CHAPTER - III

REVIEW OF LITERATURE
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I. Introduction:

In this chapter an attempt is being made to present a brief of review of research literature in order to present the case for the present study and also the research methodology adopted for the study. In recent years there is phenomenal spread of financial institutions in rural areas and also rapid growth of non-farm activities. Thus, the non-farm activities are offering promises to the unemployed and underemployed people in rural areas. So it is felt that they have got an important role to play both in reducing unemployment and underemployment and also in preventing the migration of labours to urban areas. The present study tries to examine, the role of financial institutions in the establishment and the growth of non-farm activities. In this respect a review of the research studies conducted so far has been presented as follows.

II. Review of Literature:

S. Iyyampillai and N. Jayakumar\(^1\) in their study have analysed the level of rural non-farm employment (RNFE) at district level in Tamil Nadu and at taluka level in Tiruchanapalli district and identified its determinants. The level of RNFE is not uniform in
Tamil Nadu and Tiruchanapalli district. Regional variations do exist. District and taluks with higher percentage of urban and literate population have got higher level of RNFE and vice versa. The study considered four explanatory variables which could probably influence the level of RNFE in the state and in Tiruchanapalli district, namely (i) percentage of area under commercial crops to total gross sown area (ii) percentage of area under non-agricultural purposes to total geographical area (iii) percentage of urban population to total population and (iv) percentage of rural male literates to total rural male population. To assess the relationship between the explanatory variables on the one hand and the explained variable namely the level of RNFE on the other hand, simple linear correlation coefficients were workout. The results suggest that all the four variables have got positive influence on the level of RNFE. However urbanization and literacy have got statistically significant correlation co-efficient. To assess the collective strength of influence of those variables on the level of RNFE. Multiple linear regression was fitted to the state and district level data. The variables considered have explained about 20 percent of the variation in the level of RNFE at the state level and 90 percent of the same at district level. These facts indicate that variables considered are more effectively influencing the level of RNFE at district level than at state level.
Sushila Srivastava, Bramhm Prakash and S.Lal\textsuperscript{2} in their study examined the current status of women in non-farm rural employment and the trends, constraints and prospects of participation of workers, particularly females in rural non-farm employment. According to them the occupational structure of the population revealed that all sectors registered almost stability, only 22.73 percent of the county's female population was economically active against 51.56 percent of their male counterpart. Work participation rate of rural females was higher than that of urban females. Among the females 44.23 percent workers worked as agricultural labours and 34.57 percent as cultivators. The rest were employed in other employment including rural non-farm sector. Thus low proportions of females were employed in rural non-farm activities.

H.R. Sharma, Prakash Mehta and Kumar Sharma\textsuperscript{3} in their study on the changes in the proportion of agricultural labour households and to examine the trends in employment and wages over period of time among different states. The result shows that the proportion of agricultural labour households with land remained practically unchanged in a majority of states. Further the results indicate that households with land increased significantly in all the sates between 1983 and 1988 which may be attributed to the growing sub-division of holdings. The employment days available in non-agricultural occupations for adult male labour
remained constant in almost all states and declined in few states. A similar trend was observed in case of female and child labour. It shows that the daily money wage earning of all the categories of agricultural labour households increased. The rising trend continued over the entire period of study.

G.N. Singh, R.K.S. Kushwaha, S.D.S Sengar and V. Prasad in their study explained the level of employment in farm and non-farm work during pre and post machinery use and the extent of non-farm employment generated through public and private expenditure in Etawah district of Uttar Pradesh state. The result shows the farm employment was higher in pre-machinery use period while non-farm employment was higher during post-machinery period for the target group because of more public and private expenditure, which generated non-farm works to a larger extent in the rural areas for the last 20 years. Thus several poverty alleviation programmes initiated by the government and private expenditure on agro-industries and other works in rural areas have generated non-farm employment to absorb the surplus labour of the target group consisting of the rural poor during the post machinery use period.

