

# Socio Economic Survey of Hubli – Dharwad City

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**Hubli - Dharwad Municipal Corporation ( HDMC )  
Hubli - Dharwad Urban Development Authority ( HDUDA )  
Karnataka Chambers of Commerce & Industries ( KCC & I )**

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**Centre for Multi-disciplinary  
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# SOCIO ECONOMIC SURVEY OF HUBLI-DHARWAD CITY

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## **Acknowledgement**

*It is widely realized that faster urbanization is the key driving force behind the rapid economic growth achieved by India during the 1990s particularly on account of globalization. Recognizing the potential of urban areas to economic growth, the central government ascribed due priority to urban development in its recent policies. Among the Indian states, Karnataka stands out as a shining example of rapid growth of urbanization dictating economic development. It has been also realized that the level of development was not uniform across different regions of the state. Northern part of the state lags behind the southern part in social as well as economic variables. North Karnataka's prospects for prosperity are threatened by inadequate state investment in the socio-economic infrastructure and step motherly treatment from the government. The twin city of Hubli-Dharwad, located in north Karnataka, is the second largest urban center in the state after Bangalore and the largest center for trade and commerce in the entire North Karnataka region. In this back ground, the Hubli-Dharwad Municipal Corporation (HDMC) has initiated a City Development Strategy (CDS), to provide a sense of direction for the growth of the city, to evaluate the current situation and develop a strategy to address various issues in the development of city and region. Preparation of development plans for any urban area requires the baseline information relating to various dimensions of socio-economic scenarios. In this background a detailed socio-economic survey was considered to be the need of the time and CMDR was assigned the task of conducting the detailed socio-economic survey of Hubli-Dharwad city.*

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*Dharwad  
June, 2006*

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# Socio Economic Survey of Hubli - Dharwad City

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## **EXECUTIVE SUMMARY**

The main objective of the study on Socio Economic Survey of Hubli – Dharwad city is to collect and compile baseline socio-economic data at the household level in order to address some of the critical data needs and gaps and to establish a socio-economic data base for policy formulation, planning and development. For Hubli-Dharwad city no systematic data are available on a large scale and no systematic analysis about the socio economic problems of the people is available, particularly when HDMC has intended to initiate a City Development strategy (CDS). Hence the present study is the first modest attempt to analyse in detail the socio economic conditions of the population of Hubli- Dharwad city.

The followings are the main issues discussed and analysed in the present study.

### **ISSUES**

#### **I. Social information:**

Caste and community composition of population.

#### **II. Demographic information:**

Age – Sex composition of the population,

Sex Ratio

Family size,

Educational status of the families,

Marital status etc

#### **III. Economic information:**

BPL households

Occupational structure of population,

Income, Assets and land ownership

Expenditure pattern of the households (Engel's Co-efficient),

Borrowing status

Savings position

#### **IV. Housing Information**

Type of houses

Average area of houses,

No. of rooms

Electrification etc

#### **V. Migration status (both in and out - migration)**

Duration of migration,

Purpose of migration

Place of migration

#### **VI. Water supply and sanitation facilities**

#### **VII. Solid waste disposal facilities, etc.**

#### **VIII. Health care**

#### **IX. Willingness to pay by the HHs for essential services**

#### **X. Socio- economic conditions of slum dwellers**

### **METHODOLOGY**

Information was collected from households through a sample survey. Systematic circular random sampling method was followed to collect the relevant information. There are 1,53,693 households (appx.) in Hubli- Dharwad city. The survey covered 10% of the total households in the twin city. Hence the sample size for the survey was 15,369 but we surveyed 15400 households.

The households of HDMC is distributed in all the 67 wards of which there are 22 wards in Dharwad and 45 in Hubli city. All the wards were covered under the survey. We selected the households randomly with uniform sampling size of 10 percent from each ward. The minimum number of sample households was 141 and the maximum was 342 in the sample. The study period was February-March, 2006.

## **CURRENT STATUS OF THE SAMPLE HOUSEHOLDS IN RESPECT OF SOME KEY INDICATORS OF DEPRIVATION**

- Slightly over one fourth (26%) of the households live below poverty line.
- About one fourth of the households live in slums and more than forty percent of the slum households live below poverty line.
- About 15 percent population constitute SC and ST
- 1/4th of households is living in Katcha houses
- Little less than 1/5th (17%) of the households do not have access to toilet facilities
- Little more than one fourth (26 %) of the households do not get sufficient drinking water.
- 15 % of the population is illiterate.
- Only one third of the population get public health care facilities

## **SOCIAL PROFILE**

### *Religion of the Households*

The distribution of households according to religion showed that 3/4<sup>th</sup> (75 %) of the households are Hindus, followed by 1/5<sup>th</sup> Muslims (21 %).

### *Caste Distribution of Households*

Of the total sample households 85 % of the HHs belong to forward caste and OBC. About 15 per cent of the HHs belong to Scheduled castes and scheduled tribes.

## **DEMOGRAPHIC PROFILE**

### **Age and Sex Composition by Social Groups**

- More than half of the population constitute males (52 per cent ) and females constitute 48 percent.
- Children (0-14 age group) and adolescents in the age group 15-24 constituted slightly less than half (47 per cent) of the total population.

- The proportion of population in the age groups, 25-34 and 35-49, formed the next block with a share of 37 percent in the total sample size.
- The population pyramid has bottom heavy and top weak like any other pyramid with exception to the age group of 35 – 49.

### **Sex Ratio**

- The sex ratio is 928 (928 females per 1000 males) lower than the ratio reported for Dharwad district and the state as a whole in 2001 census.
- Highest sex ratio was found among the Christians (991)
- Across caste groups highest sex ratio was observed among the SC community (944) and lowest among OBC (908).

### **Family size**

- The Average family size of the sample households is 5 (five members).
- The average size of the households is found to be the lowest for ST and highest for SC.
- Across religions Muslims have the largest family size while among Christians it is the lowest.

### **Marital Status**

- About 3 persons per 1000 population in the age group of below 14 years are found to be married and 41 persons per 1000 population get marry in the age group of 15-18 years.
- 0.12 percent of male citizens and 0.2 percent female citizens are married in the age group of below 14 years.
- 0.20 percent male and 1.31 female are married in the age group of 15-18years age group:

### **Educational Status of the sample population**

- In 2001 the literacy rate was 77 per cent and it increased to 85 percent in 2006 (present survey).
- The male literacy rate increased from 82 per cent in 2001 to 90 per cent in 2006
- The female literacy rate increased from 71 % in 2001 to 80 percent in 2006
- It is noticed that there is not much difference between male and females in respect of educational status. After graduation there is a sharp decline in the educational status for both the sex and the decline is more pronounced among females.

