CHAPTER VI

FINDINGS, SUGGESTIONS AND CONCLUSION
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The main objective of the present study was to examine the development of social infrastructure in Karnataka and Belgaum district. The study focused on the educational infrastructure and health infrastructure in study area. The Belgaum district of Karnataka State had been specifically chosen as the study area, because, it was border district of Karnataka State particularly selected Social Infrastructure such as Education and Health. The Belgaum district comprises of 10 talukas, out of 10 talukas study purpose selected 4 talukas, two developed like Belgaum and Chikkodi and two backward like Khanapur and Ramdurga. The researcher had prepared questionnaire to collect information of health and education from the public. The public respondents selected were 400 for the study, 300 respondents for education and 100 for health.

In this chapter, the researcher discuss the findings and suggestions for the improvement of social infrastructure in Karnataka as well as Belgaum district.

FINDINGS OF THE STUDY:
DEVELOPMENT OF SOCIAL INFRASTRUCTURE IN KARNATAKA
A. EDUCATION:

1. The Bangalore division had dominated in number of primary schools during 1991-2010, which accounted 35 percent to 40 percent of primary schools. On the other hand, the Gulbarga division had lowest number of primary schools compared to other divisions during the same period, which shared about 16 percent of primary schools. The Co-efficient of variations figures indicate that inter division disparities in primary schools has been declined from 39.93 in 1991 to 34.33 in 2010.
2. The Bangalore division had highest number of Primary school per lakh population which was 100.85 in 1990-91, 101.90 in 2000-01 and 114.62 in 2001-10 which was more than State average.

3. The Gulbarga division had registered a highest growth of primary schools, i.e., 72.50 per cent which was much higher than the State overall average, i.e., 46.12 per cent. It was next followed by Belgaum division (63.46 percent) and Mysore division (38.57 per cent). The lowest growth rate was registered in Bangalore division, i.e., 36.13 per cent.

4. It was found that the Bangalore division had dominated in the primary schools enrollment during the period of 1990-91 to 2009-10 (which accounted average more than 34 percent), and Belgaum division showed a progress. The Gulbarga division had lowest percentage of enrollment during the mentioned twenty years of time period and which shared 15 to 20 percentage of primary school enrollment.

5. The Gulbarga division had 30 students per teacher and Belgaum division had 28 students per teacher. Both the figures indicate that both divisions had more students per teacher in primary school in comparison to Karnataka State average, i.e., 26 students per teacher in 2009-2010.

6. During the year 2009-10, primary schools, the Bangalore division had lowest gender gap i.e., 2.5 per cent which shows that there was a less gender disparity in primary school enrollment. The boys enrollment was 51.25 per cent and girls enrollment was 48.75 per cent. The Bangalore and Mysore divisions had low per cent of gender disparity which was even lesser than the State average i.e., 3.34 per cent. The higher percentage of gender gap was in Gulbarga division i.e., 4.5 per cent and next it was followed by Belgaum division i.e., 3.92 per cent. Both divisions had even higher percentage of gender gap than the State overall average i.e., 3.34 per cent.

7. The Bangalore division enjoyed highest percentage of high schools, which accounted average 37 percentage of high schools during 1991 to 2010. Coefficient of variations fluctuating during the study period.
8. The highest growth rate of high school was registered was 201.21 percentage in Gulbarga division and it was followed by Bangalore division with 174.53 percentage. Both divisions had registered a higher growth rate than the overall state average, i.e., 159.76. The lowest growth rate was 137.04 in Mysore division and it was followed by Belgaum division with 139.07 percentage.

9. In terms of high school enrollment again Bangalore division dominated and shared more than 36 percentage of enrollment during the study period.

10. The pupil-teacher ratio in high schools, low pupil-teacher ratio was in Bangalore division, i.e., 1:20 and next Mysore division had 1:25 pupil-teacher ratio. The high pupil-teacher ratio was in Belgaum division which was 1:27 and it was followed by Gulbarga division which was 1:26. Both divisions had high pupil-teacher ratio than the State average, i.e., 1:23.