J.S. Chawla in his study found that workers close to the city found jobs to a larger extent. There was greater concentration of enterprises in the rural areas as compared to the urban areas. The female participation in work was 25.37 percent of the total non-
agricultural workers. Overall the study suggests that the growth of non-agriculture activities in the rural areas is symbolic of economic development and adequate investment is needed in these activities to generate employment potential and employment.

S.S. Chahal, K.C. Dhawan and Raj Kumar,⁶ in their study found that the share of non-farm earnings is gradually on the increase in the rural areas, though the rural area seems to be dominated by agriculture sector. This became possible with the launching of various employment schemes, especially self-employment schemes in rural areas. Besides the increasing level of literacy is one of the most important parameter instrumental for these changes. However, there is need to further strengthen the infrastructure in the rural areas so as to augment non-farm sector employment which will go a long way to reduce unemployment and disguised employment in the rural areas.

Ashutosh Srivastava, M.C. Athavale and S.T. Gupta⁷ in their study observed that there was a clear-cut discrimination between sexes and employment in their study areas. The male workers had earned a Lion's share in non-farm employment mainly because (i) some skills needed male labourers only and (ii) non-farm employment was available at a distance, for away from the native village which only male labourers could afford to do. The average wages in both the sectors also revealed that the male workers earned higher wages than the female workers.
M.S. Jairath and B.K. Gupta⁸ in their study the increase in the share of rural non-farm employment could be ascribed to the impact of farm, horticulture, industrial, infrastructural, tourism etc. These sectors helped the state to open up the gates for agro-based, horticulture-based and demand-based establishment. This study highlights that though the growth of non-farm employment as a whole as well as in a majority of activities in particular is on the rise. It is still much below the levels prevailing in other hilly areas of the country. Further it suggests that to accelerate the growth of non-farm employment in hilly, backward and tribal areas it is essential to identify the potential activities. It is high time to draw an activity based action plan and implement the same in such a way that it emerges as the predominant and fast expanding export sector.

In his study, A.K. Gauraha⁹ observed that he has classified villages into two heads rural villages and urban villages, former located beyond radius of ten kilometers from town and latter located within ten kilometer. An equal proportion of employment was generated from agricultural and non-agriculture works in rural villages. Higher wages, less physical exertion, short distance of town and more employment duration were the major reasons for the higher non-agricultural employment of the marginal farmers in urban villages. There has been a mixed effect of urbanisation. Distance, lack of transportation, less opportunities of non-farm
employment etc were the major reasons for the lower percentage of non-agricultural employment in rural villages, especially for the female workers. On an average agricultural sector provides employment for 99 days to marginal farmers and the non-agricultural sector for about 65 days in a year.

In his study Prof. S.T. Bagakoti\textsuperscript{10} observed that rural non-farm employment in Karnataka is still insignificant, though diversification is taking a place in favour of manufacturing and services. Further the study shows that the "pull" factors are stronger than the "Push" factors and it is concluded that RNF sector is not a 'residual' sector in Karnataka. But the results could change if "secondary" workers are also included.

Narayani Shrivastava\textsuperscript{11} in his study, found that the compound growth rate of employment in rural sector was 0.29 percent during 1973 to 1991. It was 0.13 percent for the agricultural sector and 1.9 percent for the non-agricultural sector. For the state as a whole non-farm employment showed an increasing trend. In comparison to other states of India, Madhya Pradesh accounted for a very low proportion of rural non-farm workers. It may be due to low degree of commercialization and urbanisation, lower literacy rate, lack of financing in Madhya Pradesh in comparison to the advanced states of India.
Pran Krishna Pal, Gunedra Prasad Pal and Dipti Prakash Pal in their study reveals that during 1981-91 the non-farm sector has exhibited increases in its shares for male workers everywhere in India, non-farm employment for males has increased at the cost of farm employment. But its rising trend for females is observed only in few states. The non-farm sector obviously has played a distinct role in the transformation of India’s rural economy. The tertiary sector has increased everywhere in India for both sexes while a downward trend is observed in share of secondary sector. The absorption of rural workers in the tertiary sector is more than that of rural female workers everywhere in India. But the reverse has happened in the secondary sector only in few states. The sectoral distribution of rural workers has also changed.