However, the female literacy rate increased faster than their male counterparts

## **ECONOMIC PROFILE**

### **BPL households**

Of the total sample households, 26 percent of the households live below poverty line (BPL ). Highest concentration of BPL households are found among ST (39.3 %) and , SC (37.8%) while the lowest proportion of BPL households are found among forward castes and Christians.

### **Occupational Status of the Head of the Households**

- 21 % of the Households is female headed households
- Only 2 percent of the households are engaged in agriculture.
- More than 1/3rd of the households are in 'other occupations' (It include house wives, students, retired persons, and unemployed etc).
- 1/4th of the households engaged in services
- Slightly less than 1/4<sup>th</sup> (24 percent) of the households earn their livelihood through wage labour.
- About 16 percent are engaged in some type of business.

### **Annual Income of the households**

- Average annual per capita income of the sample households is Rs. 12190/ which is less than the state as well as district average per capita income.
- The per capita income of ST is the lowest and Forward caste is the highest.
- About 17 percent of the sample households' income is less than Rs 17500 and these HHs are living below poverty line (as per the reported income by the households). But as per the BPL cards issued to the households it is found that 26 percent of the sample households live below poverty line. This difference in BPL HHs provides a clear indication that there may be a problem of proper identification of BPL card holding households.
- *Income by Source:* More than 2/3rd of the total income comes from other sources and services.

**Land holding size:** More than 92 % of the HHs are land less HHs.

### **Asset holding of the sample HH**

With the increase in income the percentage of HHs having these assets also increases.

### **Expenditure pattern of the households**

- The per capita expenditure is the highest among Forward caste and lowest among the ST
- The expenses on food as proportion to income is 39 percent. The present study indicates a low "**Engel's coefficient**" which signifies improvement in people's quality of life in the twin city. This is a positive sign of welfare.
- The highest proportion of expenditure on food is found among the ST households and the lowest is observed among the forward caste population
- More than 55 % is spent on food, little higher than 5 % on education, about 4 % on health and the rest is spent on other items.

### **Borrowing**

- About 12 % of the HH borrow
- 2/3rd of the HHs borrow from commercial banks and cooperative societies
- Highest borrowing is made by general category and lowest by Scheduled Tribes

### **Savings**

- About 7 % of the sample HHs save
- HHs prefer to save in banks and post offices
- Highest savings among general category and lowest among ST
- They save about 5 percent of their income

### **Housing Status**

- Type of HH: About 72 % of HHs have pucca and semipucca houses
- Ownership of HH: 67 % of HH residing in own houses
- Electrification: More than 92 % HH are electrified
- Size of Household: Avrage size is 723 sq.ft and 38 % Hh live in less than 2 rooms

### **Migration**

- 13 percent of the HHs are in migrants and less than 1 % (0.49 %) are out migrants
- Primary purpose of migration is employment

### **Water Supply, Sanitation and garbage disposal**

- 70 % of the HHs get sufficient water
- 83 % have access to toilet facility
- 38 % HHs put the garbage in specified place and rest 62% HHs dispose garbage anywhere

### **Health Facility**

- More than 2/3rd HHs use private health care facility

### **Willingness to Pay for essential services**

- Maximum 10 % HHs are willing pay for improving various civic amenities
- The HHs are willing to pay up to a maximum of Rs 30 per month for the provision of essential services



## **BRIEF SOCIO ECONOMIC PROFILE OF SLUM HOUSEHOLDS**

- Slums: 125 (61 notified)
- Little less than 1/4 of the total HHs live in slums and majority of the HHs are ST/SC and Muslims
- 43 % of HHs live below poverty line
- Sex ratio: 923
- Family Size: 5
- < 14 years married :0.20 and 15-18 years: 1.09%
- Literacy Rate 82 %
- Only 32 % are earners and majority of them are labourers
- Percapita income is Rs 8000/ per annum
- More than 50 % of the income spent on food
- Of the total expenditure more than 60 % spent on food, followed by 4 % on education and 7 % on health
- About 12 % of HHs borrow and hardly 4 % of the HHs save
- Majority of HHs save in banks, post offices
- The slum households save only 1.4 per cent of their income.
- 48 % live in katcha houses and 87 % have electricity facility
- Average size of the Slum HHs is 511 sq ft
- About 70 percent of Slum HHs has access to toilet facilities.
- 9 % of the HHs are willing to pay for better amenities and they are willing to pay Rs 8 per month
- Slightly higher than half of the HHs (52.2 %) avail public health care facilities.
- Only 9 percent of the HHs are migrants and the purpose of migration is largely in search of better employment

# **Section – I**

## **INTRODUCTION**

### **1.1 The Problem**

After India's Independence the Research Programmes Committee of the Planning Commission, Government of India had initiated socio economic surveys for a number of large cities like Bombay, Delhi, Calcutta, etc. These surveys provided very rich socio economic data, which were used by the social scientists for developing insights about the problems of urbanization, population density, urban poverty, immigration, slums, educational and health challenges of the citizens of these cities, etc. The policy makers also used the information and the analytical insights developed by the social scientists for policy making. In recent years, no significant efforts are made to collect such large scale data for emerging towns, cities, metropolitan centers, etc. For Hubli-Dharwad city no systematic data are available on a large scale and no systematic analysis about the socio economic problems of the people is available, particularly when HDMC has intended to initiate a City Development strategy (CDS). Hence, it was proposed to initiate such an exercise for Hubli-Dharwad city. Preparation of development plans for any urban area involves planning surveys for physical as well as socio-economic scenarios. The objective of such a survey is to collect and compile baseline socio-economic data at the household level in order to address some of the critical data needs and gaps and to establish a socio-economic data base for policy formulation, planning and development.

### **1.2 Issues**

The followings are the main issues discussed and analysed in the present study.

#### **I. Social information:**

Caste and community composition of population.

**II. Demographic information:**

- Age – Sex composition of the population,
- Sex Ratio
- Family size,
- Educational status of the families,
- Marital status etc

**III. Economic information:**

BPL households

- Occupational structure of population,
- Income, Assets and land ownership
- Expenditure pattern of the households (Engel's Co-efficient),
- Borrowing status
- Savings position

**IV. Housing Information**

- Type of houses
- Average area of houses,
- No. of rooms
- Electrification etc

**V. Migration status (both in and out - migration)**

- Duration of migration,
- Purpose of migration
- Place of migration

**VI. Water supply and sanitation facilities**

**VII. Solid waste disposal facilities**

**VIII. Health care**

**IX. Willingness to pay by the HHs for essential services**

**X. Socio - economic conditions of slum dwellers**

Similar information ward wise for the city might help in focused policy making. Such information needs to be collected at regular intervals of say every 5 to 7 years. These data can provide useful inputs for the ongoing five year plan programmes.