11. The Bangalore division had dominated in highest percentage of pre-university colleges throughout the study period.

12. In pre-university colleges, the Bangalore division had favorable pupil-teacher ratio, i.e., 1:33 and next followed by Mysore division (1:33). Both had low pupil-teacher ratio than the Stage average, i.e., 1:37. The high pupil-teacher ratio was in Belgaum division which was 1:44 much higher than the State average.

13. The Gulbarga division had registered a highest growth rate of P U colleges, i.e., 231.19 which was much higher than the Karnataka State growth which was 190.46. It was followed by Mysore division (19272) and Bangalore division (180.40). The lowest growth rate was registered by Belgaum division which was 177.70 per cent from 1991 to 2010.

14. During the period 1991 to 2010, the highest percentage of growth rate was registered by Gulbarga division, i.e., 122.80 percent and it was followed by Bangalore division with 120.23 percentage. Both divisions had registered a higher growth rate than the overall state average, i.e., 112.26 percent. The lowest percentage of growth rate was registered by Belgaum division with 97.54 percent and it was followed by Mysore division, i.e., 109.73 percent.
15. The Bangalore division had 40 percentage of general degree colleges and Gulbarga division had lowest percentage i.e., 12 percent during the study period.

16. During the period 2000-10 the highest percentage of growth rate of general degree colleges registered by Mysore division with 39.69 and it was followed by Belgaum division with 35.55 percent and 35.00 percent was registered by Gulbarga division. All these divisions had registered a higher percentage of growth rate than the overall state average, i.e., 29.69. The lowest percentage of growth rate was registered by Bangalore division with 19.69 percent.

17. The highest percentage of enrollment in general degree colleges found in Bangalore division, which accounted 37 percent to 47 percent. But Gulbarga division shared lowest percentage of enrollment (10 to 13 percentage) during 1991 to 2010.

18. In the year 1995 to 2001 Bangalore division had registered a highest growth rate of in General degree colleges, i.e., 49.87 per cent which was much higher than the overall Karnataka State average, i.e., 23.22 per cent. It was followed by Mysore division which registered 24.73 per cent growth rate. The lowest growth rate was registered by Gulbarga division, i.e., 2.22 and it was followed by Belgaum division, i.e., -5.68 per cent. During the period of 1991 to 2010, the Mysore division conspicuously registered a very high growth rate, i.e., 330.82 percent which was higher than the overall Karnataka state average, i.e., 140.70 percent and it was followed by Gulbarga division (153.04). The lowest growth rate was registered by Bangalore division, i.e., 91.64 percent.

19. The Bangalore division had highest percentage of professional colleges during the time period 1994 to 2010 (44 to 50 percent). On the other hand, the Gulbarga division had lowest percentage of professional colleges (12 to 14 percentage) during the same period.

20. The Bangalore division throughout the two decades had maximum number of Universities compared to other divisions of Karnataka State. The Gulbarga
division had lowest number of Universities in the period of 1994 to 2010. The Co-efficient of variations shows the fluctuating trend in terms of universities. The disparities declined from 55.99 in 1991 to 47.14 in 2000-01 and increased to 56.29 in 2009-10.

C. HEALTH

1. The Bangalore and Mysore divisions shared equal percentage of primary health centers (30 percent) and lowest percent shared by the Gulbarga division. The regional disparities in terms of primary health centers declined which is indicated by co-efficient of variations which declined from 29.20 in 1991 to 23.21 in 2009-10.

2. In terms of number of PHC per lakh population, only Mysore division had highest number of PHC’s per lakh population, 3.60 in 1991, 4.36 in 2000-01 and 5.80 in 2009-10 which were more than State level average.

