, majority of them belonging to Kyatsandra.

This society was a sort of multi-purpose society and its activities included, among other things, small savings deposit scheme, cash-credit loans as arecanut, paddy and

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ragi grown by members of the society and consumer stores section dealing in food grains, sugar, coffee, cloth, soap etc. The sales turnover of this stores section during the year 1957-58 amounted to Rs. 26,400. The value of the total sale of rice and chemical manure accounted for 46 per cent and 31 per cent of the total turnover. The stores made a net profit of Rs. 754 during the year 1957-58.

The society also reported a sum of Rs. 43826 as collection of small saving deposits since its inception from both members and non-members of the society. However, a sum of Rs. 31,973 was withdrawn by the depositors at later stages and the balance of Rs. 11,853 was held by the society at the end of 1957-58.

The society showed a reserve fund of Rs. 17,463 of which, a sum of Rs. 7475 was invested elsewhere. During the year 1957-58, the society had given away a sum of Rs. 302,81/- by way of loans. The outstanding loans due to society at the end of this period was a sum of Rs. 50,074. A substantial sum of this was outstanding for a long time.

The society at Kyatsandra had made arrangements with District Central Cooperative Bank for the cash-credit loans. A sum of Rs. 25,000 had been sanctioned to this effect for the year 1958-59 and members could obtain cash loans on 60 per cent of the market value and their produces such as arecanut rice and ragi which are accepted as securities for the said loans.

The Society's affairs were periodically subjected to the checking by the Govt. staff such as Inspectors and Auditors for Cooperative Societies of Tumkur District. The balance-sheet of this Society for the year 1957-58, as approved by the Senior Auditor was as follows.

Table 9.14: The Balance-Sheet for the year 1957-58 of the
Gopala Krishna Swamy Cooperative Society Ltd.,
Kyatsandra.

Liabilities		Assets	
Paid up Capital	4390-00	Cash in Hand	2997-00
Reserve Fund	17463-00	S.B.A/c	100-00
Other Funds	4586-00	Dist. Bank	67-00
Fixed Deposits	2928-00	<u>Loans:</u>	
Current "	5868-00	(a) Govt.	21090-00
Savings a/c "	11853-00	(b) Other	28985-00
<u>Outstanding Dues:</u>		<u>Deposit:</u>	
(a) Govt.	13519-00	(a) Dist. Bank Share	4200-00
(b) Tumkur Dist. Central Bank	3182-00	(b) Dist. Fixed Deposit	1250-00
(c) Dividend	264-00	(c) Govt.	100-00
(d) Interest on Deposits	2396-00	(d) Other Share	520-00
Audit Fees	443-00	National Saving Certificate	1400-00
Other Fees etc.	104-00	Credit Loan	2725-00
Net Profit	852-00	Furniture etc.	582-00
		Site, Building etc.	2013-00
		Other	147-00
		Closing Stock	1672-00
Total	67848-00	Total	67848-00

CHAPTER X
CONSUMER EXPENDITURE AND OWNERSHIP OF HOUSEHOLD
AND LUXURY ARTICLES

This chapter deals with consumer expenditure, ownership of household and luxury articles and some other aspects of levels of living. With a view to study the consumption patterns in different socio-economic groups in the village economy and to derive estimates of the total expenditure on various budget items, data on consumer expenditure, was collected through a special schedule (Family Budget Schedule) designed for this purpose. It was canvassed for a sample of 60 resident families with quarterly visits during the survey year. The analysis and discussion on consumer expenditure in this chapter are based on these data.

Information regarding possession of durable consumer goods and use of certain articles in daily household life was collected through the "General Family Schedule" so as to obtain some idea about the living conditions of resident families included in our study.

10.1 Consumer Expenditure

For this study a stratified random sample of 60 families was selected from Kyatsandra. The total families were listed according to broad occupational groups and equal proportion of families was selected from each occupational group. The selected families were divided in to 3 similar groups and quarterly visits were paid to these families by visiting 20 families of one set every month. These visits in rotational manner were so spread over all the months to eliminate seasonal effect in deriving the annual estimates.

The Family Budget Schedule obtained data on expenditure for a period of one month on 38 food items and 22 non-food items. These data referred to cash expenditures as well as actual quantities purchased. No information was collected on the consumption of home produced commodities like rice, milk etc., in this schedule.

Table 10.1 gives the distribution of selected families according to the occupational groups. It can be seen from the table that nearly 40 per cent of the families belonged to 'cultivation' while agricultural labour and other labour families accounted for nearly 32 per cent of the total selected families. Among the rest, trading class with 10 per cent salaried with 5 per cent and others were fairly represented.

Table 10.2 gives the annual expenditure of the selected families on various items, the average expenditure per family and percentages to the total thereof. The annual average total expenditure was Rs. 341.5 per family. Out of this, about Rs. 225 or 66 per cent was spent on food items and remaining 34 per cent of the amount was spent on non-food items.

Regarding expenditure on food items an average of Rs. 37.3 (10.9 per cent) and Rs. 42.1 (12.3 per cent) were spent on rice and ragi respectively. These two items together with pulses accounted for 30.9 per cent of the total expenditure.

The spices including chillies, onions accounted for 7.5 per cent of the total while oil such as sweet oil and cocconut oil accounted for 3.6 per cent. Expenditure on sugar, coffee, hotels etc. amounted to Rs. 44.5 or 13.0 per cent, while protective food like milk, ghee and non-vegetarian food like fish, meat and eggs accounted for 8.0 per cent. Vegetable and fruits accounted for 3.0

Table 10.1: Distribution of Selected Families according to Occupational Groups.