### **1.3 The Methodology**

#### **1.3.1 The Sample**

Information was collected from households through sample survey. Systematic circular random sampling method was followed to collect the relevant information. According to 2001 census, the population of Hubli-Dharwad city was reported to be 7,86,195, which accounted for 49% of the total district population. The projected population produced by the Directorate of Economics and Statistics (DES) for the district in 2005 was 17,07,491. Taking the above share, the population of Hubli-Dharwad city was estimated to be 8,29,944 (appx.) in 2005. The average household size was estimated to be 5.4. Based on this information we assumed that the number of Households were 1,53,693 (approx.) in Hubli- Dharwad city in 2005. The survey covered 10% of the total households in the twin city. Hence the sample size for the survey was 15,369 and we surveyed 15400 households. The survey period was February - March 2006.

The Households of HDMC are distributed among 67 wards of which there are 22 wards in Dharwad and 43 in Hubli. We selected the households randomly with uniform sampling size of 10 percent from each ward. The minimum number of sample households was 141 and the maximum was 342. The details of sampling size are presented in Table 1.1.

#### **1.3.2 Data Inputs**

The information was extracted from multiple sources. In addition to the households, we gathered information about schooling facilities, NGOs, slums, and health care facilities available in the city to facilitate an understanding of the availability of services to the public in the city. This information was collected from secondary sources such as the offices of the Federation of Voluntary Associations, Voluntary Health Association of India, Slum Clearance & Improvement Board, etc. Details of civic amenities were collected from the municipal records of Hubli-Dharwad Municipal Corporation. Beneficiary household schedules were administered to collect information from the households in respect of different socio-economic characteristics of the households.

### **1.3.3 Organisation of the Study**

The study is organized in 6 Sections. The first section provides an introduction to the study. It includes statement of the problem, issues discussed in the study and methodology employed in the study. In the second section, using the secondary data, geographical profile, historical development of Hubli-Dharwad city, demographic, economic, educational, health profile, infrastructure facility index and details about the slums of the city are provided. The third section presents the socio-economic profile of the sample Households. The components covered in this section are; social, demographic, economic profile, provision of water supply and sanitation, migration status of the HHs, willingness to pay for the improvement of various civic amenities and a brief profile of slum dwellers. In the fourth section, details on the structure and characteristics of establishments in the city are provided. In the fifth section, the perceptions about the problems of the city and future development plans are provided. The last section presents the concluding observations. The household schedule and the establishment schedule used for collection of primary data are appended in the end.

**Table 1.1**  
**Sampling Details of Hubli-Dharwad City Survey**

Ward Nos		No. of HHs	Sample of HHs	Ward Nos		No. of HHs	Sample of HHs
Ward No.	1	3083	308	Ward No.	34	3141	314
Ward No.	2	2190	219	Ward No.	35	2709	271
Ward No.	3	2440	244	Ward No.	36	2715	271
Ward No.	4	2299	230	Ward No.	37	3396	340
Ward No.	5	2137	214	Ward No.	38	3071	307
Ward No.	6	2193	219	Ward No.	39	2401	240
Ward No.	7	2319	232	Ward No.	40	2248	225
Ward No.	8	1894	189	Ward No.	41	2054	205
Ward No.	9	1699	170	Ward No.	42	2275	227
Ward No.	10	2057	206	Ward No.	43	2135	214
Ward No.	11	2041	204	Ward No.	44	2206	221
Ward No.	12	1781	178	Ward No.	45	1376	138
Ward No.	13	2042	204	Ward No.	46	1832	183
Ward No.	14	2492	249	Ward No.	47	2588	259
Ward No.	15	1990	199	Ward No.	48	1537	154
Ward No.	16	2841	284	Ward No.	49	2449	245
Ward No.	17	2703	270	Ward No.	50	1784	178
Ward No.	18	2487	249	Ward No.	51	1834	183
Ward No.	19	2787	279	Ward No.	52	1609	161
Ward No.	20	2743	274	Ward No.	53	1832	183
Ward No.	21	3121	312	Ward No.	54	1684	168
Ward No.	22	2394	239	Ward No.	55	1921	192
Ward No.	23	3031	303	Ward No.	56	1498	150
Ward No.	24	2659	266	Ward No.	57	1698	170
Ward No.	25	2201	220	Ward No.	58	1873	187
Ward No.	26	2278	228	Ward No.	59	1407	141
Ward No.	27	2450	245	Ward No.	60	2670	267
Ward No.	28	2014	201	Ward No.	61	1757	176
Ward No.	29	3060	306	Ward No.	62	2140	214
Ward No.	30	2880	288	Ward No.	63	2801	280
Ward No.	31	1984	198	Ward No.	64	2257	226
Ward No.	32	1976	198	Ward No.	65	3417	342
Ward No.	33	1768	177	Ward No.	66	2370	237
				Ward No.	67	2976	298
<b>Total no. of HHs in all the wards</b>						<b>153693</b>	<b>15369</b>
<b>Total number of Households surveyed</b>							<b>15400</b>

## Section - II

### PROFILE OF HUBLI - DHARWAD CITY: SECONDARY DATA ANALYSIS

#### 2.1. Historical Development of Hubli-Dharwad

Historically, Hubli city has been considered as the commercial and industrial Centre and Dharwad city has been considered as educational & cultural capital. During the later part of the 19<sup>th</sup> century, the economic life of Hubli staged a rapid recovery with the development of railway transport and the rise of modern industry in the city. In the year 1878, Hubli was connected to Pune and Bangalore by rail. In 1883 Southern Railway workshop was established. The city grew rapidly in size and the volume of trading and the ordinary consumption trades and activities had expanded rapidly. A number of cotton ginning and pressing factories came into existence towards the end of the 19<sup>th</sup> century. It is, however, intriguing that the initial impulse provided by these developments, particularly the advent of railways and the spinning and weaving mill, was not followed up by any substantial expansion of industrial activity in the other spheres.