3. The growth rate of Primary Health Centres for the period 1991 to 2010. The highest growth rate was registered by Bangalore division, i.e., 121.5 percent and it was higher than the overall State average growth rate, i.e., 83.05 percent. The lowest growth rate was registered in Belgaum division (56.85 percentage) and it was followed by Gulbarga division, i.e., 68.96 percent.

4. The Mysore division had highest number of beds in PHC’s (ranges between 32 to 33 percentage of PHC beds) during the period of 1991 to 2010. It was followed by Bangalore division and the lowest number of beds in PHC’s were in Gulbarga division (14 to 15 percentage of PHC beds).

5. In the year 2009-10, the highest number of PHC beds per lakh population were 29.88 in Mysore division and it was followed by Belgaum division with 18.13. The lowest number of beds were 16.91 in Bangalore division.

6. During the period of 1991 to 2010, the Gulbarga division had registered a highest growth rate of beds in PHCs, i.e., 31.85 and it was higher than the overall Karnataka State growth rate, i.e., 20.87. It was followed by Belgaum division, i.e., 20.66 percentage and Mysore division registered 18.53 growth
rate. The lowest percentage of growth rate were registered by Bangalore division, i.e., 18.50 percentage.

7. The Bangalore division had highest number of primary health units (ranges between 41 to 42 percentage) during the period 1990 to 2005. It was followed by Mysore division. The lowest number of PH units were in Belgaum and Gulbarga in the period of 1994, 2000-01 & 2005-06 respectively ranges between 10 to 11 percentage.

8. The Mysore division had dominated continuously for 15 years in terms of a highest number of PH Units beds (average 40 percentage) during the period 1990 to 2005-06. The lowest number of beds in PH Units were in Gulbarga division (10 to 13 percentage) during the same period. In terms of primary health units, co-efficient of variations has been increased from 58.95 in 1991 to 65.17 in 2005-06.

9. The Mysore division had dominated in terms of highest number of PH Units beds per lakh population and growth rate of PH Units beds from 1990 to 2005-06.

10. During 1990-91 to 2009-10, the Mysore division shown a tremendous progress by having a highest number of family welfare sub-centers. It shared average 34 percentage of family welfare sub-centers. The lowest number of family welfare sub-centers were found in Gulbarga division (average 15 percentage) during the same period.

11. The Mysore division had highest number of family welfare sub centers per lakh population (23 family welfare sub-centres per lakh population), it is higher than the overall State average consecutively for two decades (1990 to 2010). The lowest number of family welfare sub centres were found in Bangalore division (11 to 13 per lakh population) consecutively for two decades.

12. During 1991 to 2010-11, Bangalore division had registered a highest growth rate of family welfare sub-centers, i.e., 18.74 percent, which was much higher than the overall Karnataka State average, i.e., 4.49 percent. The negative growth rate was registered by Belgaum and Gulbarga divisions, i.e., -3.51 and -0.78 percentage respectively.
13. The Belgaum division had dominated in terms of highest number of government hospitals (which accounted average 27 percentage) during the period of 1994-95 to 2005-06 and it was followed by Mysore division. The lowest percentage in Gulbarga division (average 20 percent) during the same period. But in the year 2009-10, Bangalore division had highest number of government hospitals which accounted 30 percentage and in Gulbarga division lowest percentage of government hospitals (ranges between 17 to 20 percentage) during the period 1994-95 to 2009-10.

14. The growth rate of government hospitals in four divisions of Karnataka State from 1995 to 2010, the Bangalore division had registered a highest growth rate, i.e., 2.27 per cent and it was followed by Mysore division (2.22 per cent). Both divisions had registered a higher percentage of growth rate than the overall State average, i.e., 0.56 per cent. The negative growth rate was registered by Gulbarga division, i.e., -2.63 percent. The Belgaum division could not register growth but remained constant by showing 0.00 percent growth rate. During the year 2005-06 to 2009-10, Bangalore division alone could register positive growth as it had registered 13.33 percent growth rate. The other divisions registered negative growth, Gulbarga division, i.e., -16.21 percent and it was followed by Mysore division, i.e., -6.52 percent. Both divisions had registered a negative growth rate.

