CHAPTER - II

PROFILE OF THE DISTRICT
The economy of a district majority depends upon it's geographical structure, climatic conditions, availability of water resources, irrigation facilities, programmes of economic significance and availability of other infrastructural facilities. So, an attempt is made in this chapter to appraise the above cited conditions in the district of Tumkur as the demand for credit heavily hinges on them.

The Tumkur district has a geographical area of 10,606 sq. kms. which account for 5.50 per cent of the State and administered through 10 taluks. It lies between latitudinal parallels of 12.45° 'N' and 4-22° N; and longitudinal parallels of 76-23° east and 666-23° west. The district is surrounded by the Anantapur district of Andhra Pradesh on the north; and by the Kolar and Bangalore districts of Karnataka on the east, by the Mandya district on the south and by the Hassan and Chitradurga districts on the west.
Climate

The Tumkur district experiences fluctuations in temperature during the year ranging from 18°C to 38°C. Hot climate prevails in April, May and June; and records 38°C.

Human Resource

Human resource has been recognised years back as capital and is a major factor contributing for production. Human resource, therefore, is treated as an important factor in the development of an area. As per 1991 census, the population of the district was 23,05,819. In 1951, it's population was 11,51,362. During the four decades i.e., 1951-91, the growth of the population was more than two-fold. Of the population, 18,23,656 or 83.42 per cent was rural population while 3,82,163 or 16.58 per cent was urban population. The males constituted at 51.05 per cent and the females at 48.95 per cent. The number of educated people to total people is termed as literacy. Literates were 10,69,542, which form at 46.38 per cent of population. Of this, literate male population was 6,64,855 whereas literate female population was 4,04,687 which respectively accounted for 62.16 per cent and 37.84 of literates. The density of population in 1951 was 109 per sq.km. whereas it was 218 per sq.km. in 1991.
Rainfall

Rainfall is a pre-requisite in the growth and development of an economy. Hence, it is described as "cardiograph" of Indian farmer. The district enjoys the benefits of south-east and north-west monsoons; and receives two-thirds rainfall from the former. The district is subjected to untimely and inadequate rainfall which naturally effect the agricultural production. Timely and adequate rainfall are basic to the agriculture economy; and with reference to these factors, a policy for the growth and development of an economy has to be built.

The annual rainfall of Tumkur district is 687.9 mm. which is just sufficient for successful growth of crops. Any erratic and scanty rainfall turns the farmers towards nothing to do attitude. The annual rainfall varies from 450 mm to 700 mm.

Water and Irrigation Resources

The rivers in the district are rainfed. They have water during the rainy season and dry in summer. Shimsa and Jayamangala are major rivers which respectively traverse through 100 kms. in four taluks; and flows through three taluks covering a distance of 25 kms. in the Tumkur district. In the Tumkur district, four dams put together irrigate an area of 5000 hectares.
Application of water to the plants for raising crop production is called irrigation. Proper irrigation brings out a revolution in agrarian sector. To share the opinion of memoria C.B. is appropriate. He said, "irrigation increase land productivity atleast six-fold and to a great extent of land productivity which otherwise would produce next to nothing." Equally subscribed by Jha, D.N. about irrigation. He says that 'minor irrigation plans are permanent feature of agricultural economy.' Harvesting double or triple crops, switching over to hybrid and high yielding variety crops and increasing the yield of crops are possible due to irrigation. Irrigation thus, is described as 'preventor of semi-famine conditions.' Two dams are under construction. They would irrigate substantial areas in the Tumkur district. Besides, two streams, two springs, 1261 tanks which together spread water an area of 1.40 lakh acres. The net irrigated area in the district during 1991 was 65,960 hectares of which canals 225 hectares; wells 40,435 hectares lift irrigation 151 hectares and tanks 25,149 hectares.