	Occupation	Nos. Reported	Percentage
1	Agriculture	23	38.33
2	Agricultural Labour	14	23.33
3	Other Labour	5	8.33
4	Artisan	2	3.34
5	Trader	6	10.00
6	Basketmaker, Tailor etc.	3	5.00
7	Salaried	3	5.00
8	Others	4	6.67
	Total	60	100.00

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	Total	60	100.00

per cent. The overall expenditure of these food items amounted to Rs. 13519 or Rs. 225.3 per family and accounted for 66 per cent of the total.

About 34 per cent of the total expenditure was incurred on non-food items. Important among these were: smoking and betel chewing (5 per cent), kerosene and fuel (3.4 per cent), clothing (15.9 per cent) medicine (1.3 per cent), education (3 per cent), travel (2.5 per cent), soap (1.6 per cent) and other items like footwear, utensils, news paper etc. (1.3 per cent). In all, the amount spent on non-food items was Rs. 6969 on an average of Rs. 116.2 per family.

Frequency of Purchases

Purchases of most of the items like rice ragi, pulses, spices, oil, sugar, jagery, coffee, milk, meat and vegetables were reported by almost all families at every visit. Regarding the non-food items, betel leaves and nuts, soap, matches and kerosene were reported as purchased by almost all the families at every visit. The other items reported were not purchased regularly at every visit.

Seasonality of Purchases

Table 10.3 gives the values of average expenditure on various budget items in different months. It can be seen from the table that in respect of all the food items except rice and ragi, the average expenditure does not vary much from month to month. The expenditure on rice and ragi together varies from a minimum of Rs. 10.2 in the month of May to a maximum of Rs. 41.1 in the month of September. The low purchases in this case may be owing to cultivators drawing from their own stock and labourers receiving kind wages in terms of grains during ^{the} busy agricultural season.

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Seasonal variations were considerably high in most of the non-food items excepting tobacco, betel leaves, soap and kerosene. In case of clothing, the average expenditure varied from no purchase in the month of November to a maximum of Rs. 58.9 in the month of August. The period of March-May, being the marriage season, reported high purchase of clothing. The expenditure on travel, education etc. listed under 'other items' also showed variations from month to month and high and low average expenditure were recorded in September and November months respectively. Expenditure on normal purchases were greater than occasional purchases. Considering both kinds of expenditure, the monthly average varied from the minimum of Rs. 51.2 for the group I in January to a maximum of Rs. 105.8 for the Group II in August.

Sources of Supply

The data regarding the sources of supply for various commodities are given in Table 10.4. The sample families did not report any purchase outside the village either from producer or retail traders. All the purchases were apparently made in the village itself. It can be seen from the table that the share of the producers between the sources of supply was only to a tune of Rs. 865 or 4.3 per cent of the total for all items. Some items like firewood and vegetables accounted for considerable portion of the supply made by the producers. However, traders accounted for 95.7 per cent of the total, amounting to Rs. 19603. Items like, oil, sugar, coffee and clothing were entirely supplied by traders of Kyatsandra itself.

10.2 Ownership of Household and Luxury Articles

The data regarding the ownership of some of the durable household and luxury goods are presented in Table 10.6. This analysis is undertaken with a view to

Table 10.4: Sources of Supply

Items	Producer	%	Trader	%	Total
1 Rice	6	0.27	2235	99.73	2241
2 Ragi	33	1.31	2493	98.69	2526
3 Pulses etc.	4	0.19	1559	99.81	1563
4 Chillies, Spices etc.	17	1.12	1513	88.88	1530
5 Oils	-	-	736	100.0	736
6 Milk, Gheem etc.	408	4.29	542	95.71	950
7 Eggs, Meat, Fish etc.	28	4.05	663	95.95	691
8 Sugar, Coffee, etc.	-	-	2668	100.0	2668
9 Kerosene & Fuel, etc.	134	19.12	567	80.88	701
10 Betal Leaves etc.	35	3.41	993	96.59	1028
11 Clothing	-	-	3263	100.0	3263
12 Vegetables	213	34.64	402	65.36	615
13 Others	6	0.31	1970	99.69	1976
Total	885	4.32	19603	95.68	20488

present some general idea about the living standards of the families in the surveyed villages.

In order to study the ownership of durable goods and living standards, the resident families are distributed into various income groups as can be seen in Table 10.5. For further simplification, the income groups are grouped into broader groups and the distribution of families accordingly for entire cluster is as follows:

	Group	% of the family
I	Upto Rs. 500	43.2
II	Rs. 501 - 1500	45.8
III	Rs. 1501 - 3500	9.0
IV	Rs. 3501 and above	2.0

Thus a large number of families are under lower middle income group (group II - 45.8 per cent) and lower group i.e. group I with 43.2 per cent. The high income group above Rs. 3501 accounted for a meagre 2 per cent of the total families in the cluster.

Table 10.6 presents the data regarding the ownership of household articles like table, chair, lantern etc. and luxury articles like watches, radio and so on. The reporting families and number of articles owned by them are distributed over the four broad income groups.

It can be seen that in both the units, the families belonging to lower income group i.e. "upto Rs. 500", were very few or almost negligible in number in reporting the ownership of these articles. The next higher group Rs. 501-1500 fared slightly better while the remaining two income groups were fairly well represented in reporting ownership of both luxury and non-luxury goods.