15. The Bangalore division had highest number of beds in government hospitals during (ranges between 33 to 36 percentage) 1994-95 to 2010. It was followed by Mysore division. The lowest number of beds in government hospitals were in Gulbarga division (14 to 18 percent).

16. During the period 2005-10, the highest growth rate of government hospital beds registered in Belgaum division, i.e., 11.36 percent. Except, Belgaum division, all divisions had negative growth rate.

17. In the year 2009-10, the highest number of dispensaries were found in Mysore division, i.e., 196 and it was followed by Gulbarga division with 174 dispensaries. The lowest number of dispensaries were in Belgaum division i.e., 120.
18. In 2009-10, Bangalore division had highest percentage of doctors in 
government hospitals (31.84 percent), but highest private hospitals in 
Belgaum division, i.e., 36.30 percent. The Gulbarga division had lowest 
percentage of doctors in government hospitals (18.83 percent) and in 
private hospitals also (8.73 percent). In terms of doctors per lakh 
population, Belgaum is in better place, i.e., 64.96 doctors per lakh 
population, but lowest number of doctors per lakh population in Gulbarga 
division, i.e., 28.95 percent.

19. It is clear that the Bangalore division had highest number of drug shops per 
lakh population from 1994 to 2010. The lowest number of drug shops per 
lakh population were found in Mysore division.

20. During the year 1995 to 2001, the highest growth rate was registered by 
Gulbarga division with 900 percent and it was followed by Mysore division 
(145.45 percent) and Bangalore division with 132.1 percent. Finally, during 
the time period 2005-10, the highest percentage of growth rate was 
registered by Bangalore division, i.e., 21.33 and it was followed by 
Belgaum division, i.e., 19.23 percent, both divisions had registered a higher 
growth rate than the overall State average, i.e., 16.00 percentage. The 
lowest growth rate which was even lower than the overall state was 
registered by Gulbarga division, i.e., 5.88 and it was followed by Mysore 
division with 6.25 percent.

SOCIAL INFRASTRUCTURE IN BELGAUM DISTRICT

A. EDUCATION:

1. In the year 2010-11, the highest number of primary schools in Belgaum 
taluka, i.e., 588 with 13.96 percent. The lowest number of primary schools 
were Ramdurga taluka which was 250 with 5.93 percent. The co-efficient 
of variation was 33.82 in 1991, reduced to 29.40 in 2010.

2. The growth rate of primary schools for the period 1991 to 2010. The highest 
percentage of growth rate registered was in Athani taluka, i.e., 102.89
percent and it was followed by Raibag with 76.39, Bailhongal 72.16, Chikkodi 68.52, Savadatti 65.68, Ramdurga 65.56 and Hukkeri 64.50 percentage. All these talukas had registered a higher percentage of growth rate than the overall district average, i.e., 60.97 percent. The lowest percentage of growth rate registered by Khanapur with 19.93 and it was followed by Gokak 4C.66 and Belgaum taluka with 57.22 percent.

3. In the year 2010-11, Belgaum taluka had highest percentage of enrolment (17.85 percent). The lowest enrolment in Primary Schools in Khanapur 4.86 percent

4. During the period 1991 to 2011. The highest growth rate was registered by Khanapur and Raibag with 39.67 percent each and it was followed by Athani with 35.33 percent and Gokak 27.34 percentage of growth rate. All these talukas had registered a higher growth rate than the overall district average, i.e., 13.64 percent. The lowest growth rate was registered by Bailhongal taluka with -2.10 percent and it was followed by Hukkeri taluka with 5.63 percent, Belgaum 9.20 percent, Chikkodi 10.66 percent, and Ramdurga and Savadatti both had registered 12.52 percent each.

5. It is found that the higher gender gap was in Athani taluka in primary school teachers, i.e., 36.84 percent. The negative gender gap was in Belgaum taluka, i.e., -6.32 per cent, it was followed by Bailhongal (-1.64 percent) and Gokak (-1.09 percent).