Christian Missionaries who followed British administrators established a number of major educational and health institutions. The first Basel Mission School came up in 1836. Later in 1863, the Basel Mission organization started another school. In 1867, the British opened one more school, Varmal School, which later on converted into a Training college. The Missionaries Moegling, Ziegler and Kittel were the persons who strived for the development of Kannada language and literature; Grammar books, English-Kannada and Kannada-English dictionaries are their contributions. R.H. Deshpande and Alur Venkata Rao were pioneers in creating awareness among the middle class about the need of higher education in Dharwad itself. Karnataka College started in 1917, by Rao Bahadur Sri Rodda Srinivasarao. The training colleges for primary school teachers (for men in 1857 and for women in 1885) were the only training institutions in the whole of North Karnataka for many decades. Dharwad has the proud privilege of having many nationally and internationally reputed poets, writers, musicians, artists.

Town Municipalities were set up in 1855 and 1856 in Dharwad and Hubli respectively. These two towns are about 20 Km away from each other. These two Town Municipalities were upgraded as City Municipal Corporations in 1883, and as bureau Municipalities in 1926. In 1962 Hubli and Dharwad cities were brought under Hubli-Dharwad Municipal Corporation. This is the second largest Municipal Corporation in the state. 21 villages of Dharwad taluka and 24 villages of Hubli taluka were included in HDMC in 1964. The area of HDMC was 18177 Sq.Kms and per capita income, per capita expenditure, and per capita tax paid were Rs.284, Rs.311, and Rs.73 during the year 1992-93 (Dharwad district Gazetteer: P-667).

The city is provided with all the necessary infrastructure for the overall development. Efforts are also being made to improve these infrastructure facilities over time.

## **2.2. Geographical Setting of the City**

The Hubli-Dharwad conurbation embraces the cities of Hubli and Dharwad and Navanagar Township, is the second largest municipal corporation in the state of Karnataka, after Bangalore and the third largest urban agglomeration, after Bangalore and Mysore. It is situated in 15<sup>0</sup>–25' N. and 75–00' E. and is located on the National Highway 4 connecting Bangalore on the South and Pune on the North. The city of Hubli and Dharwad, 13 miles (21 km) apart, are also connected to Pune and Bangalore by rail network. Hubli is 2200 feet above and Dharwad is 2500 feet above, the sea level and the terrain is sloping from Dharwad towards Hubli. This twin city is the cultural capital of Karnataka and the city has been the home of political, social, educational and economic activities for the whole of North-Karnataka.

**Climate and Physiography:** Hubli-Dharwad city lies on the Deccan Plateau; whereas Dharwad has a number of hillocks, Hubli city is located on either side of a natural valley leading to Unkal tank. The new township of Navanagar is at a higher altitude on the east sloping towards Unkal valley on the west. Within the city region there are differences in climate and physiography. The south-west of the city is part of a hilly area that receives higher rain fall, the city region that falls on the semi-hill area receives moderate rain fall and the region, encompassing major part of the Hubli city, that lies in the plain area receives less rain



fall. The quality and type of soils also vary between different parts of the region. Black cotton soils are characteristic of the northern and eastern sides of Hubli-Dharwad, contrasting with the medium red soils found in the southern and western regions of the city. The climate in the city can be broadly divided into three distinct seasons: summer, from February to May, monsoon, from June to September, and winter, from October to January. Because of the difference in altitude of 300 feet, Hubli is warmer than Dharwad. The temperature in the twin cities ranges from 16<sup>0</sup> C to 38<sup>0</sup> C. The average rainfall in Hubli is 675 mm and in Dharwad is 812 mm.

## 2.3. Socio Economic Development of Hubli – Dharwad City

### 2.3.1 Demographic Profile

#### *Population Growth*

**Table: 2. 1**  
**Growth of Population of Hubli-Dharwad City Since 1901**

Year	Population	Change	Growth (in per cent)	
			Decadal	CAGR*
1901	80143	-	-	-
1911	91031	10888	13.59	1.28
1921	100992	9961	10.94	1.04
1931	124398	23406	23.18	2.11
1941	143504	19106	15.36	1.44
1951	202287	58783	40.96	3.49
1961	248489	46202	22.84	2.08
1971	379166	130677	52.59	4.32
1981	527108	147942	39.02	3.35
1991	648298	121190	22.99	2.09
2001	786195	137897	21.27	1.95

\*Compound Annual Average Growth Rate

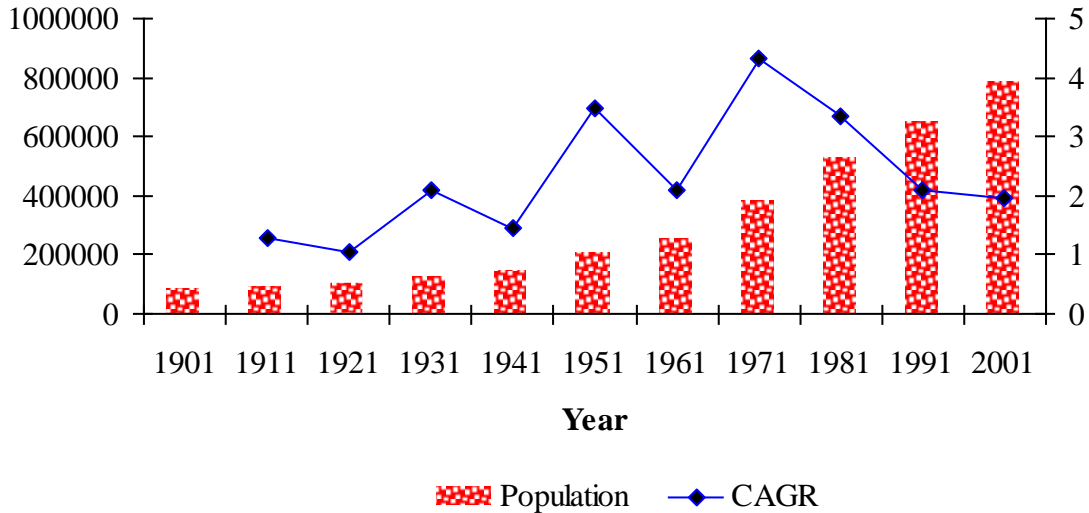
Source: HUDA (2003), Population Census (1981, 2001)

The total population of Hubli-Dharwad city was 80143 in 1901 and it increased to 786195 in 2001 (Table. 2.1 and Chart 2.1). Between 1901 and 1951, the size of the population in the city was more than doubled whereas the population size increased more than three times during 1951 to 2001. The increase during the entire period of 100 years amounted to 881 per cent. The increase in population after 1961 is attributed to the importance given to these areas by Karnataka after the reorganization of states in 1956. Prior to the reorganization, the Bombay-Karnataka districts were neglected areas of the erstwhile Bombay state. The decline

in population growth especially after 1981 is mainly due to the lack of development of new economic activities.