According to the study by M.L.Chakravarthy and P. Mishra the absence of strong resource base, skill and the desired attitudinal change, occupational diversification of the work force of the Bauri community was in its infancy stage. Since the largest proportion of total employment came from farming either as wage earners or as owner cultivators of tiny land holdings. However, in the case of low income group, livestock rearing, collection and sale of firewood and forest products and non-agricultural labour contributed relatively a large chunk of the total non-farm employment, while trade and commerce and service sector just
made a beginning in providing some amount of productive employment to the labour force.

Vidyulata, R.K. Punia and V.P. Chalal revealed that in income generation activities of an entrepreneurial nature, the number of beneficiaries in self-employment was more than the non-beneficiaries. Similarly the number of beneficiaries in wages employment on the basis of skill was larger than non-beneficiaries. There was domination of trained women in the sample for self-employment as well in technical trade like machine embroidery, machine knitting and handloom.

Virendra Kumar and J.S. Guleria in their study shows that the total number of enterprises increased over the period with a simultaneous increase in the non-agricultural enterprises though the increase in agricultural enterprises was not much. With the increase in the number of non-agricultural enterprises, the employment of persons usually working has also increased over the period. A reverse trend was observed in case of agricultural sector. Amongst the non-farm enterprises, the manufacturing sector emerged as the most important though its share decreased over the period.

R. Parthasarathy in his study shows that a majority of households that derived major share of their income from artisan occupations had no access to land. Even in terms of productive
and unproductive assets artisan households rank just above the agricultural labour in villages security. Variations are however, different types of artisans households, some activities face the problem during the mansoon season. The analysis at the household level indicates allocation of labour over different activities as the essence of survival strategy.

Saith, Ashwain (1991)\(^{17}\) In their study shows that the rural poor engaged in non-farm activities in the labour and product market as part of their household survival strategies on account of very low levels of labour productivity (for technological and labour market reasons) poor peasants households work exceptionally long hour on regular basis in their multiple economic non-farm activities. They still remain “income unemployed” since they are unable to earn a subsistence level of income.

The study made by A.J. Singh. R. P.Singh\(^{18}\) and Balwinder Singh, shows that the shift in occupational distribution in India, pattern of and factors affecting non-farm employment at the state or regional levels, trends in nominal and real wages with special reference to Punjab and the nature of inter-linkages between agricultural and non-agricultural sectors. It has been found that there is a distinct trend towards non-agricultural employment although there are significant differentiation according to gender and region. Further the study shows that the growth in non-agricultural employment is more due to the push of poverty and
marginalization than due to the pull of prosperity. Fortunately the supply of labour has started showing an upturn and both backward and forward linkages are growing in strength. In Punjab the strength of income and employment multipliers has shown a tendency to increase clearly indicating the growing interdependence of agriculture with industry.

It is evident from the above mentioned research studies on non-farm activities that most of these studies have focussed their attention on non-farm employment as to how it has been influenced by different factors like sex, skill, literacy, infrastructural facilities etc. Some of the studies have highlighted the role of self-employment schemes introduced by the government in promoting non-farm employment in rural areas. But none of the studies have specifically analysed the role of financial institutions in developing non-farm activities in rural areas. Further to what extent they have lead to the generation of employment opportunities in the villages so as to ease the problem of growing unemployment and underemployment in the villages. Similarly to what extent these non-farm activities have increased the income levels of people engaged in these activities. The previous studies have also failed to identify the problems and prospects of various non-farm activities in villages. So that necessary guidance can be given to financial institutions in financing such activities which are most promising from income and employment point of view.
Keeping in mind these lacunae of the previous studies the present study is undertaken. In our view the present study is more comprehensive with definite objectives and also it is more relevant to the policy makers and the financial institutions which are concerned with financing non-farm activities in rural areas.