The proportion of the reporting families to the total resident families in Kyatsandra varied from a minimum of 2.2 per cent in respect of Petromax to a maximum

Table 10.5: Distribution of Families according to Income Groups

Income Group	Unit I		Unit II		All Villages	
	No. of families	%	No. of families	%	No. of families	%
Upto Rs.100	5	1.0	14	4.0	19	2.2
101 - 250	30	6.0	51	14.6	81	9.6
251 - 500	129	26.0	136	39.0	265	31.4
501 - 750	117	23.6	75	21.5	192	22.7
751 - 1000	62	12.6	24	6.9	86	10.2
1001 - 1500	81	16.3	28	8.0	109	12.9
1501 - 2500	44	8.9	12	3.4	56	6.6
2501 - 3500	17	3.4	3	0.9	20	2.4
3501 - 5000	6	1.2	4	1.1	10	1.2
Above- 5000	5	1.0	2	0.6	7	0.8
Total	496	100.0	349	100.0	845	100.0

Table 10.6: Distribution of some consumer Durable Goods according to various Income Groups

A = No. of families in each income group
 B = No. of Articles
 C = Percentage of the Reporting Family to the total family

KYATSANDRA UNIT I											
Income Group	Upto Rs. 500		501 to 1500		1500 to 3500		Above 3500		Total		
Articles	A	B	A	B	A	B	A	B	A	B	C
Table	2	2	41	47	36	42	11	20	90	111	18.1
Chair	6	6	66	106	43	92	11	44	126	248	25.4
Cupboard	2	2	12	12	20	21	9	14	43	49	8.7
Cot	3	3	44	47	32	39	11	18	90	107	18.1
Lantern	32	32	137	137	38	44	6	7	213	220	42.9
Petromax	2	2	5	5	2	2	2	2	11	11	2.2
Alarm Time-piece	-	-	25	25	29	30	10	11	64	66	12.9
Wrist watch	3	3	23	24	30	33	9	13	65	73	13.1
Radio	1	1	12	12	15	15	7	7	35	35	7.1
Cycle	2	2	30	30	31	32	9	11	72	75	14.5
Razor	2	2	31	31	27	29	9	11	69	73	13.9

UNIT II											
Articles	A	B	A	B	A	B	A	B	A	B	C
Table	-	-	3	3	2	3	6	8	11	14	3.2
Chair	4	4	8	10	4	5	6	24	22	43	6.4
Cupboard	-	-	1	1	1	1	4	6	6	8	1.7
Cot	2	2	2	2	3	3	6	9	13	16	3.7
Lantern	46	46	77	79	15	19	6	20	144	164	47.0
Petromax	-	-	-	-	1	1	4	5	6	6	1.4
Alarm Time-piece	-	-	1	1	1	1	5	5	7	7	2.0
Wrist watch	-	-	2	2	1	1	4	4	7	7	2.0
Radio	-	-	-	-	-	-	-	-	-	-	-
Cycle	2	2	5	5	3	4	6	10	16	21	4.6
Razor	-	-	3	3	4	5	5	5	12	13	3.4

K All Villages											
Articles	A	B	A	B	A	B	A	B	A	B	C
Table	2	2	44	50	38	45	17	28	101	125	12.0
Chair	10	10	74	116	47	97	17	68	148	291	17.5
Cupboard	2	2	13	13	21	22	13	20	49	57	5.8
Cot	5	5	46	49	35	42	17	27	103	123	12.2
Lantern	78	78	214	216	53	65	12	27	357	384	42.2
Petromax	2	2	5	5	3	3	6	7	16	17	2.0
Alarm Time-piece	-	-	20	26	30	31	15	16	71	73	8.4
Wrist watch	3	3	25	26	31	34	13	17	72	80	8.5
Radio	1	1	12	12	15	15	7	7	35	35	4.1
Cycle	4	4	35	35	34	36	15	21	88	96	10.4
Razor	2	2	34	34	31	34	14	16	81	86	9.6

Table 10.6: Distribution of some consumer Durable Goods according to various Income Groups

A = No. of families in each income group
 B = No. of Articles
 C = Percentage of the Reporting Family to the total family

KYATSANDRA UNIT I											
Income Group	Upto Rs. 500		501 to 1500		1500 to 3500		Above 3500		Total		
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Cot	3	3	44	47	32	39	11	18	90	107	18.1
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Petromax	2	2	5	5	2	2	2	2	11	11	2.2
Alarm Time-piece	-	-	25	25	29	30	10	11	64	66	12.9
Wrist watch	3	3	23	24	30	33	9	13	65	73	13.1
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Cycle	2	2	30	30	31	32	9	11	72	75	14.5
Razor	2	2	31	31	27	29	9	11	69	73	13.9
UNIT II											
Table	-	-	3	3	2	3	6	8	11	14	3.2
Chair	4	4	8	10	4	5	6	24	22	43	6.4
Cupboard	-	-	1	1	1	1	4	6	6	8	1.7
Cot	2	2	2	2	3	3	6	9	13	16	3.7
Lantern	46	46	77	79	15	19	6	20	144	164	47.0
Petromax	-	-	-	-	1	1	4	5	6	6	1.4
Alarm Time-piece	-	-	1	1	1	1	5	5	7	7	2.0
Wrist watch	-	-	2	2	1	1	4	4	7	7	2.0
Radio	-	-	-	-	-	-	-	-	-	-	-
Cycle	2	2	5	5	3	4	6	10	16	21	4.6
Razor	-	-	3	3	4	5	5	5	12	13	3.4
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Cupboard	2	2	13	13	21	22	13	20	49	57	5.8
Cot	5	5	46	49	35	42	17	27	103	123	12.2
Lantern	78	78	214	216	53	65	12	27	357	384	42.2
Petromax	2	2	5	5	3	3	6	7	16	17	2.0
Alarm Time-piece	-	-	20	26	30	31	15	16	71	73	8.4
Wrist watch	3	3	25	26	31	34	13	17	72	80	8.5
Radio	1	1	12	12	15	15	7	7	35	35	4.1
Cycle	4	4	35	35	34	36	15	21	88	96	10.4
Razor	2	2	34	34	31	34	14	16	81	86	9.6