**Chart: 2.1**

**Population Growth**



**Population Density**

**Table: 2.2**  
**Population, Area and Density of Population**

Year	Population (Nos.)	Area (Sq.km)	Population Density (persons per Sq.km)	Increase in Population Density
1971	379166	190.94	1986	100
1981	527108	190.94	2761	139
1991	648298	190.94	3395	171
2001	786195	202.28	3887	196

Table 2.2 presents the population density of Hubli-Dharwad city during the period, 1971-2001. The density has increased from 1986 persons per square kilometer in 1971 to 3887 persons per square kilometer in 2001. It is quite evident that the growth in density has been guided by the population growth, as the city size remained more or less constant during the said period. It is also noticed that the population density registered a continuous growth between 1971 and 2001.

### **Sex Ratio**

**Table: 2.3**  
**Sex Ratio in Hubli-Dharwad City**

<b>Year</b>	<b>Sex-Ratio</b>
1901	950
1981	912
1991	926
2001	949

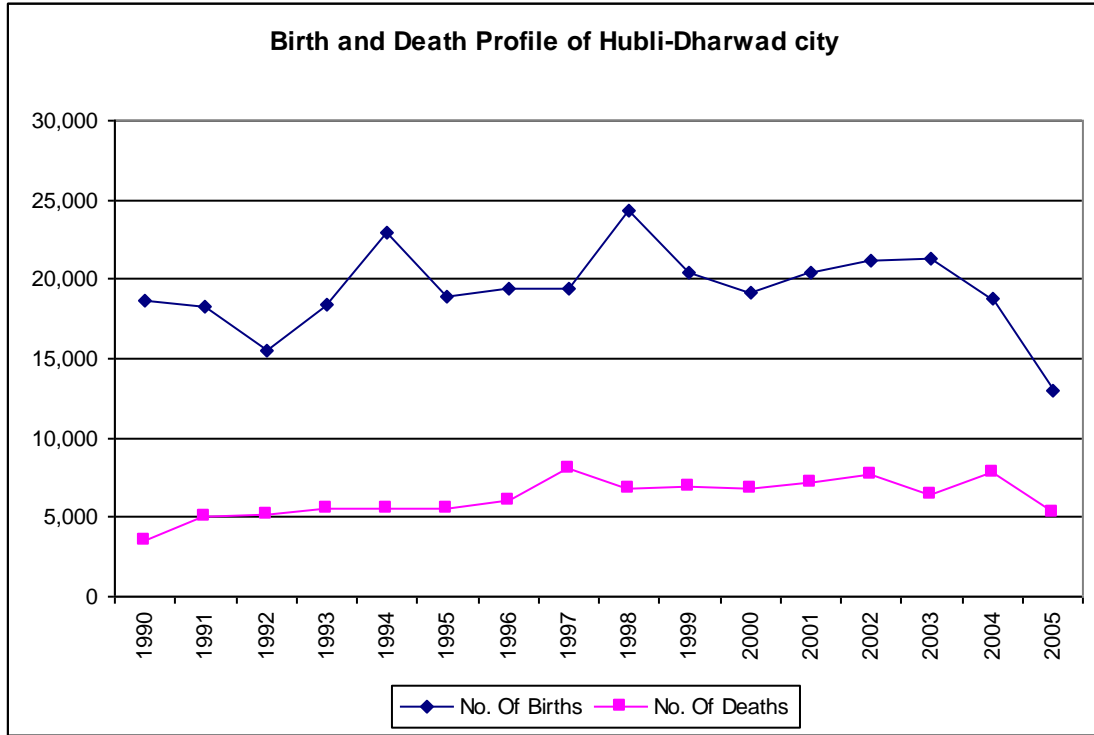
Table: 2.3 shows sex ratio i.e., the number of females per 1000 males, of Hubli-Dharwad city since 1901. The current sex ratio of 949 in Hubli-Dharwad city is higher than the state urban average of 940 and National urban average of 901. Between 1901 and 1981, the ratio has recorded a continuous decline from 950 to 912. But it has shown significant improvement in the last decade to reach 949.

### **Births and Deaths**

The birth rate reported a decline in Dharwad, from 16 per 1000 population in 1971 to 14.8 per 1000 population in 1981, while it had increased from 21 to 29 per 1000 population in Hubli during 1951 to 1981. On the other hand, death rate declined in both the cities. Between 1971 and 1981, the death rate decreased from 10 per thousand to 4.1 in Hubli and from 9.2 to 8.7 per thousand in Dharwad (HDUDA, 2003). These figures perhaps reflect the availability of better health facilities in the city. But the number of births and deaths presented for the period 1990 to 2005 in chart: 2.2 yields conflicting results. Whereas number of deaths recorded in the H-D city declined sharply (the compound growth rate is -2.4%) during the period, the number of deaths has reported an increase (CGR is 3 %). However, these figures are to be approached

with caution since the absolute numbers provide only a rough idea about the pattern but may not represent the exact trend<sup>1</sup>.

**Chart 2.2**



**Average Household Size**

**Table: 2.4**  
**Average Size of the Household**

Year	Number of Households	Population	Household Size
1991	137936	648298	4.7
2001	149279	786195	5.3

Source: Census, 1991 & 2001

It is noticed from the table 2.4 that the size of the household in the city has increased from 4.7 in 1991 to 5.3 in 2001. This trend possibly points to the increase in dependency ratio in 2001 over 1991.

<sup>1</sup> In the absence of mid year population for the twin city for all the years it was not possible to estimate the birth and death rate.

## 2.3.2 Economic Profile

### *Occupational Structure*

**Table 2.5**  
**Classification of Workers according to Occupational Category, 1991**

Category	Number of Workers	Percentage
Primary	23247	12.8*
Secondary	57747	31.8*
Tertiary	100729	55.4*
Total Main Workers	181723	28.0
Marginal Workers	4083	0.6
Non-workers	462492	71.3
<b>Total Population</b>	<b>648298</b>	<b>100.0</b>

\* shows the share in the total main workers.

**Source:** Census 1991

Table 2.5 shows that in 1991 the work participation rate of Hubli-Dharwad city was only 28.6 percent if the marginal workers are also included. According to Census 2001, the work participation rate among the urban population of Dharwad district (including marginal workers) was 33.18 percent. The tertiary sector employed the highest number of workers (55.4 per cent) followed by secondary (31.8 per cent) and primary (12.8 per cent) sectors. Due to the absence of information at the dis-aggregate level for other years, the changes in occupational structure of the city could not be analyzed.

### *Agriculture*

The economy of Dharwad district is predominantly agricultural in nature but the primary drivers of Hubli-Dharwad city's economy are trade and commerce, transport and service sector.