**Land Use:** Land is, perhaps, the scarce input in agriculture. In other words, the utilisation of land for cultivation is a prime factor in the development of agriculture. The land available for the operations of agriculture in the Tumkur district is 5,57,251 hectares or 52.34 per cent of geographical area. Area sown more

than once was 23.123 hectares. In other words, the intensity of land is only 4.15 per cent. The fallow land means, the land is available and also cultivable but not used due to lack of farm infrastructure facilities. The fallow land was 1,22,932 hectares or 22.06 per cent of net area sown. It means the district is losing one-fifth of its farm production capacity. The forests endowed with trees in the district was 44,884 hectares which account for 4.21 geographical area. It can be inferred from the above discussion that the intensity of land is very much less and even less than that of fallow land. A considerable amount of land can be brought under plough, if the facilities like irrigation, farm technology, credit etc., are made available.

**Land holdings**

As per the agricultural census 1990-91 there were 4,17,000 agriculturists in the district. Of this, 2,09,000 are marginal farmers holding below one hectare covering an area of 99,000 hectares, 1,07,000 are small farmers holding in between one to two hectares covering an area of 1,53,000 hectares, 96,000 are medium farmers holding in between two to four hectares covering an area of 2,55,000 hectares and 5,000 are big farmers holding more than four hectares covering an area of 82,000 hectares respectively. Total area covered by all agriculturists is 6,89,000 hectares.
Major Crops

Raising crops by inter and intra is termed as cropping pattern. The determining factors are rainfall in the current year, prices of farm products, shift in the pattern of crop in the preceding year etc. The area of 23,072 hectares, 1,83,620 hectares, 10,564 hectares, 1,78,033 hectares and 72,063 are under the crops of paddy, ragi, jowar, groundnut, and horticulture respectively. These crops respectively account for 4.14 per cent, 32.95 per cent, 1.89 per cent 31.95 per cent and 12.93 per cent of total are sown in the district. In a nutshell, the cropping pattern, it seems to be, in terms of paddy and ragi as food crops and groundnut as a commercial crop and coconut as horticulture crop.

Occupational Pattern

Any activity mental or physical to get the livelihood is termed as occupation. The study of occupational pattern throws light on the member taken up the activity regarding production; and dependents on them. Agriculture is labour-intensive enterprise. Labour means human power which is an important element in the farm sector; and still more, if it adopts intensive cultivation with mechanisation. "Labour force has been an important source of agricultural growth in India."3 The

cultivators were 4,18,953, agricultural labourers 1,48,143 and other workers 2,50,997 as per 1991 census. It infers from this that the agricultural sector has been providing an employment to the tune of three-fourths of workers in the district. This is a welcome sign vis-a-vis agricultural development.

**Industries**

Major industries in the Tumkur district are HMT Watch Factory at Tumkur, Mysore Cements at Ammasandra, TVS Electronics at Hirehally and a dairy unit at Mallasandra and Seven Medium industries. These provide employment to about 10,000 persons. This district is industrially backward and is classified by the Government of India under 'C' category which is eligible for all concessions including subsidies, tax concessions of both central as well as State Governments. Five Industrial Estates are operating in the district.

**Banking**

The Tumkur district is served by 211 branches of commercial, regional rural and cooperative banks as on March 31, 1993, of which 20 are branches of cooperative central bank 50 branches of grameena bank, nine urban cooperative banks and the remaining 132 are branches of commercial banks. All these agencies put together provided a loan of Rs. 20,687.71 lakhs, of which commercial banks Rs. 19,482.00 lakhs.
Services

Nineteen regulated markets in the district are functioning reserving 30 commodities for sale through them. As Tumkur is well connected with Bangalore by roads and railway, most of the products are marketed in Bangalore. Recently, the District Supply and Marketing Society has been established for providing marketing arrangements for cottage and tiny sector entrepreneurs, 485 producers' cooperative societies are also functioning actively in the district.

Extension services in farm organisation and management have greater role. Identifying the positive result of extension, the State Government has provided these services to the farmers through their departments. Mention may be made with regard to dairy development, sperm bank, cattle development, feed and fodder development, veterinary services, demonstrations in sericulture and fertilizers application, water management, pesticides, weedicides, etc.

Infrastructure

Infrastructure means (social) capital of a society that is embodied in forms to help productive activities. This is found in banking, extension services, supply services, marketing etc. Adequate infrastructure is essential not only for the day-to-day working of the economy but also for its expansion.