Chapter III

A Profile of Davanagere District
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A- PROFILE OF DAVANAGERE DISTRICT

In this chapter, starting with a profile of the Davanagere District in respect of historical background, geographical conditions, climate, soil, rainfall, cropping pattern and also of the prevailing socio-economic scenario, etc, the major features of the district are indicated below.

3.1 INTRODUCTION

Davanagere is a flourishing city in the state of Karnataka in India. It is the administrative head quarters of Davanagere District. Previously known for its cotton mills, it is a fast developing city of Karnataka. There was a time especially till 1980’s when the city was aptly called ‘Manchester of Karnataka’ due to the excellent quality of cotton fabrics produced in its cotton mills and hand looms. But most of the mills were shut down during the 1990s. Today, Davanagere has become an educational and commercial centre catering to large section of the society.

3.2 HISTORICAL BACKGROUND

The name “Davanagere” is derived from the “DAVANE” which means a rope in Kannada, used for tying the cattle and horses on the bank of a big lake. In the year 1811 the name of the small village with about five hundred horses has changed to Davanagere. It is said that Hyder Ali gave it as a Jaeger to a Maratha Chief named Appajiram who encouraged merchants to settle there, eventually developing into an area with large-scale textile industry and as a trading centre for cotton and grain. Important historical monuments of the district, the inscriptions and coins that belong to the Maryann period are found in Jagalur of the Davanagere district.

On 2\textsuperscript{nd} March 1934, Mahatma Gandhi visited Davanagere and laid foundation stone for a high school. It was not just the beginning of educational
era in Davanagere but a major mile stone. Today, Davanagere is a well known education centre in Karnataka state, there are 3 Engineering, 3 Medical, 2 Dental, 1 Fine Arts and other professional courses like Ayurveda, Commerce, Science, Arts, Polytechnic etc, recently it has acquired status of District Possessing a university.

3.3 DISTRICT FORMATION

Davanagere district is a newly formed district, which came into existence on 15th August 1997. This has been carved out from 3 districts viz., Chitradurga (Davanagere, Harihar, Jagalur), Shimoga (Channagiri, Honnali) and Bellary (Harapanahalli) by the state government, when the creation of district was taken up to facilitate rapid development and speedy administration by creating new compact district units. Incidentally, this has become one of the highly potential districts with the combination of 6 blocks of distinct geo-climatic features endowed with significant natural infrastructure and inherent Agro-industrial potential yet to be exploited.

3.4 LOCATION

The district is situated between 13°.45” to 14°.50” North latitude and 75°.30” to 76°.30” in the east longitude and located at 602.6 meters above the sea level. The city of Davanagere is located on NH4 (National Highway 4) at a distance of about 260 km from the state capital of Bangalore. The Davanagere district is centrally located in Karnataka state surrounded by: North: Bellary and Haveri districts, South: Chickmangalore and Shimoga districts, East: Bellary and Chitradurga districts, West: Haveri district

3.5 TERRITORIAL PROFILE

Davanagere district is one of the 30 districts of Karnataka state. It has 597,597 sq. KMS geographical area.

The six taluks Channagiri, Davanagere, Harapanahalli, Harihar, Honnali and Jagalur are divided into 2 sub divisions for administrative purpose.
are 24 hoblies with 230 Gram Panchayats in the district. About 786 villages with population and 132 villages without population (Total of 918 villages) are coming under the Gram Panchayat Rule. Table 3.1 indicates the area, in sq.kms of each taluk along with population. Harihar taluk has the smallest area i.e., 498.66 sq.kms with the population of 245654. Harapanahalli is the biggest taluk in the district in size, with an area of 1430.24 Sq.Kms. But Davanagere taluk has the highest population i.e., 602523 in 994.10 Sq.Kms of area.

Table 3.1: Area and Population of Davanagere District

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Channagiri</td>
<td>1209.76</td>
<td>257300</td>
<td>292507</td>
</tr>
<tr>
<td>Davanagere</td>
<td>994.10</td>
<td>514100</td>
<td>602523</td>
</tr>
<tr>
<td>Harapanahalli</td>
<td>1430.24</td>
<td>234000</td>
<td>268793</td>
</tr>
<tr>
<td>Harihar</td>
<td>498.66</td>
<td>216700</td>
<td>245654</td>
</tr>
<tr>
<td>Honnali</td>
<td>887.94</td>
<td>200000</td>
<td>222592</td>
</tr>
<tr>
<td>Jagalur</td>
<td>955.27</td>
<td>136700</td>
<td>158883</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>5975.97</strong></td>
<td><strong>1558800</strong></td>
<td><strong>1790952</strong></td>
</tr>
</tbody>
</table>


### 3.6 POPULATION GROWTH

According to 2001 census the total population of the district was 1,790,952 with an increase of 14.9 per cent growth rate over a decade. The district covers 3.13 per cent of the state’s area and has 3.39 per cent of the Karnataka’s population. The density of population of the district is 302 per sq km and its sex ratio is 952 (No. of Females per 1000 males). The literacy rate is 67.4 per cent.