III. RESEARCH METHODOLOGY

Statement of the Problem

The rural areas are confronted with twin problems of backward agriculture and large volume of unemployment and underemployment. Due to heavy pressure of population on land there is underemployment and also sub-division and fragmentation of land. This has greatly reduced the size of land holdings. Hence, mechanisation has become impossible, leading to backward nature of agriculture. Therefore, unless the size of holding are enlarged by reducing the pressure of population on land, agricultural situation cannot be improved. Hence, there is an urgent need for creating employment opportunities outside agriculture in rural areas. Simultaneously we also find increasing volume of unemployment in rural areas leading to mass poverty and low standard of living. Many a time the problems of unemployment and abject poverty are forcing the poor people to migrate to urban areas in order to search employment to earn their livelihood. The people so migrated to urban areas fail to get employment due to their poor skills hence
they constitute the slums and poverty pockets in cities and towns endangering the urban life. This needs to be prevented. Therefore, from the point of view of protecting agriculture from heavy pressure of population and also to protect the urban areas from the danger of migration, there is an urgent need for creating employment opportunities to the people in rural areas outside agriculture. In view of this the rural non-farm activities are occupying a very important place in the rural economy in particular and national economy in general. Keeping this aspect in view the present study of institutional finance and rural non-farm activities is undertaken. It is a known fact that the growth of non-farm activities depends heavily on the availability of adequate capital resources, which can be provided by financial institutions. Therefore the present study basically aims at examining the role of financial institutions in promoting non-farm activities in rural areas.

**Sources of Data:**

The present study is based on both primary and secondary data. Primary data is collected through structured schedule canvassed among those engaged in non-farm activities in selected villages. The information collected through interview schedule is cross-checked with the help of information made available through their records. While the secondary data is collected from each village Panchayats, District Statistical Office and various financial institutions which have given loans to rural non-farm activities.
Area of the Study

Dharwad district is selected for the purpose of present study. Dharwad district consists of five taluks viz, Dharwad, Hubli, Kalghatgi, Kundgol and Navalgund. The present study covers all taluks of the district.

Selection of Dharwad District

Dharwad district is selected for the purpose of present study, as it represents most of the features of the districts in Karnataka. In other words, in Dharwad district we find both agriculture and industries being dominant. Further in Dharwad district we come across banks and other financial institutions which are well developed and also they are engaged in financing industrial, agricultural and non-agricultural activities both in rural and urban areas. In addition Dharwad district apart from development of industries in urban areas possesses great variety of non farm activities coming up in rural areas in recent years. Thus in order to study the growth and development of non-farm activities, in the light of credit provided by financial institutions Dharwad district is found most suitable.

Further in Dharwad district 70.45% of the working population is engaged in agriculture and allied activities, hence agriculture is the only source of the livelihood in rural areas. The main crops grown in the district are viz. paddy, sugarcane, cotton, chillies, potatoes, maize, jawar etc. Apart from that the district is having 25,325 hector area of forest land and also it possesses
certain minerals. In the light of this there is lot of scope for development of non-farm activities based on agricultural raw materials, forest products and minerals. Hence, we come across all types of non-farm activities in the district. In view of this Dharwad district is selected.

**Objectives of the Study**

1. To study the development of non-farm activities in rural areas.
2. To identify the prosperous non-farm activities in rural areas.
3. To study the role of finance in rural non-farm activities.
4. To study the problems of non-farm activities in rural areas.
5. To study the income and employment generation in non-farm activities.
6. To find out remedies for effective functioning and development of non-farm activities.