6. It is found that Chikkodi taluka had lowest number of students per teacher in primary schools, i.e., 1:8. The highest number of students per teacher were in Gokak taluka, i.e., 1:84.

7. The Belgaum taluka had dominated in terms of highest percentage of secondary schools (22 to 27 percentage) during the period of 1990-91 to 2010-11. The lowest number of schools found in Ramdurga (5 to 8 percentage). The Co-efficient of variations is declined from 66.26 to 51.43 during 1991 to 2010-11
8. The growth rate of high schools during the time period 1990-91 to 2010-11. The Raibag taluka had registered a highest growth rate, i.e., 294.11 percent and it was followed by Gokak (210.71 percent), Athani (178.12 percent) and Bailhongal (150.00 percent). All these percentages were higher than the overall Belgaum district average, i.e., 138.85 percent. The lowest growth rate of high schools was registered by Khanapur taluka 85.71 percent and it was followed by Belgaum taluka (91.78 percent), Chikkodi (100.00 percent) and Hukkeri (110.71 percent). All these growth rates were lower than the district average.

9. The Belgaum taluka had highest percentage of enrollment in High Schools during the period 1990-91 to 2005-06 which shared ranged between 22 to 32 percentage, but in the year 2009-10, Chikkodi taluka had dominated in highest percentage of enrollment. The lowest percentage of enrollment in Ramdurg during 1990-91 to 2009-10, which accounted 2 to 8 percentage of high schools.

10. In high school teacher’s during the year 2010-11, the highest gender gap was found in Khanapur taluka, i.e., 66.58 percent. The lowest percentage of gender gap was found in Gokak, i.e., 8.44 percent.

11. The Belgaum taluka had dominated in highest percentage of Pre-University colleges during all periods, in 2010-11 which accounted 20 percent of PU Colleges and Khanapur shared lowest percentage, i.e., 5.86.

12. During the period of 1991 to 2010, the highest growth rate was registered by Bailhongal taluka with 666.66 percent and it was followed by Raibag with 475, Chikkodi 410, Khanapur and Ramdurga registered 366.66 percentage each. All the talukas had registred a higher percentage of growth rate than the overall district average, i.e., 326.78 percentage. The lowest percentage of growth rate was registered by Athani taluka with 42 percentage and it was followed by Hukkeri taluka with 200 percentage,
Gokak 211.11 percent, Savadatti 280 percent and Belgaum with 318.18 percent of growth rate.

13. The Belgaum taluka had shared highest percentage of PU college enrollment, range between 22 to 28 percentage during the study period. And lowest percentage of enrollment shared by Khanapur. The regional disparity has been fluctuating during the study period, finally reduced to 41.30.

14. In the year 2010-11, the highest percentage of general degree colleges in Belgaum taluka (32.95 percentage), Khanapur accounted only 1.70 percentage of degree colleges. The Co-efficient of variations has been increased from 79.40 in 2005-06 to 84.53 in 2010-11.

15. In the year 2010-11, the highest number of general degree colleges per lakh population were in Belgaum taluka, i.e., 7.11. The lowest number of colleges per lakh population were in Khanapur with 1.23.

16. The growth rate of general degree colleges during the time period 1991 to 2010, the Belgaum taluka registered a highest growth rate, i.e., 472.27 percent. The Savadatti taluka had registered lowest 20.00 percentage of growth rate, but zero growth rate in Khanapur.

17. In the year 2010-11, Belgaum taluka had highest number and percentage of enrollment in general degree colleges i.e., 12571 with 36.25 percent. The lowest number and percentage of enrollment in Khanapur with 614 enrollment and 1.77 percent.

19. The Belgaum taluka had registered a highest number of libraries in 2001, 2005-06, and 2009-10 respectively 40, 33 and 73. The Khanapur had lowest number of libraries 25, 10 and 52 respectively.
B.HEALTH

1. Chikkodi taluka had highest percentage of PHCs during the study period, which is range between 12 to 16% and lowest percentage of PHCs in Raibag taluka.