Table 10.6: Distribution of some consumer Durable Goods according to various Income Groups

A = No. of families in each income group
 B = No. of Articles
 C = Percentage of the Reporting Family to the total family

KYATSANDRA UNIT I											
Income Group	Upto Rs. 500		501 to 1500		1500 to 3500		Above 3500		Total		
Articles	A	B	A	B	A	B	A	B	A	B	C
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Cupboard	2	2	12	12	20	21	9	14	43	49	8.7
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Wrist watch	3	3	23	24	30	33	9	13	65	73	13.1
Radio	1	1	12	12	15	15	7	7	35	35	7.1
Cycle	2	2	30	30	31	32	9	11	72	75	14.5
Razor	2	2	31	31	27	29	9	11	69	73	13.9
UNIT II											
Table	-	-	3	3	2	3	6	8	11	14	3.2
Chair	4	4	8	10	4	5	6	24	22	43	6.4
Cupboard	-	-	1	1	1	1	4	6	6	8	1.7
Cot	2	2	2	2	3	3	6	9	13	16	3.7
Lantern	46	46	77	79	15	19	6	20	144	164	47.0
Petromax	-	-	-	-	1	1	4	5	6	6	1.4
Alarm Time-piece	-	-	1	1	1	1	5	5	7	7	2.0
Wrist watch	-	-	2	2	1	1	4	4	7	7	2.0
Radio	-	-	-	-	-	-	-	-	-	-	-
Cycle	2	2	5	5	3	4	6	10	16	21	4.6
Razor	-	-	3	3	4	5	5	5	12	13	3.4
K All Villages											
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Cycle	4	4	35	35	34	36	15	21	88	96	10.4
Razor	2	2	34	34	31	34	14	16	81	86	9.6

Alluminium utensils were mostly used for serving eatables (16 per cent).

Regarding the practice of grinding and pounding (Table 10.8) only a third of the Kyatsandra reported 'done at home' while majority i.e. 55 per cent of other villages reported similarly. About 25 per cent of Kyatsandra families and 15 per cent of Unit II reported to be exclusively making use of mills. The remaining families reported both grinding and pounding done at home as well as at the mill.

Regarding the facilities for the storage of grains, 60 per cent of Kyatsandra and 75 per cent of families in Unit II reported usage of earthen bins. Other facilities like cellar, baskets etc. were also reported but in meagre proportions.

Regarding the usage of footwear Table 10.9 gives the details according to family income groups. At Kyatsandra, 551 persons (19.1 per cent of total) from 225 families (45.4 per cent of the total) reported using footwears. The females accounted for 20.8 per cent of the total users. The percentage of users to the total population varied from a minimum of 1.5 per cent for income group 101-250 to a maximum of 83.0 per cent for income above Rs. 5000. Generally speaking, families having larger income groups reported greater number of persons using footwears. This need is more or less same in the other villages belonging to Unit II. Relatively, the Unit II reported less number of reporting families than Kyatsandra and particularly the proportion of females was very meagre (4.7 per cent). For the entire cluster, 43 per cent of the total families with 15.8 per cent of total persons reported use of footwears.

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Domestic Lighting

Regarding the type of fuel used for lighting, about 79 per cent at Kyatsandra and 98 per cent in other villages (Unit II) reported using kerosene. As the electricity was available at Kyatsandra and some other villages, nearly 21 per cent (103 families) of Kyatsandra families availed off this facility while a meagre 2 per cent approx. was reported from Unit II. Table 10.10 gives the details of type of lighting fuel and type of lighting like lanterns etc. distributed over various income groups. It can be seen that at Kyatsandra families having incomes upto Rs. 1500 reported more of kerosene than electricity. From these income groups only 14 per cent of families reported using electricity. Among the families reporting income above Rs. 1500, nearly 67 per cent of families reporting using electricity. Especially in the income groups 3501-5000, all the six families reported using electricity.

Regarding the type of lighting used, a majority of the kerosene users in both the units reported wick lamp or country lamp. About 25 per cent of families reported lanterns. Families reporting both country lamp and lantern accounted for a substantial proportion.

Regarding the problem of accommodating guests visiting them almost all the resident families reported that it could be arranged within their family quarters.

Table 10.10: Type of Fuel and Lighting

Income Groups	Type of fuel used for lighting		Type of Lighting				Total
	Kero- sene	elec- tricity	Wick lamps	Lan- terns	Combi- nation of (1) & (2)	elec- tric lights	
UNIT 1							
0- 100	5	-	5	-	-	-	5
- 250	30	-	26	4	-	-	30
- 500	124	5	99	12	13	5	129
- 750	105	19	58	29	18	12	117
-1000	51	11	23	10	18	11	62
-1500	52	29	7	26	19	29	81
-2500	22	22	4	12	6	22	44
-3500	3	14	-	1	2	14	17
-5000	-	6	-	-	-	6	6
5001 & above	1	4	-	1	-	4	5
Total:	393	103	222	95	76	103	496
UNIT 2							
0- 100	14	-	14	-	-	-	14
- 250	51	-	40	6	4	1	51
- 500	135	1	104	26	5	1	136
- 750	75	-	43	30	2	-	75
-1000	22	2	8	14	1	1	24
-1500	26	2	5	17	5	1	28
-2500	12	-	1	9	2	-	12
-3500	3	-	-	2	-	1	3
-5000	3	1	-	3	-	1	4
5001 & above	2	-	2	-	-	-	2
Total:	343	6	217	107	19	6	349
ALL NIE VILLAGES							
0- 100	19	-	19	-	-	-	19
- 250	81	-	66	10	4	1	81
- 500	259	6	203	38	18	6	265
- 750	179	13	101	59	20	12	192
-1000	76	10	31	24	19	12	86
-1500	78	31	12	43	24	30	109
-2500	32	24	5	21	8	22	56
-3500	6	14	-	3	2	15	20
-5000	3	7	-	3	-	7	10
5001 & above	3	4	2	1	-	4	7
Total:	736	109	439	202	95	109	845

CHAPTER XI

SOCIAL AGGREGATES

An attempt is made in this chapter to present the aggregates of social accounts of the surveyed villages. This chapter is divided into two broad sections, namely, estimation of incomes and estimation of productions.