### 3.7 SOIL

The district consists of mainly three types of soil viz., Black alluvial and Red soil with shallow to medium depth gravel and clay soil. The black soil has high water retaining capacity with small to medium depth which is rich in clay.
It is suitable for crops like cotton, paddy, and sugarcane etc. Both black and red soils found in the district are generally fertile.

3.8 CLIMATE AND RAINFALL

In April and May there is hot summer, while in November and December it is pleasant winter and June to September it is rainy season. Channagiri and Honnali taluks areas coming under malnad, have hot summer, pleasant winter and good monsoon; Davanagere and Harihar have got some pleasant winter and average rainfall. Harapanahalli and Jagalur taluks have very hot summer very low rain fall and pleasant winter. The district receives an average rainfall of 644 mm. The detailed information with regard to rainfall is given in table 3.2 from 2004-05 to 2008-09. In table 3.2 the diversity of rainfall of Davanagere district is given. There are two extremities i.e., Honnali taluk gets on an average the highest rainfall of 662.9 mm (2006), whereas Davanagere taluk receives the lowest rainfall i.e., 480mm. Broadly speaking, rainfall and climate, among other factors, determine the cropping pattern in the district. In a sense, the production and the standard of living of the people are closely related to rainfall and temperature in the district.

| Table 3.2: Annual Average Rainfall in Davanagere District (in millimeters) |
|-----------------|------|------|------|------|------|------|------|
| Taluk           | Normal rainfall in mms | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 |
| Channagiri     | 808  | 762.0 | 1034 | 609.7 | 1169 | 853  | 964.7|
| Davanagere     | 659  | 524.8 | 890.1| 480.0 | 798.5| 822  | 937.3|
| Harapanahalli  | 657  | 652.3 | 742.0| 595.1 | 723.3| 561  | 936.1|
| Harihar        | 566  | 470.3 | 1082 | 589.6 | 877.8| 680  | 728.2|
| Honnali        | 620  | 671.8 | 821.4| 662.9 | 746.0| 829  | 935.4|
| Jagalur        | 556  | 615.9 | 704.2| 603.5 | 629.8| 529  | 802.6|
| Total          | 644  | 616.1 | 879.0| 591.0 | 824.0| 712.0| 884.1|

Source: Davanagere District at a Glance 2008-09, P-21.
3.9 ROAD AND RAILWAYS

The district is blessed with well connected roads and railways. National Highway-4 passes through Davanagere and Harihar town and NH-13 through Channagiri town. About 634 km of state highway, 1139.75 km of main District Road, 2747.30 KMS, of other roads and 650.50kms of municipality roads are under public utilization.

3.10 POSTAL, TELEGRAPH AND TELEPHONE

There are 337 Post Offices, 143 Telegraph Offices and 80 Telephone exchange offices in the district.

3.11 AGRICULTURE

Agriculture is the main occupation of the district and nearly 70% of the population depends on agriculture. Of the total geographical area of 5.97 lakh hectares, the net sown area was 3.85 lakh hectares and it forms about 64% of the geographical area which is slightly higher as compared to the state average of 55%. The gross cropped area is 4.70 lakh hectares of the total geographical area. The forest area accounts for 15 percent (0.90 lakh ha) and waste land 29686 hectare. The total cultivable area is 3.87 lakh hectares (63 per cent), area under HYV, Kharef 315000 hectares, Rabi 20,000 hectares and summer 60,000 hectares. The cropping intensity in the district is 126 per cent.

3.12 CROPPING PATTERN

The major crops grown during kharif season are cereals (paddy, maize, jawar, ragi) pulses, oil seeds (ground nut and sunflower) and other commercial crops (cotton, tobacco and sugarcane).

The important crops grown in Rabi season are Jawar, wheat, cotton, sunflower etc. In summer paddy, jawar, groundnut, sugarcane are grown. Vegetable crops like onion, green chilies, brinjal, ridge gourd, radish and tomato are also grown in the district.
Major food crops are paddy, maize, ragi, jawar and turdal. There is ample scope for promoting agro based industries like rice, poha, jawar starch and flour mills etc. Major horticulture crops are banana, mango, areca, chikku and coconut etc. Major commercial crops are sugarcane, sunflower, cotton, groundnut and tobacco. Fruit crops and sericulture are becoming more popular in the district.