2. The growth rate of PHCs from 1991 to 2011, the Savadatti taluka had registered a highest percentage of growth rate, i.e., 112.50 percentage and it was followed by Hukkeri taluka with 77.78 percent of growth rate, Gokak with 53.84 percent. All these talukas had registered a growth rate which was higher than the overall district average, i.e., 36.27 percent. The lowest growth rate was registered by Khanapur taluka, i.e., -10.00 percent and it was followed by Chikkodi with 13.33, Raibag 14.28 and Bailhongal 18.18 percent and Ramdurga with 20.00 percent.

3. In the year 2010-11 the highest number of PHC beds were in the Gokak taluk with 120 PHC beds & accounted 14.38 percent. The lowest number of PHC beds were in Savadatti taluk with 36 PHC beds and 4.31 percent.

4. The Chikkodi taluka had more number of PHC’s per 100 sq km than the overall Belgaum district average during the period 1990-91 to 2009-10. The less number of PHC’s per 100 sq km were in Ramdurga taluka.

5. The Chikkodi had highest number of family welfare sub-centre’s (about 13 percentage) throughout decade (2000-01 to 2009-10). The lowest number of family welfare sub-centres were found in Ramdurg taluka (average 6 to 7 percentage).

6. The Khanapur taluka had highest number of family welfare sub-centers per lack population during the time period (61.52 in 2000-01 and 15.96 in 2009-10). The lowest number of family welfare sub-centers were in Belgaum from 2000-01 and 2009-10 respectively 7.7 and 8.34 per lack population.
7. The Belgaum taluka had highest number of private hospitals (153) than any other taluka during two decades, 1991 to 2011. The Khanapur had lowest number of private hospitals, which was 10 in two decades.

8. During the time period (2005-10), The highest growth-rate was registered by Athani taluka with 50.00 percent and it was followed by Raibag taluka with 25.00 percent, Bailhongal 23.53 percent and Savadatti 12.50 percent. All these talukas had registered a highest percentage of growth than the overall Belgaum district growth-rate, i.e., 5.18 percent. Besides no other talukas did not even register any growth at all consolidate statistical data pertaining to taluka-wise growth-rate for the period 1991 to 2010, research that the Belgaum taluka had registered a highest percentage of growth rate, i.e., 7550.00 percent and it was followed by Chikkodi taluka with 55.00 percent. The negative growth-rate was registered by Athani taluka with -68.96% and it was followed by Bailhongal taluka with -12.50 percent.

9. The Belgaum taluka had highest number of drug shops (602) in 2010-11 and it was followed by Chikkodi taluka (259). The lowest drug shops were found in Khanapur taluka (42) in the period 2010-2011.

10. During the time period 2005-10, the highest growth rate was registered by Athani taluka with 75.00 percent and it was followed by Chikkodi 43.88 percent and Hukkeri 42.66 percent. All these talukas had registered a higher percentage of growth rate than overall Belgaum district average, i.e., 27.95 percent. The other remaining all talukas had registered a lower percentage of growth rate than the Belgaum district average. They were Khanapur with less percent of growth rate, i.e., 5.00 percent and it was followed by Bailhongal 13.85 percent, Savadatti 15.00 percent, Gokak 18.66 percent, Ramduga 20.00 percent, Belgaum taluka 20.40 percent and Raibag with 21.25 percent growth rate.

11. The Athani taluka(132) had highest number of Allopathy hospitals during the year 2000-01 but later Belgaum topped(20) 2005-06 and
Chikkodi(21) as well as Belgaum taluka the top position in the year 2009-10. The less number of hospitals were in Khanapur in 2000-01 and Raibag in 2009-10.