11.1 Income of the Villagers

The main sources for income of each family was the General Family Schedule wherein the respondent was asked to report income received during the past twelve months from various sources. Thus, the income of the villagers pertains to a period of twelve months between 1957-59.

Table 11.1 gives the broad sourcewise distribution of income of the villagers. The main source of income in all the villages, was Agriculture and other primary occupations which accounted for fifty percent in Kyatsandra (unit I), seventy-three percent in Unit II (other villages) and fifty-seven percent for entire cluster surveyed. Income from other sources namely, trading, non-agricultural production and services, salaried services and other incomes, was substantial at fifty percent of total income, i.e. as much as agriculture and other primary occupations in Kyatsandra. In the other small villages grouped together as unit II, these sectors were quite unimportant, accounting for only 28 percent of total incomes. Even among these sectors, other sundry source comprising of incomes from dairy products, remittances received etc. accounted for nearly 16 percent of total incomes in unit II. A much larger income from the sector other than agriculture in Kyatsandra was mainly on account of concentration of trading, salaried services like education, health and other government and private agencies, non-agricultural production and services and transport etc. activities. Each of these accounted for a little more than 10 percent of total income of Kyatsandra.

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Table 11.2 gives the distribution of income earned in agriculture and primary occupations. Income in respect of these occupations generally refers to the period starting from June 1957 and ending with May 1958, this period being the period of twelve months previous to the survey. Cultivation received the highest proportionate income from land followed by casual agricultural labour. These proportions were slightly larger in Unit II than in Kyatsandra. Income accruing to agricultural rentiers was higher, around 9 percent of total income in Kyatsandra, than in other villages. Income reported by herdsmen was very meagre in all the villages. Income accruing to all the sources in absolute figures was larger in Kyatsandra mainly on account of larger numbers.

Table 11.3 gives the distribution of income from various trading occupations. Trading activity was mainly concentrated in Kyatsandra, the nuclear village, which accounted for nearly 90 percent of the total income from trading of the entire surveyed cluster. Dealers in cloth and mutton and fish were total absentees in Unit II and the highest percentage (42) was recorded by arecanut traders. In Kyatsandra too, the highest was accounted by arecanut trading with 29 percent, followed by hotel business with 27 percent and grocery with 21 percent. These three sources together accounted for 77 percent of the total income from trading in Kyatsandra, and 70 percent of unit II. Other important sources were cloth trading in Kyatsandra with 9 percent and cattle trading in unit II with 7 percent of its total income from trading.

Table 11.4 gives the distribution of income from non-agricultural production and services. Total income from non-agricultural occupations in Kyatsandra (unit I) was nearly 88 percent of total income from this source in the entire cluster. Blacksmiths, tailors, basketmakers and millers were entirely absent in the small villages coming under unit II. Artisans and craftsmen undertook almost no production

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Table 11.3 gives the distribution of income from various trading occupations. Trading activity was mainly concentrated in Kyatsandra, the nuclear village, which accounted for nearly 90 percent of the total income from trading of the entire surveyed cluster. Dealers in cloth and mutton and fish were total absentees in Unit II and the highest percentage (42) was recorded by arecanut traders. In Kyatsandra too, the highest was accounted by arecanut trading with 29 percent, followed by hotel business with 27 percent and grocery with 21 percent. These three sources together accounted for 77 percent of the total income from trading in Kyatsandra, and 70 percent of unit II. Other important sources were cloth trading in Kyatsandra with 9 percent and cattle trading in unit II with 7 percent of its total income from trading.

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and the income accruing to these was mainly by way of service charges. The income from various occupations was larger in Kyatsandra than in rest of the villages because of more number of families engaged in most of the occupations. Income from construction and utility source was highest in both units, accounting for almost a quarter of income in Unit I and nearly a third of that of unit II. Other important sources were basket making, beedi-making, tailoring and goldsmithy each accounting around 10 percent of non-agricultural income of Kyatsandra.

Table 11.5 gives the distribution of income earned by salaried services. In the small villages belonging to unit II, families engaged in health, medical and cooperative departments were totally absent, Kyatsandra accounted for nearly 86 percent of the total income accruing from salaried services in the entire cluster. Educational service accounted for nearly 48 per cent in Kyatsandra while other Govt. Dept. services accounted for 53 percent in other villages to constitute largest sources respectively. Other important sources in Kyatsandra were health and medical services with 8 percent. Panchayat 5 percent and other government services like State Transport, Electrical Dept. N.E.S. etc. with nearly 35 percent of the total salaried incomes. Educational service in Unit II accounted for 28 percent and together with other government departments formed about 80 percent total salaried income. For the entire cluster, these two sources accounted for nearly three quarters of total income from salaries. Establishment of number of schools by both the Government and Siddhaganga Math was main reason for considerable income by way of salaries accruing to Kyatsandra.

Table 11.6 gives the distribution of income earned from other sources not included under previous occupations. The largest income in this group was earned by dairy products which accounted for 45 percent in unit I and 78 percent of total income in unit II. Income from transporting business was second largest in Kyatsandra with nearly 27 percent of total income

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from this group. Remittances received by resident families in Kyatsandra was next important source with 18 percent while it formed second largest source in unit II with 13 percent. These three sources together accounted for around 90 percent in each unit.