**Chart 2.3**

**Agricultural Production**

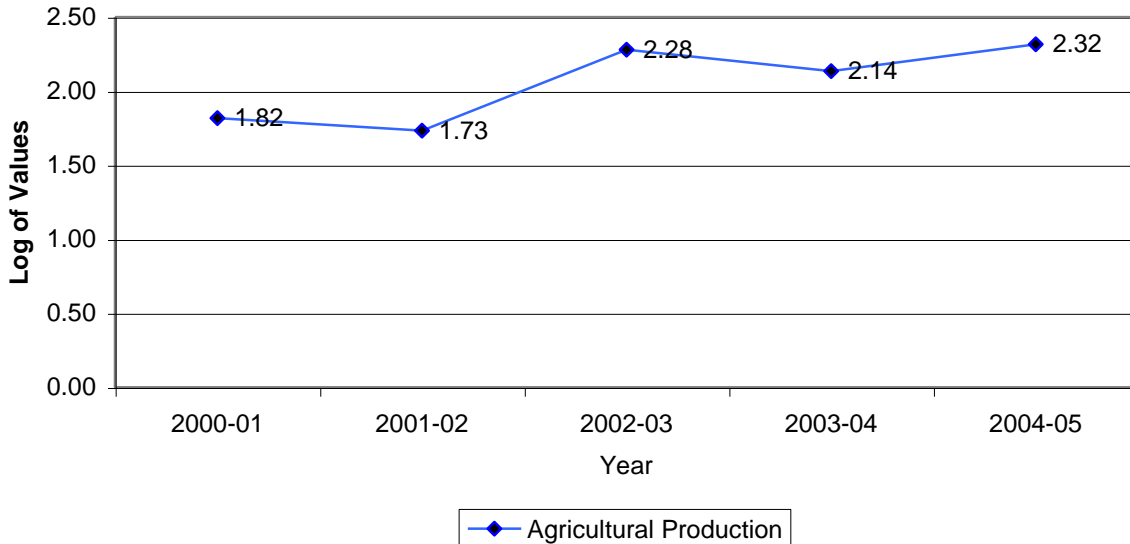


Chart 2.3 portrays the value of agricultural production in the Hubli-Dharwad city during 2000-01 to 2004-05. The values are expressed in log terms. According to the chart, value of agricultural produce has increased between 2000-01 and 2004-05 from 65.6 Crores to 207.55 Crores. But it is very difficult to say precisely whether the increase is due to rise in output production or increase in the unit value of rupee. However, it is evident from the graph that agricultural output fluctuated during the 5-year period under consideration.

**Industry**

The Dharwad district is industrially less developed and large-scale industries are almost non-existent in the district. Available evidence shows that absence of large-scale industries in the district coupled with economic recession in the last two years has affected the growth of major industries in the district. Nevertheless, the significance of the region as a major trade center and presence of four industrial areas developed by Karnataka Small Scale Industrial Development Corporation and a railway workshop in Hubli still provide an industrial base to the city. Against this background, the study analysed the performance of industrial sector in the Hubli-Dharwad city in terms of three variables, namely employment, number of factories and investment for 1999-00 to 2004-05.

**Table 2.6**  
**Size of the Industrial Sector**

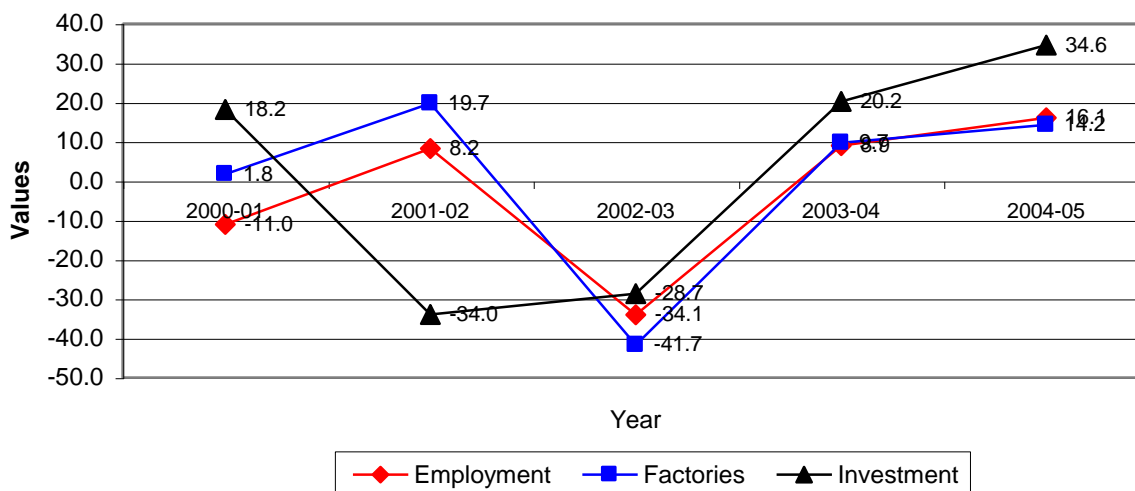
Details	1999-2000	20004-05	Growth (CAGR)
No. of Industries	856	762	-2.3
Investment (in Rs. Lakhs)	3143.3	2830.0	-2.1
Employment	3826	3070	-4.3
Employment per factory	4.5	4.0	-2.1
Invt-employment ratio	82157.1	92183.7	2.3
Invt per factory	367211.4	371396.3	0.2

Source: DIC, Dharwad

The three variables have registered an absolute decline during the period under study. Of the three variables, employment registered the fastest decline (-4.3 per cent per annum) followed by number of industries (-2.3 per cent per annum) and investment (-2.1 per cent per annum). The trends in employment, number of factories and investment presented in the chart 2.4 shows that the industrial growth revived in the last two years.