**Hypothesis**

1. Non-farm sector is not sufficiently developed so as to reduce pressure of population on agricultural sector.
2. There is much scope for development of non-farm sector.
3. Development of non-farm activities depends upon institutional sources of finance.
4. The non-farm activities based on local talent and market are more sustainable.
Selection of Villages

The present study covers ten villages from all five taluks. From each taluka two villages have been selected, while selecting these villages care has been taken to see that one village will be near to taluka head quarters and other village will be faraway from the taluka head quarters. The villages so selected should have an institutional financial agency along with other infrastructure facilities, the villages should have population less than ten thousand and attention is also given to the existence of most of the non-farm activities. Ten villages have been selected on the basis of simple random method. These villages are, Amminbhavi and Tadkod from Dharwad taluka, Kusgal and Noolvi from Hubli taluka, Hirehonnihalli and Mishrikoti from Kalaghatagi taluka, Kamadolli and Saunshi from Kundgol taluka and Morab and Tirlapur from Navalgund taluka.

Selection of the Activities

The rural non-farm activities which are selected for the study are broadly divided into two categories viz., Traditional and Modern. Traditional activities have been defined as those activities which are hereditary and caste-based in nature. They generally use primitive methods of production. They lack necessary training, the new entrants generally depends on their family for learning skills. In these activities productivity is mainly dependent on the skill and
devotion of the worker and not on the supplementary factors like tools and implements and they need less infrastructure. As against this Modern non-farm activities are not hereditary, productivity and efficiency are largely related to tools, equipments and processes. These activities have no relationship with caste and institutional facilities for training is generally available, their success largely depends on the availability of infrastructure, they require more capital as compared to traditional one.

They are further sub-divided as manufacturing, service and manufacturing cum-service activities. Manufacturing activities consists those activities which are involved in producing various goods. The service activities consists such activities which are providing only services, while the manufacturing-cum-service sector consist such activities which are involved in both kinds of work. From the traditional manufacturing sector four activities were selected namely Basket making, Brick making, Lime burning and Pottery; two from service sector namely Kiranashop (Groceryshop) and Haircuttingshop and three from manufacturing-cum-service sector namely Blacksmithy, Carpentry and Cobblerly. Similarly in the modern manufacturing sector one activity was selected i.e. Weldingshop; nine service activities namely Bangles trade, Cycle repairs shop, Electrical repairs shop, Fertilizer/ Pesticide shop, Flour mill, Pendal/mike sets, Radio/T.V repairs, Teashops and Thrasher; and one in manufacturing-cum-service
activity i.e. Tailoring shop. The selection of these activities is based on factors such as the prevalence of the activities in all villages and the activities which had borrowed loan from the financial institutions during the reference year.

Selection of the Respondents

The study covers 200 respondents selected from all ten villages in five talukas of Dharwad district. Of the 200 sample respondents 91 respondents are from traditional sector and 109 respondents are from modern sector. Of the 91 respondents in the traditional sector 38 respondents belong to manufacturing, 22 respondents belong to service and 31 respondents belong to manufacturing-cum-service sector. Out of 109 respondents selected from the modern sector 12 respondents belong to manufacturing, 86 respondents belong to service sector and 11 respondents belong to manufacturing-cum-service activities.

All the 200 respondents spread over 10 villages and engaged in 20 different non-farm activities were contacted for the purpose of investigation. On an average 20 respondents from each village and 10 respondents from each activity are selected for the study.

Period of the Study

The respondents for the present study are selected on a random sample basis from the list of borrowers collected from the
financial institutions during the financial year 1994-95 and the field study was conducted during the year 2000.

**Limitations of the Study**

The important limitations of the study are as follows.

1. The study covers only such non-farm activities which have sought loans from financial institutions.

2. The information regarding income and employment given by the respondents is based on their memory, as they have not mentioned any records regarding their activity.

**IV. Profile of the Study Area**

**Profile of Dharwad District**

With the bifurcation of Dharwad district in November 1997, the erstwhile Dharwad district is reduced to a small district comprising of five talukas viz; Dharwad, Hubli, Kalghatgi, Kundgol and Navalgund. Hubli-Dharwad twin cities are ideally located midway between Bangalore and Pune the hi-tech capitals of India. The district has a salubrious climate.