**FINDINGS FROM THE FIELD WORK**

**EDUCATION INFRASTRUCTURE RELATED FINDINGS:**

1. It is found from the research, that the highest percentage, i.e., 60 respondents were expressed their dissatisfaction with Government Primary schools, whereas 40 percent of the respondents were happy with the government primary schools.

2. The highest percentage of respondents expressed their willingness to go for government primary schools when it comes to priority, i.e., 90 percent and only 10 percent of the respondents expressed their unwilling to prefer it.

3. The 70 percent of the respondents expressed that there is lack of infrastructural facilities in educational sector and only 30 percent of the respondents expressed that there is lack of infrastructural facilities in educational sector.

4. It is found from the field work that the 60 percent of the respondents expressed that the teachers does not take interest in teaching and only 40 percent of the respondents expressed that they does it.

5. It is found from research that the only 30 percent of the respondents expressed that teachers does take interest in extra-curricular activities and majority 70 percent of the respondents expressed that they do not take active part in extra-curricular activities.

6. The highest 80 percent of the respondents expressed that the libraries are poorly maintained in the government colleges, whereas only 20 of the respondents expressed that the libraries in the government colleges are maintained in good condition.
7. The majority 80 percent of the rural respondents prefer the government colleges for higher education, whereas it is only 60 percent in case of urban respondents. The highest 40 percent of the urban respondents expressed their unwillingness by saying no whereas only 20 percent of the respondents from the rural area expressed their unwillingness.

8. It is found from the field work that the high schools have high percentage of non-teaching staff compared to primary schools. The 90 percent of the respondents expressed that primary schools have least number of non-teaching staff, whereas only 10 percent of the respondents were of the opinion that they have it. In case of high schools, majority 65 percent of the respondents have expressed that the high schools have non-teaching staff and only 35 percent of the respondents expressed that they lack of it

9. It is found from the research that only 30 percent of the respondents expressed that Sarva Shiksha Abhiyana providing sufficient infrastructure for education but majority 60 percent of the respondents negatively by expressing that the Abhiyana is not successful in providing infrastructural facilities to government educational institutions at primary and high school level, while 10 percent of the respondents kept themselves neutral by expressing that they do not know about it.

10. The respondents from rural and urban areas responded completely contradictory to each by expressing different opinions about the adequacy of government degree colleges. The 80 percent of the respondents from rural areas expressed that there is a scarcity of government degree colleges, whereas only 20 percent of the responded positively. Meanwhile 80 percent of the urban respondents responded that there are adequate number of government general degree colleges and only 20 percent of the respondents from the same area responded negatively. This clear shows that there is huge disparity in terms of number of general degree colleges in rural and urban areas in Belgaum district.
11. There is huge disparity in opinion of the respondents from both rural and urban respondents on the issue of enrolment of their children in government and private institutions of higher education. From rural areas 77 percent of respondents responded that they majorly prefer the government degree college for the higher education of their children and only 23 percent of the respondents showed their interest in private degree college. The reason might be the prevailing poverty in rural areas and it might also be the lower donation and fees. The response from the urban respondents was completely contradictory to the responses of the rural respondents. The 67 percent of the respondents from urban areas responded that they wish to enroll their children private degree colleges and only 33 percent of the respondents expressed their interest in government degree colleges.

HEALTH INFRASTRUCTURE RELATED FINDINGS:

1. The 70 percent of the respondents have expressed their dissatisfaction towards the Public Health delivery system and only 30 percent of the respondents satisfied from it.

2. It is found from research that there is huge disparity between rural and urban respondents on the issue of their preference towards government hospitals. The 65 percent of the respondents from rural areas wish to consult the government hospital in case of any illness but 35 percent of the respondents from the same place would like to consult the private hospital. Whereas 60 percent of the urban respondents shown their interest in consulting the private hospitals in case of any illness and only 40 percent of the respondents wish to consult the government hospitals.