11.2 Physical Production

Table 11.7 gives the value of physical production, both agricultural and non-agricultural in the surveyed villages. The agricultural production was estimated from the average per acre yield of crops from the plotwise survey schedules and Arecanut plantation Survey Schedules and was evaluated according to harvesting prices prevailing then. In respect of milk and poultry and non-agricultural production, the respondent family had reported the production in the General Family Schedule and case studies and the same has been accepted here for this purpose.

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APPENDIX I

A NOTE ON ARECANUT CULTIVATION IN KYATSANDRA

In this note an attempt is made to describe briefly various aspects of arecanut cultivation at Kyatsandra Centre. Arecanut is the principal cash crop at this centre (cluster of villages in Tumkur District, Mysore State surveyed during 1958-59) with nearly 300 acres distributed over 200 arecanut holdings. A special schedule vis. 'Arecanut Plantation Survey', canvassed for of some selected gardens, formed the main source of information.

General Features and Cultivation Practices

Arecanut cultivation in this part of the State i.e. relatively dry region receiving around 30 inch rainfall is done intensively and heavily supplemented by canal or well irrigation facilities. Almost all the arecanut gardens at Kyatsandra are lying interspersed with paddy fields along the left bank channel of Amani Tank. The old alluvium soil condition, availability of silt and moderate climate at Kyatsandra are said to be fairly well suited for arecanut cultivation. Besides, areca is grown amidst shady fruit trees like plantains, jack fruits and coconuts which provide the required cool and moist temperature.

Another principal feature is that it is restricted to small holding business, the largest holding measures only 7 acres. It may also be mentioned here that arecanut cultivation in plain regions like Tumkur District is subjected to intensive cultivation since the State Government under 'Grow More Food Scheme' has placed restriction on extension of areca lands.

The cultivation practices adopted in the various stages of arecanut farming in Kyatsandra are generally similar to those of other arecanut regions in South India. The preparation of land and general operations like lay out of channels, digging of pits and drainage, fence work etc. are carried out usually during the months of February, March and June. Pits measuring 2' x 2' x 2' which are spaced varying between 4 and 10 feet depending upon individual's preference are dug along side irrigation channels for the planting of areca seedlings. Areca is planted by sowing them in a nursery and transplanting the seedlings in the main plantation area when these are two or three years old. This operation is usually carried out during the month of August. To provide shade for young areca plants banana suckers are planted midway between the areca seedlings. Planting is done periodically to provide for the continuity of production. The plant begins to bear fruits in 7-8 years after planting and comes into full production after about 30 years.

The weeding operation is usually done during March-April and repeated during October-November months for the whole plantation. This operation is invariably coupled with scrapping of earth around arecanut plants to loosen the soil. Manuring of gardens is done during April-May and repeated in July-August months. Dung manure is the most common type used in Kyatsandra gardens. This manure is usually mixed with silt and other soil. Some planters also use groundnut cake and leafy shorts of banana to some extent.

Irrigation is an important aspect, particularly in dry districts of plain region like Tumkur where annual rainfall is around 30 inches. In Kyatsandra almost every

garden is provided with a well which remains a major source for irrigation. Gardens are irrigated intermittently almost throughout the year except rainy days. The frequency is more during February to June and August to November months. It was reported that canal water was not sufficiently available throughout the year. Therefore, gardens mainly depend upon well irrigation.

Regarding harvesting practice, a considerable number of plantations are given away on 'Kheni' wherein standing crop is sold to crop contractors on fixed amount. The remaining gardens are invariably harvested with the help of groups of skilled workers on contract system. Each tree produces 4-5 inflorescences at monthly intervals and thus 4-5 pickings are done in every season i.e. July-November period. The processing of harvested nuts are attended to immediately after the day's plucking.

The stages of processing are separation of nuts from stalks, husking, slicing, boiling and drying the nuts in the sun. The nuts are generally cut into 8 pieces except the over ripened ones which are cut into two pieces only. In Kyatsandra boiling and colouring are done moderately. The processing of nuts are undertaken by skilled workers on piece-rate system. The finished betel nuts are graded according to slices, colouring, drying etc. and rates vary considerably according to quality of nuts.

Selected Holdings

For the purpose of this special study of arecanuts gardens at Kyatsandra centre, 54 out of a total 234 arecanut gardens were selected from among various size of family holdings. The number of total and selected holdings and the area under each size group are given below:

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Size of Holding	No. of holdings	Total area	No. of holdings selected	Area covered by selected holdings
Upto 1 acre	125	63-33	16	10-32
1 - 2 acres	67	93-37	17	23-04
2 - 3 "	21	48-11	7	16-04
3 - 4 "	11	37-90	7	21-38
4 - 5 "	7	31-02	4	16-20
Above 5 "	3	20-17	3	20-17
	234	295-00	54	108-35

A large number of holdings were concentrated in smaller size groups. As much as 82 per cent of the total holdings were accounted by size group up to two acres only. It can be seen that number of holdings goes on decreasing with the corresponding increase in the size of the holding. The average area per holding varied from a minimum of half an acre to a maximum of 6-32 acres and the average size for the entire cluster was 1-10 acres.

To study the structure and other aspects larger proportion of the bigger holdings were selected. The total area reported by these 54 gardens measured 108-35 acres accounting for nearly 37 per cent of the total area held by all the 234 holdings.

Garden Utilisation

Since the arecanut plant is a perennial, the planting pattern i.e. spacing, composition and age of bearing and non-bearing trees in any garden is very important in view of its relation to investment, cultivation and production. In Kyatsandra, the practice of spacing plants differed from garden to garden and in many cases within the gardens themselves. It varied from four to ten feet apart resulting in average number, of trees per acre different

in various size groups. The distribution of spacing practice was not possible for the lack of uniformity in every garden and the practice of planting new seedlings in the existing gardens.