**Location:**

The district comprises an area of 4,267 sq kms. The district is bounded by the district of Belgaum on the north and Gadag on the east, Haveri on the south and Uttar Kannada on the west.
Demographic Features:

With the division of erstwhile Dharwad district into Dharwad, Gadag and Haveri districts the population of the new Dharwad district stands reduced to 13,75000 as per 1991 census. This population comprises of 7,30,700 males and 6,44,300 females. The district has a urban population of 7,22,300 and a rural population of 6,52,700. The density of the population of the district is 322 per sq km as per 1991 census. The literacy rate of the district is 52 percent.

Agro-Climatic Conditions:

The district receives an average rainfall of 759 mms per year. The district has a total area of 4,27,329 hector of which 3,62,874 hector is cultivable. The district has an irrigated land of 26,576 hector which is a little over 6 percent of the total extent of land. The western part of Dharwad and Kalghatgi talukas form the Malnad track where crops like paddy and sugarcane are grown. The traditional belt of the district comprises eastern part of Dharwad, Hubli and Kundgol blocks where corps like cotton, chillies, potatoes are mainly grown. The dry track comprises of mainly Navalgund block where crops like Maize, Jawar, Cotton are mainly grown.
Forest:

The district possess forest area of 25,325 hector which forms about 6 per cent of the total geographical area of 4,27,329 hector. This is far below the average of 33.38 per cent prescribed under the National Forest Policy. Most of the forest in the district fall along the western border of Dharwad and Kalghatgi blocks. The forest mainly consists of timber trees such as Teak, Matti, Honne etc. However the large part at the forest belongs to shrub category.

Banks:

As on 1999 total number of commercial bank branches were 139, Regional Rural Banks were 41, Co-operative Banks were 43 and one KSFC branch at Hubli.

Industrial Profile:

The district is ideally located in northern part of the state with well spread out industrial infrastructure. The National Highway No.4 passes through the district, as major industrial locations in the district are connected by broad gauge railway line. The district is well connected by telecommunication network and well served by the banking sector. The KSFC has a branch in the
district located at Hubli. The district has an airport. The district has as many as 8997 industrial units.

**Thrust for small scale Industry:**

Considering the significant contribution of the SSI sector to overall industrial production, exports, employment and also recognising the need to give a fillip to this sector, a special package of measures has been devised to ensure adequate and timely credit to this sector keeping in view the recommendations of the committee to examine adequacy of institutional credit to small scale industries sector and related aspects headed by Sri P.R.Nayak.

One of the recommendations of the committee related to desirability of having single agency which would meet both the requirements of the working capital and terms credit of small scale units.

Forty-five districts in the country having high concentration of SSI units have been earmarked for commercial banks by Reserve Bank of India to act as principal financing agency for new SSI units. The commercial bank branches in these districts will have the responsibility of meeting the working capital and term loan
requirements of all new SSI units that can be financed under the single window scheme. The responsibility of monitoring and discussing the progress of financing SSI, in the districts in the meeting of district consultative committee would rest with the respective Lead Bank in the district. Of the 45 districts 4 districts in Karnataka state earmarked under this arrangements are Bangalore (U) Dharwad, Dakshina Kannada and Mysore.

**Profile of Villages Selected for the Survey:**

Dharwad district has five taluks. Ten villages from these five taluks have been selected for the study namely, Amminabhavi and Tadkod from Dharwad taluka; Kusgal and Noolvi, from Hubli taluka; Hirehonnihalli and Mishrikoti from Kalaghatgi taluka; Kamadolli and Saunshi from Kundgol taluka; Morab and Tirlapur from Navalgund taluka have been selected.