**Chart 2.4**

**Growth of Employment, Factories and Investment in the Industrial Sector**

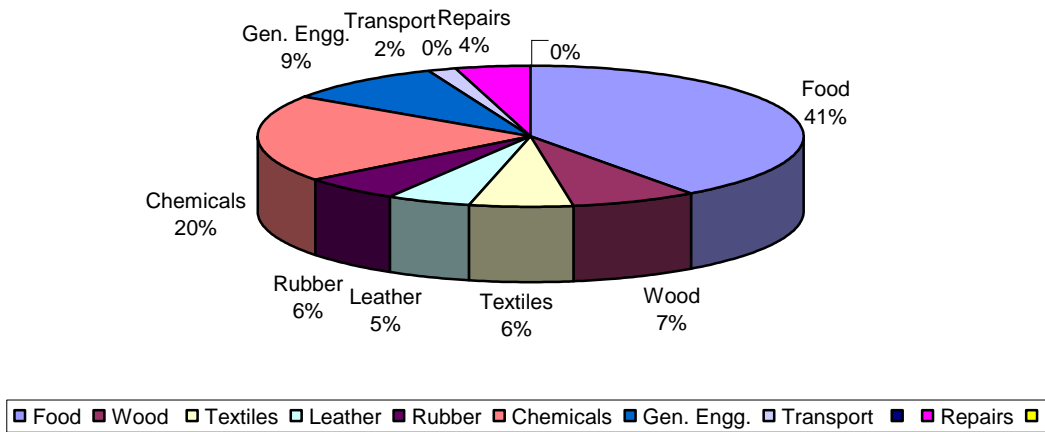


The observations made so far were on the size of the industrial sector at an aggregate level. Analyzing the industrial sector at the dis-aggregated level reveals that food industries occupy a major share in the industrial output and employment (Chart 2.5 and 2.6). Next important industries are chemicals, general engineering, textile and wood products. These five

industrial groups together constitute more than 75 per cent of total output and more than 80 per cent of total employment of the city's industrial sector.

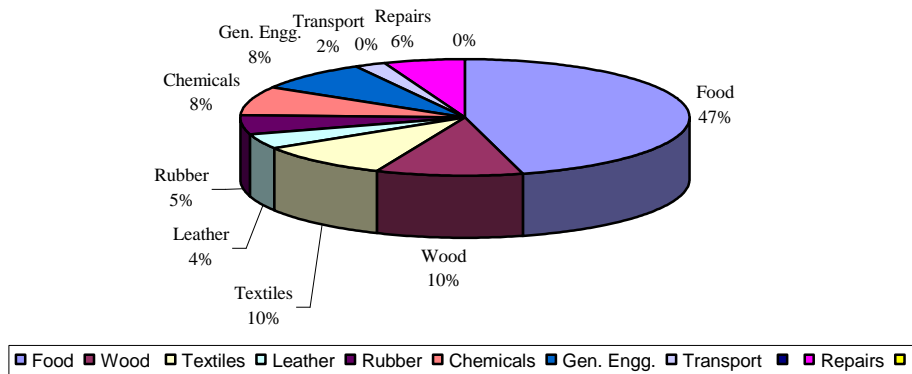
**Chart 2.5**

**Share of major Industries in Output**



**Chart 2.6**

**Share of Major Industries in Total Employment**





## Trade and Commerce

The conurbation has been a regional trade center, with almost more than half of the population engaged in tertiary sector. As per the available statistics, 25 percent of the population is engaged in trade and commerce activities, 11 per cent in activities related to transport, storage etc. and another 20 percent in other services.

Hubli is a major commercial center in North Karnataka. The APMC yard developed along NH4, near Unkal, deals with the wholesale market for cotton and grain. There are around 20 markets in Hubli maintained by HDMC, spread all over the city.

Being the administrative and educational center, Dharwad is the key driver in service sector (government jobs) and agriculture and related trade. Dharwad, surrounded by black cotton soil, is established in cotton trade. Its proximity to the forest, helped developing timber trade activity.

**Table: 2.7**  
**Comparative Statement of APMCS**

(Rs in crores)

Products	2002-03	2003-04	2004-05	CGR
DCH Cotton	15.19	15.63	19.7	9.05
Groundnut	11.79	7.71	12.57	2.16
Green grams	2.83	1	2.28	-6.95
Kadale (horsegramms)	2.05	1.85	80	239.19
Wheat(w)	13.58	87	68	71.08
Jawar	2.12	1.82	70	220.81
Hy. Jawar	0.39	60	57	426.75
Sun Flower	1.7	19	1.36	-7.17
Onion	23.76	29.78	31.23	9.54
Potato	0.61	0.51	0.07	-51.41
Cotton	0.3	0.2	0.17	-17.25
Jayadhar C.	12.84	1.73	14.75	4.73
DCH P.Cotton	0.88	0.18	0.008	-79.13
Dry Chilli	20.24	12.31	25.65	8.22
<b>Total</b>	<b>108.28</b>	<b>238.72</b>	<b>382.788</b>	<b>52.34</b>

Source: KCC & I

Note : CGR = Compound Growth Rate

Table 2.7 shows comparative statement of APMCS. It shows that jawar, DCH cotton, groundnut, Green gram, onion, chilly and wheat are the main products marketed at the AMPCS. During 2002-03 to 2004-05, the marketing of green grams, sunflower, potato, cotton and DCH P cotton has declined.

### **Banking and Finance**

The growth of the economy depends to a large extent on the growth of banking activities in the region. There is a faster growth of private sector banking during the recent years particularly after the globalisation.

**Table: 2.8**  
**Number of Commercial Banks (Public and Private) in the City**

Year	Public Sector Banks		Private Sector Banks		Total		
	Rural	Urban	Rural	Urban	Rural	Urban	Total
2000-01	67	134	1	24	68	158	226
2001-02	66	134	1	24	67	158	225
2002-03	61	132	1	27	62	159	221
2003-04	50	140	1	31	51	171	222
2004-05	50	140	1	30	51	170	221
Growth (00-05)	-7.06	1.10	0.00	5.74	-6.94	1.85	-0.56

**Source:** Lead Bank (Vijaya Bank, Hubli)

Table 2.8 reports the number of banks, public and private, in the Hubli-Dharwad city during the period 2000/1-2004/5. As expected, around 77 per cent of the total bank branches (including public and private) are located in the urban areas in 2004-05. Considering the public-private dichotomy, around 36 percent of the public sector bank branches are located in the rural areas while the reach of private sector banks in the rural areas is very limited. As is evident from the table, only 3 percent of the private bank branches are located in the rural areas. Notably, the rural branches have reported a marked decline in 2004-05 over 2000-01 whereas the urban branches grew at a rate of 1.85 per cent during the said period. The private sector banks tend to be more urban biased, as its growth in the urban areas is as high as 5.74 percent. While over the period of time the number of private sector banks in rural areas remained constant.

## Taxes and Cess Collection

The growth of different taxes collected by the HDMC during 2000-01 to 2004-05 is reported in Table 2.9 and 2.10. The revenue earned through sales tax by the Corporation has registered a growth rate of 9.6 per cent per annum during the said period (Table 2.9). Health and library cess revenue registered the highest growth rates during the said period (Table 2.10). Similarly, revenue earned through beggar cess also witnessed pronounced growth during the period. At the other end, revenue obtained through water cess recorded a negative growth rate during the period under study.