Table 1 gives the details of per acre and percentage distribution of plants under various size groups. Since the life of arecanut plant itself brings about changes in the yields over a long period, the non-bearing and bearing plants are further divided into 5 categories: (a) seedlings which are 2-3 year old and not to yield for another 7-8 years (b) young plants not yielding presently but at least 40-50 per cent coming in yield within next 4-5 years. (c) Bearing trees 'up to 20 years' with low yields (d) '21-40 years' with increasing yields towards peak and (e) 'above 40 years' with constant or decreasing yields.

Considering all the gardens together, it can be seen that 33 per cent and 67 per cent of total arecanut trees were non-bearing and bearing trees respectively. This proportion was not uniform in all the size-groups. Average number of trees per acre varied from a minimum of 539 in 4-5 acre size to a maximum of 783 in 3-4 acre size. Regarding the agewise composition of bearing trees a considerable variation could be found in different size groups. Trees 'up to 20 years' were proportionately meagre and this might have been due to lack of planned pattern in the previous decade or so. In respect of subsidiary plants, bananas accounted for nearly 80 per cent of non-arecanut trees. The average subsidiary trees per acre also varied considerably.

Investment in Arecanut Gardens

Heavy capital investment in land, well and irrigation equipment are required in gardens. Most of the capital is

sunk in view of standing perennial trees and thus agricultural resources become heavily committed to a particular crop and are immobile.

Table 2 gives details of average investment in land (including trees) well and irrigation equipment. The last two items are exclusively used in arecanut gardens. The values were stated by the planters themselves. Since the average number of trees are not uniform in all the size groups, the average values are given in terms of trees also (per 100 trees).

In all a sum of Rs. 4,56,755 was reported to be total value of investment on an average of Rs. 4,195 per acre or Rs. 624 per hundred trees. Holdings in the smaller frequencies up to 2 acres reported greater per acre values than other holdings except 3-4 size. Investment in land accounted for 70 per cent followed by well with 21 per cent and irrigation equipment (electric pump set and non-power sets) with 9 per cent of the total investment. Most of the wells were pucca wells and since every garden required a well the investment in smaller size groups was proportionately heavier. The gardens in the smallest size did not report any power set while the gardens above 4 acres mainly used power equipments. About 20 power pump sets, valued at more than Rs. 40,000 were reported from these gardens.

Investment made during the 5 years preceding the survey was Rs. 22,725 and utilised mainly on account of installation of power pumps (45 per cent) and sinking or improving wells (30 per cent) mainly in larger gardens. This investment formed 5 per cent of overall total investment.

Inputs and Cultivation Expenditure

This section deals with inputs such as labour days both family and hired, materials such as manure and other current cultivation expenses incurred for one crop year in the selected gardens. The average inputs per acre as well as per hundred trees for various operations under each size group are given in Table 3. Similarly, averages of cash expenditure on different items are given in Table 4. Whereas the tables give details of operationwise inputs and itemwise cash expenditure for each size group our comments are mainly restricted to averages of all the size groups together. This is in view of the fact that no regular trend either in relation to area or number of trees could be observed during detailed inter size comparisons.

Inputs

The input of labour in terms of male and female days both family and hired was reported for all the operations except harvesting and processing which were done by contractual and piece-rate system. The inputs of family man days was mainly employed in irrigation and manuring operations. The employment of family women was very much negligible except in weeding and manuring operations. The proportion of hired labour was greater than family labour in all operations except irrigation. Irrigation work was comparatively lighter and required operating of pumps and other lift equipment and planters preferred their own family members for this operation.

For general operations, an average of 57 days per acre or 8.4 days per hundred trees was put in of which hired labour accounted for nearly 90 per cent. Regarding weeding operation, an average of 64 days per acre or 9.5 days per hundred trees was put in of which nearly 89 per

cent was hired labour. Among hired labour days put in, women days accounted for nearly 60 per cent. In respect of nursery and transplantation operation female labour was not utilised at all. Smaller holdings up to 3 acres depended more on family labour than hired labour unlike larger holdings. The average input of either was less than a day each for this operation. In all 11,850 seeds on an average of 109 per acre were sown of which 70 per cent was expected to be successful.

Regarding irrigation operation, a very meagre proportion of woman days all from family in the size-group 1-2 acre was reported. Greater proportion of labour days i.e. 80 per cent was from family with an average of 31 days per acre. Holdings measuring more than 5 acres entirely depended upon family labour. The three families under this size reported an average of more than 10 male earners and hence all family labour. In all, an average of 40 days per acre was put in for irrigation operation. Regarding the input of electric power used for irrigation purpose, only cash outlays instead of units of power were reported. Some of the gardens which did not possess electric pump set were obtaining either equipment or service from other gardens by meeting power charges only. The average charges per acre for all the size groups amounted to Rs. 52.6 and the total expenses on account of irrigation (excluding wages) amounted to Rs. 5,726. Comparatively larger holdings incurred greater expenditure on irrigation than smaller holdings mainly owing to power charges.