The table 3.1 shows the population and cultivated land in the villages selected for the investigation. It is clear from the table that villages selected for the study are neither too small nor too big they have population between 4,000 to 10,000. Further it shows cultivated land of the respective villages.
Table 3.1
The villages selected for the investigation with population and cultivated land

<table>
<thead>
<tr>
<th>S.L. No</th>
<th>Name of the selected villages</th>
<th>Name of the Taluka</th>
<th>Population 1991</th>
<th>Cultivated land in the villages (in Acres)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Amminabhavi</td>
<td>Dharwad</td>
<td>9831</td>
<td>4633.50</td>
</tr>
<tr>
<td>2</td>
<td>Tadakod</td>
<td>&quot;</td>
<td>7200</td>
<td>7969.00</td>
</tr>
<tr>
<td>3</td>
<td>Kusgal</td>
<td>Hubli</td>
<td>7219</td>
<td>8475.00</td>
</tr>
<tr>
<td>4</td>
<td>Noolvi</td>
<td>&quot;</td>
<td>5310</td>
<td>2836.10</td>
</tr>
<tr>
<td>5</td>
<td>Hirehonnihalli</td>
<td>Kalghatgi</td>
<td>4030</td>
<td>3498.01</td>
</tr>
<tr>
<td>6</td>
<td>Mishrikoti</td>
<td>&quot;</td>
<td>7137</td>
<td>2176.09</td>
</tr>
<tr>
<td>7</td>
<td>Kamadolli</td>
<td>Kundgol</td>
<td>6789</td>
<td>5612.00</td>
</tr>
<tr>
<td>8</td>
<td>Saunshi</td>
<td>&quot;</td>
<td>9991</td>
<td>13746.13</td>
</tr>
<tr>
<td>9</td>
<td>Morab</td>
<td>Navalgund</td>
<td>8315</td>
<td>11868.00</td>
</tr>
<tr>
<td>10</td>
<td>Tirlapur</td>
<td>&quot;</td>
<td>4618</td>
<td>1342.56</td>
</tr>
</tbody>
</table>

Source: Compiled from Gram Panchayat Documents of each village.

The villages selected for the study purpose are better placed so far as the infrastructure facilities are concerned. All villages have got electricity facility, bank facility, credit societies, all weather roads except Tirlapur, drinking water facility, Primary Health Centre, Veterinary Centres excepts Tadkod and Tirlapur, primary and high schools coupled with Panchayat, Post office, Yuvak Mandals, Telegraphic office, Library etc as shown in table 3.2.
### Table 3.2: Profile of villages selected for the investigation

<table>
<thead>
<tr>
<th>Name of the village</th>
<th>Education facilities</th>
<th>Health Centre</th>
<th>Drinking water facilities</th>
<th>Electricity Facility</th>
<th>Road</th>
<th>Bank</th>
<th>Co-op. Societies</th>
<th>Others Facilities</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>AV</td>
<td>PS</td>
<td>HS</td>
<td>CO</td>
<td>PHC</td>
<td>VC</td>
<td>Tank &amp; Tap</td>
<td>Yes</td>
</tr>
<tr>
<td>Amminabhavi</td>
<td>9</td>
<td>6</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>Yes</td>
<td>Tar</td>
</tr>
<tr>
<td>Tadakod</td>
<td>5</td>
<td>4</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>Yes</td>
<td>Tar</td>
</tr>
<tr>
<td>Kusgal</td>
<td>7</td>
<td>3</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>Borewell</td>
<td>Yes</td>
</tr>
<tr>
<td>Noolvi</td>
<td>5</td>
<td>4</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>Tank &amp; Tap</td>
<td>Yes</td>
</tr>
<tr>
<td>Hirehonnihalli</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>1</td>
<td>Tank &amp; Tap</td>
<td>Yes</td>
</tr>
<tr>
<td>Mishrikoti</td>
<td>3</td>
<td>3</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>1</td>
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Note: AV- Angavadi, PS- Primary School, HS-High School, CO- Colleges, PHC-Primary Health Centre, VC-Veterinary Centre.
Source: Compiled from Gram Panchayat Documents of Each Villages.
Naturally when the village possesses all such basic infrastructure facilities will definitely give larger scope for undertaking various types of non-farm activities. Hence in these villages we come across almost all types of non-farm activities. This is a reason as to why these villages have been selected for our present study.
References