3.13 IRRIGATION

Davanagere district is located in the central part of the state and receives a normal rainfall of 644 mm, 80-85 percent of which occurs in the south west monsoon season (July-September). The district has a canal network of Bhadra project constructed across Bhadra River which flows through Honnali, Harihar and Harapanahalli blocks.

Pattern of land utilization and pattern of cropping depends on development of irrigation. Minor irrigation like tanks, wells and bore wells has played a crucial role in the development of the irrigation facilities to promote and enhance agricultural development of the district. As shown in the table 3.3 type of irrigation in the district.

Table 3.3 Types of Irrigation in the Davanagere District (in hectares)

<table>
<thead>
<tr>
<th>Taluks</th>
<th>Canals</th>
<th>Tanks</th>
<th>Wells / Bore wells</th>
<th>Lift irrigation / other source</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Channagiri</td>
<td>16,810</td>
<td>510</td>
<td>15,740</td>
<td>--</td>
<td>33,060</td>
</tr>
<tr>
<td>Davanagere</td>
<td>25,414</td>
<td>--</td>
<td>16,205</td>
<td>--</td>
<td>41,619</td>
</tr>
<tr>
<td>Harapanahalli</td>
<td>4,663</td>
<td>--</td>
<td>5,132</td>
<td>4,906</td>
<td>14,401</td>
</tr>
<tr>
<td>Harihar</td>
<td>22,779</td>
<td>--</td>
<td>3,127</td>
<td>2,741</td>
<td>28,647</td>
</tr>
<tr>
<td>Honnali</td>
<td>12,934</td>
<td>500</td>
<td>4,259</td>
<td>900</td>
<td>18,593</td>
</tr>
<tr>
<td>Jagalur</td>
<td>--</td>
<td>--</td>
<td>9,269</td>
<td>--</td>
<td>9,269</td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td><strong>82,300</strong></td>
<td><strong>1,010</strong></td>
<td><strong>53,732</strong></td>
<td><strong>8,547</strong></td>
<td><strong>1,45,589</strong></td>
</tr>
</tbody>
</table>

Source: Davanagere District Statistical Office, 2008-09, Davanagere, P.25
Out of the net sown area of 3,85,586 hectare, 1,45,589 lakh hectare area is irrigated through various sources, out of which 82,300 hectare (58 per cent) is irrigated by canal networks primarily in Davanagere, Harihara, Channagiri, Honnali and Harapanalli Taluks. Wells / Bore wells irrigate 33,732 hectare (32%), while by others irrigated 8,547 hectare (7%). Whereas Jagalur and Harapanahalli blocks depend mainly on rain fall, the district has 407 tanks, 45306 wells/bore wells and 927 units of lift irrigation for irrigating the lands. As per latest ground water assessment carried out by the department of Geology (Ground Water wing) Govt. of Karnataka on watershed basis few villages in Harapanahalli and Channagiri taluks fall under “Over Exploited” and “Critical” category. Further a few villages in Jagalur taluk and Channagiri taluk are also categorised as “Semi Critical. Hence financing of new ground water based structures like the Davanagere wells and bore wells with pump set are not recommended in “Over Exploited” and “Critical Areas”. A committed programme may be considered in areas under semi-critical category.

3.14 BANKING NETWORK

The Davanagere District has 28 commercial banks operating with 88 branches, 3RRBs with 42 branches, 12 UCCBs with 33 Branches, a DCCBs with 10 branches, 1 KSCARD bank with 6 PCARDBs and 1 Karanataka State Finance Corporation. The average population per branch works out to 12350. Davanagere DCCB was setup by amalgamation of the branches of Chitradurga DCCB, Shimoga DCCB and Bellary DCCB which were functioning in the blocks transferred to the new Davanagere district. It started functioning from 1 January 2002. Good number of Urban Co-operative Banks has also established their branches in various parts of the district. Thus the Davanagere District has a very good network of financial institutions which cater to the credit needs of all, for the all round development of the District
3.15 COMMERCIAL BANK

There is good net work of commercial banks in 4 blocks i.e. Davanagere Harihar, Honnali and Channagiri where as in 2 blocks i.e., in Jagalur and Harapanahalli only few branches of commercial Bank Branches are operating. They have to adhere to all RBI norms regarding CD ratio, advances to weaker section, priority sector etc., two viz., HDFC Bank and UTI Bank have started functioning at Davanagere from 2004, City Union Bank & ICICI Bank have added a branch each is 2007.