In respect of manuring operation all the size-groups reported employment of family and hired labour of both sexes except holdings in 3-5 acre size which did not report any woman days input from family sector. In all an

average of 11.3 days of family labour and 28.4 days of hired labour per acre was employed. In terms of average the input per hundred trees was slightly greater in the holdings up to 3 acres than the larger holdings. More than two-thirds of total labour input was met by hired labour of which female labour accounted for nearly 74 per cent. Regarding the material input average inputs of dung manure was proportionately greater for larger holdings above 3 acres. In all an average of 28.9 cartloads per acre was put in. Besides, an average input of 3 maunds and 4.1 maunds of groundnut cake was reported from size group 1-2 acre and 3-4 acres respectively. Some gardens above 4 acres also used a total quantity of 4.5 bags of fertilizers. The total quantity of earth and silt by all the gardens was 4290 cartloads i.e. on an average of 40 carts per acre which could be obtained from nearby canal area free of cost. About 53 per cent of the total manure input (both dung and other kinds) was reported to be purchased. Smaller holdings below 3 acres had to put in more of purchased manure than their own farm yard share.

Regarding harvesting and processing operations only cash expenses incurred by 30 gardens (64-25 acres) towards payments to contract labour for harvesting and processing labour could be obtained. The remaining 24 selected gardens had sold their standing crop to contractors. The average per acre expenditure of the self harvested gardens in respect of harvesting was Rs.23 and Rs. 50 for processing operations. Smaller holdings below 3 acres incurred comparatively lesser expenditure on harvesting than larger holdings, probably because of their smaller plots and bargaining power with harvesting force.

Current Expenditure of Cultivation

Table 4 gives the details of cash expenses incurred by way of wages (including contract labour charges) costs of seedlings, manure, irrigation power charges and other such as transport etc. In all a total sum of Rs. 34,013 was incurred by 54 plantations by way of cultivation expenditure over a year. The average per acre was Rs. 312.4 that of average per hundred trees was Rs. 46.5. The major items were wages, manure and power respectively accounting for 54.2, 23.1 and 16.8 per cent of the total.

Quantity and Value of Yield

Table 5 gives the details of average yields of arecanuts and other subsidiary crops. Regarding arecanut output from the gardens whose standing crop were sold to contractors, estimated yield and final monetary receipts as reported by planters themselves are given separately. Since raw nuts are never weighed in these parts, the yield figures invariably refer to processed nuts ready for sale. Sale receipts entirely depended upon quality of processed nuts and often nuts harvested from the same garden fetched different prices. The sale price at Kyatsandra market varied from Rs. 40 to 50 per maund (28 lb.)

Considering both self harvested and crop contracted gardens, the total yield was 1898 maunds valued at Rs. 90,151, the averages being 17.6 maunds and Rs. 837 per acre or 3.9 maunds and Rs. 183 per hundred bearing trees. Comparison of output figures becomes difficult because of the varying weight and quality of the processed nuts and the varying yield capacity of bearing trees which depend upon age and composition. In the selected gardens of Kyatsandra, about 67 per cent of total bearing trees

are said to be above 40 years of age and what proportion of these aged trees are giving constant or decreasing yield is only a matter of conjecture.

Average value of the subsidiary crops like banana, obtained in the arecanut gardens was Rs. 174.4 per acre forming 17.4 per cent of the total value of the yield. Banana was the principal mixed crop accounting for 80 per cent of the subsidiary crop yields. The subsidiary crop did not require any exclusive inputs like manure or special attention for their cultivation. Since the space was available, they were grown as mixed crop.

Expenditure and Returns

Table 6 gives the average gross value of proceeds and incomes in different size groups. Expenditure includes, current expenses on cultivation and other expenses such as transport, marketing etc. No attempt is made to calculate depreciation etc. but to give just a rough idea of the picture. Gross value of the proceeds includes value of the subsidiary crops also. Total expenditure for all the 54 gardens was Rs. 35,873 on an average of Rs. 330 per acre. Gross value of proceeds was Rs. 1,09,140 on an average of Rs. 1,002 per acre. Approximate value of income was an average of Rs. 673 per acre. Regarding the individual size groups, all except 'upto one acre' and above 5 acre reported higher figures than over all averages.

Other Aspects

The requirement of labour for all operations and particularly skilled labour for harvesting and processing was reported to be adequately met from local supply. The general wage rates for different types of work varied from Rs.1 - 1.50 for a man day and Rs. 0.75 for a woman day.

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The common pests were monkeys, squirrels etc. and diseases were nut and stem rot. It was reported that average loss per acre in the affected gardens on account of pest and diseases was around Rs. 7.5. Regarding the diseases the incidence being low, no effective remedy was followed.

Regarding the credit facilities, the planters are reported to be mainly depending upon crop contractors, whole sale arecanut traders and to some extent co-operative society. Majority of the planters reported to be depending on their own resources to meet their capital requirements. About 30 planters were members of co-operative society which offer small and medium term loans to members. Advances are obtained from crop contractors and traders to whom ultimately standing crop or finished produce is sold.

Kyatsandra is also centre for trading for arecanuts grown in the surrounding villages. Almost all the produce harvested in Kyatsandra centre is sold locally. The arecanut marketing is neither controlled nor regulated by any agency. It is reported that prices also fluctuate considerably, some times depending upon similar activities in other arecanut centres. Traders from outside also participate in the local market.

An attempt is made to give a consolidated picture of the entire cluster with regard to total employment of labour, expenditure on major items of cultivators gross receipts and incomes estimated for all the 234 arecanut gardens containing 295 acres.

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The common pests were monkeys, squirrels etc. and diseases were nut and stem rot. It was reported that average loss per acre in the affected gardens on account of pest and diseases was around Rs. 7.5. Regarding the diseases the incidence being low, no effective remedy was followed.

Regarding the credit facilities, the planters are reported to be mainly depending upon crop contractors, whole sale arecanut traders and to some extent co-operative society. Majority of the planters reported to be depending on their own resources to meet their capital requirements. About 30 planters were members of co-operative society which offer small and medium term loans to members. Advances are obtained from crop contractors and traders to whom ultimately standing crop or finished produce is sold.

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