3. It is found from field work that 70 percent of the respondents express that there is scarcity of medicines in the government hospitals, whereas only 30 percent of the respondents are of the opinion that there is no scarcity of medicine in the government hospitals.
4. The 80 percent of the respondents have expressed that there is a scarcity of beds in government hospitals, whereas 20 percent of the respondents have responded that there is no scarcity of beds in government hospitals.

5. It is found from the research that 70 percent of the respondents expressed that the treatment is available at free of cost in government hospitals and only 30 percent of the respondents are of the opinion that its not free.

6. Both respondents from rural and urban areas have expressed that in government hospitals, lack of infrastructural facilities. The majority 80 percent of the respondents from rural areas have expressed that there is lack of infrastructural facilities in government hospitals and only 20 percent of the respondents have expressed that there is no scarcity of infrastructural facilities in government hospitals. Whereas there is little similar opinion does exists even in urban who 67 percent of respondents have expressed that there is a lack of infrastructural facilities in government hospitals and 33 percent of the respondents from the same area express that there is no lacuna in the infrastructural facilities in government hospitals.

7. The 65 percent of the rural respondents are of the opinion that the quality in government health delivery system is poor and only 35 percent of the responded that it is good. Whereas the 70 percent of the urban respondents have expressed that it is still poor and 30 percent of the respondents are of the opinion that it is good.

8. It is found from the research that the 75 percent of the rural respondents have not heard of any public health insurance scheme and only 25 percent of the respondents have awareness about it. Whereas the scenario is completely different in urban areas where 65 percent of the respondents have awareness about the public health insurance scheme and only 35 percent of the respondents are not aware about it.

9. The 55 percent of the rural respondents and 60 percent of the urban respondents have suggested that more investment on health will lead to
improvement in the health infrastructure and only 30 percent of the rural and 10 percent of the urban respondents have suggested that the administration has to be improved in order to improve it. Finally, 15 percent of the rural and 30 percent of the urban respondents have opined that the political will would play a pivotal role.

SUGGESTIONS:

1. The increase investment in education at each level primary, secondary and higher levels.

2. Improve equity, efficiency and quality on education and health sectors.

3. Basic education should be provided for all children's and adults as soon as the available resources and conditions permit.

4. The government should seriously commit itself to the goal of universalisation of elementary education and elementary health care and pay serious attention to the creation of advocate and school and health infrastructure.

5. Education improve the quality of life and ensure the equity among the citizens. All levels of education are equally important. It is very essential that all levels of education should be subsidies.

6. The creation of adequate educational infrastructure, schools and teachers is more important.

7. Policy measures to reduced imbalance in all level of education is necessary and there is a need of establishment of statutory watch-dog authority to oversee the policy, programme and process of reducing regional imbalance in all level of education.

8. The government should ensure equal opportunity of education for all girls. Girls education should be free and compulsory up to secondary level.
9. The Karnataka needs to increase investment in health sector particularly in the border district of Belgaum.

10. There should be provide more and more health infrastructure facilities, should strengthen the and better maintenance of government hospitals.

11. There should be expansion of 108 ambulance to all rural areas.

12. There is a major problem of underutilization of health facilities in rural areas. Because lack of understanding health services. Therefore, the health information should provide to rural people.

13. To improve the efficiency of existing health care infrastructure facilities at primary level in the primary health centers.

14. There should be provide more medicine facility to primary health centers.

15. Should provide more health facilities to backward talukas of Khanapur and Ramdurga.

16. Health infrastructure should be strengthened by increasing additional staff and beds in primary health centers and government hospitals.

CONCLUSION:

In the research study mentioned facts and figures are sufficient to indicate the trends and issue related to the education and health in Karnataka. In the last twenty years has been an improvement in education and health facilities and as consequences of these there has been increase in literacy educational institutions and number of teachers, in case of health facilities there has been decline in the birth rate, death rate and infant mortality rate but the improvements are not heartening. Still, Karnataka and Belgaum districts are a land of largest number of illeterates and medical uncured people. The governmental measures are quite disheartening both in terms of education and health infrastructure.