3.16 REGIONAL RURAL BANK

All the three Grameena Banks viz., Chigtradurga Grameena Bank with net work of 28 branches covering 3 blocks i.e., Davanagere 11 branches, Jagalur 10 branches and Harihara 8 branches : Tunga Bhadra Grameena Bank with net work of 11 branches covering Harapanahalli block and Sahyadri Grameena Bank operating in Honnali and Channagiri blocks with 2 and 1 branches respectively.

3.17 CO-OPERATIVE BANKS

The Davanagere District Central Co-operative Bank with Head Office at Davanagere has 10 branches in the district. These ten branches are advancing to Agriculture Short Term loans through 168 primary agriculture co-operative societies and 2 farmer service societies in rural areas. The District has one Karnataka State co-operative agricultural and rural development bank (KSCARD), Branch Office and 6 PCARDBs, one in each block. These provide Agriculture long term loans.

3.18 ANIMAL HUSBANDRY AND ANIMAL HEALTH

Dairy cattle, Sheep and Goat rearing are the major activities. KMF & Shimoga milk union are helping to establish marketing support through milk routes/societies in the district.
Accessibility, adequate, timely and cheap health facilities are vital for encouraging people to develop animal husbandry. Animal resource is an important national asset. Animals are reared for dairy products, manure, transport, wool, leather, meat etc. In the district there are 8 Hospitals, 56 Dispensaries, 72 primary veterinary centers, 6 mobile dispensaries and 25 artificial insemination centers as on 31.03.2009.

3.19 AGRICULTURE MARKETING CENTERS

Efficient marketing system is another important infrastructure to reduce the share of intermediaries in the retail of agricultural produce, to establish direct link between producer-sellers and ultimate consumer or industrial users and to provide better return to the produce raised by the farmers. There are 6 regulated markets in the district.

3.20 LAND HOLDING PATTERN

The small and marginal farmers constitute around 87 percent of holdings having 59 percent of area. Whereas the other farmers constitute 13 percent holding 41 percent of the area, 63,321 hectare of land is in the holding of 1, 20,074 farmers with less than one hectare of land. 1, 13,072 hectare of land is held by 80,428 farmers each holding 1 to less than 2 hectare of land. 1, 22,825 hectare of land is possess by 45,593 farmers each having around less than 4 and 2 and more hectare of land. 94,999 hectare of land is held by 16,931 farmers each having less than 10 and 4 and more than 4 hectare of land. 23,048 hectare of land is under the position of 1,694 farmers each with 10 and more than 10 hectare of land in the district. The details of which are as under in the given table: 3.4.
Table 3.4 Agriculture Land Holding (Hectars) in Davanagere District.

<table>
<thead>
<tr>
<th>Taluks</th>
<th>Marginal (&lt;1 hectare)</th>
<th>Small (1-2 hectare)</th>
<th>Semi Medium (2-4 hectare)</th>
<th>Medium (4-10 hectare)</th>
<th>Large (&gt;10 hectare)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Channagiri</td>
<td>27593</td>
<td>14622</td>
<td>16392</td>
<td>22552</td>
<td>7711</td>
</tr>
<tr>
<td>Davanagere</td>
<td>26744</td>
<td>13216</td>
<td>14505</td>
<td>20336</td>
<td>8562</td>
</tr>
<tr>
<td>Harapanahalli</td>
<td>20147</td>
<td>10844</td>
<td>18421</td>
<td>26480</td>
<td>10995</td>
</tr>
<tr>
<td>Harihar</td>
<td>13143</td>
<td>6542</td>
<td>7096</td>
<td>9917</td>
<td>4063</td>
</tr>
<tr>
<td>Honnalli</td>
<td>20823</td>
<td>10765</td>
<td>11648</td>
<td>16060</td>
<td>6050</td>
</tr>
<tr>
<td>Jagalur</td>
<td>11624</td>
<td>6332</td>
<td>12366</td>
<td>17727</td>
<td>8212</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>120074</strong></td>
<td><strong>62321</strong></td>
<td><strong>80428</strong></td>
<td><strong>113072</strong></td>
<td><strong>45593</strong></td>
</tr>
</tbody>
</table>

3.21 INDUSTRY

Out of 6 blocks, Davanagere and Harihar have made considerable progress in industrial and non-farm sector development. The district has an abundant man power, horticultural mineral and forest resources along with transformation and communication facilities, which are conducive for developing entrepreneurship, technical skills etc., these two blocks act as catalysts for the industrial development as a whole. The other 4 blocks have not made considerable progress in industries.

In addition, adequate banking network, KSFC etc, provide necessary finance for industries. There is an exclusive small-scale industry branch of Canara Bank at Harihar for financing industrial units. There are two major industrial estates in the district namely; Haralapura Industrial area in Harihar (49 acres) and Lokikere Industrial area in Davanagere (75 acres) which have been developed and allotted. There is only one major industrial unit in Harapanahalli block. However, Harihar and Davanagere blocks have a number of medium and large scale industries.

There are 13 large and medium scale industries, out of them, one lathe machine making unit, 6 cotton textiles, 3 sugar factories, 2 vegetable oil units, one Maida and shoji unit and one distillery.

There are about 5439 small-scale industries in the district. Out of these, 1698 are food based industries, 803 textile based industries, 882 engineering industries, 20 flour industries, 110 mixed based industries, 587 leather and plastic industries, 412 wood based industries, 364 electrical and electronics industries and 663 other industries. The total investment in those industries amounts to Rs.7981.30 lakhs. About 29346 people are employed in these industries. There are several women Self Help Groups involved in production of various products.
Further, the district has good scope for the development of coir industry, agro based industries, agriculture implements, hand-loom, handcrafts, stone crushing, bullock carts and other village and cottage industries10.

3.22 Factors Affecting Development of Rural Economy

The various factors affecting the district rural economy and development of various sectors are presented in the form of SWOT analysis.

**Strength**

1) Blessed with fertile soils
2) Healthy mix of all types of banking financial institutions with a wide network.
3) Four blocks having irrigation facility and assured rainfall
4) New district with an enthusiastic district administration and Zillah Parishat (ZP)
5) Ample scope for development in all the sectors
6) District head quarters is strategically located and potentially blessed growth centre.
7) Good network of railways and roads
8) Good network of educational institutions

**Weakness**

1) Two blocks are dependent on rainfall.
2) 40% of the target group area is under DPAP needing special attention.
3) Depletion of water resources in 2 blocks which are about to turn ‘Grey’ – Jagalur and Davanagere.
4) Poor recovery of bank loans especially under Government sponsored programmes, which dampen banks involvement.
5) Aversion to adopt modern farm machinery and technology due to poor extension services.
6) Inadequate power supply/erratic load shedding.
7) Lack of entrepreneurship/Lack of new Industries.
8) Lack of drive, will to take up risk/face challenges in rural areas.

**Opportunities**

1) Ample scope for developing/improving farm practice such as horticulture/ animal husbandry and floriculture etc.,
2) Opportunities and scope for High technology projects to develop in arid climate blocks.
3) Scope for innovative schemes like vermin culture, plastic. Mulching, medicinal aromatic herbs and modern nurseries.
4) Davanagere could be developed as a technology centre and fast growing urban conglomerate in Northern Karnataka.
5) Scope for formation of SHGs in which the district is yet to take initiative.
6) Ample scope for development of Agro-based industries.

**Threats**

1) Large scale miss-utilization of bank loans/lack of repayment ethics.
2) Fast depletion of ground water sources.

**Strategies to overcome weakness or threats**

1) Encouraging farmers to adopt improved modern agricultural technology.
2) Improving of irrigation facilities through construction of new tanks or deepening existing tanks by removing slit and ponds, linking feeder tanks to major irrigation dams, harnessing lift irrigation potential, digging new bore-wells where ground water potential is rich.
3) Discouraging miss utilization of loan and encouraging repayment of loan on time through moral suasion and sometimes severe action.
4) Providing adequate and timely loan to new customers or new members and to prompt re-payers of loan.
5) Strengthening the loan recovery machinery.
6) Providing sufficient power to agriculture, industries, either by improving the power supply or by installing generators.
7) Improving rural roads and increasing the frequency of bus trips.
8) Improving the quality of education, health and sanitation and telephone facilities in rural areas.

3.23 CONCLUSION

Davanagere district provides an appropriate picture for case study in the evaluation of the performance of PCARDBs, because it possesses almost a kaleidoscopic picture when viewed from the angle of agro-climatic conditions. The performance of PCARDBs is closely related to the agro-climatic conditions and the cropping pattern of Davanagere district. Since the performance of these banks varies substantially with respect to important indicators of co-operative banking in different taluks, it is hoped that an in-depth study of PCARDBs in Davanagere district will enable us to throw significant light on some vital problems bedeviling these institutions and to draw meaningful conclusions there from.

References:
3. Davanagere District Website: www.kar.nic.in.
5. Ibid.
6. Ibid.