**Table: 2.9**  
**Sales Tax Collected**

Year	Rs. In Lakhs
2000-01	26720.10
2001-02	25848.70
2002-03	28335.88
2003-04	34003.34
2004-05	42299.32

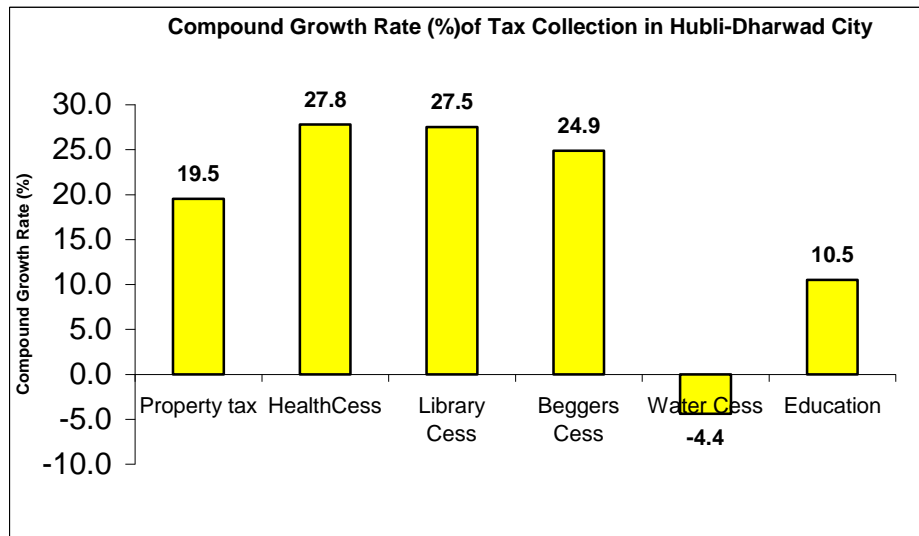
Source: HDMC

**Table: 2.10**  
**Tax Collection by HDMC (% to total) according to Sources**

Tax	1998-99	1999-00	2000-01	2001-02 (RE)	2002-03 (BE)	2003-04	2004-05	CAGR(%)
Property tax	65.6	67.6	66.8	69.0	76.8	66.8	72.1	19.5
HealthCess	9.1	8.9	9.2	8.6	6.3	15.0	15.0	27.8
Library Cess	3.7	3.6	3.8	3.4	2.9	6.0	6.0	27.5
Beggars Cess	2.1	2.0	2.1	1.7	1.7	3.0	3.0	24.9
Water Cess	13.5	12.0	12.1	11.5	8.2	9.2	3.9	-4.4
Education cess	6.0	5.9	6.1	5.7	4.1	NA	NA	10.5
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>	<b>17.6</b>

Source: HDMC

**Chart 2.7**



### 2.3.3 Educational Scenario

#### *Literacy Rate*

The literacy rate exhibits the percentage of literate population to the total population above seven years of age. According to the 2001 census, 76.8 percent of the total population above seven years of age is literate in the city. The male literacy rate is 82.4 percent while the female literacy rate was 71 percent. Notably, the city's literacy rate was higher than the state urban average of 71.4 percent and national urban average of 70.1 percent. This high literacy rate is attributed to the city's importance as an educational center being the home to Karnataka University and several other premier institutions and schools.

#### *School Education*

Primary education is the responsibility of the government and it is one of the fundamental rights. The state government is striving sincerely to achieve the universalisation of the primary education through various programmes and policies. The efforts of the HDMC in this respect merit discussion. In the H-D city, more than 2/3<sup>rd</sup> of lower primary schools are unaided schools whereas less than 23 per cent are government schools. Among the higher primary schools, 49 per cent are government schools whereas unaided and aided schools represent 34 and 17 per cent respectively in the total. Out of total secondary schools in the city, only 6 per cent belong to the government sector. The remaining secondary schools are

either aided (41 per cent) or unaided (53 per cent) schools. Table 2.11 presents the share of each school type in the total.

**Table: 2.11**  
**Schools (%) by management in Hubli Dharwad city by Feb,2006.**

Type of school	LPS (1st to 5th)	HPS (1st to 7th)	Secondary
Govt	22.9	48.8	6.1
Aided	5.1	17.2	40.9
Unaided	72.0	34.0	53.0
<b>Total</b>	<b>100.0</b>	<b>100.0</b>	<b>100.0</b>

Source: HDMC office, Hubli-Dharwad

### *Enrolment and Teachers*

The enrolment per school is the lowest in both primary and secondary unaided schools. Table 2.12 presents the enrolment and teachers in different schools.

**Table: 2.12**  
**School wise Enrolment and Teachers in Hubli-Dharwad City**

Schools	Enrolment per school			P-T Ratio		
	Govt	Aided	Unaided	Govt	Aided	Unaided
Primary	354	500	277	38	71	57
Secondary	313	278	214	30	21	20

Source: DDPI Office, Dharwad

It is found that the P-T ratio for primary level in case of govt primary schools fulfills the norm<sup>2</sup> while the aided and unaided schools do not fulfill the national norms. The P-T ratio for aided and unaided schools is 71 and 57 respectively, which is much higher than the prescribed norm.

<sup>2</sup> As per the Majumdar Committee Report, the norm for primary is 40 and for middle 35.

### **Gross Enrolment Ratio**

The Gross Enrolment Ratio (GER) is a better measure than the enrolment in absolute numbers as it shows the enrolment of children as proportion to the concerned age group. Table 2.13 shows the GER in primary and upper primary schools by social groups. Across social groups, the GER is the highest for all communities and lowest among Scheduled Castes in case of both primary and upper primary classes. Across gender, it is found that the girls are behind their male counterparts in all the social groups except Scheduled tribes. Among the scheduled tribes the girls' enrollment ratio is always ahead of their boy counterparts, which is really not in line with the position normally observed.

**Table: 2.13**  
**Gross Enrollment Ratio (GER) in Hubli-Dharwad City, 2005-06 (%)**

	ALL			SC			ST		
	Boys	Girls	Total	Boys	Girls	Total	Boys	Girls	Total
Gross Enrollment Ratio (1-5 std)	121.9	119	120.6	138.4	123.5	131	71.7	130.6	97.81
Gross Enrollment Ratio (6-8 std)	120	96.1	108.25	96.85	84.82	91.11	70.2	81.05	75.45
Gross Enrollment Ratio (1-8 std)	121.1	110	115.65	120.4	107.4	114.1	71.1	107.76	87.98

*Source : DDPI Office, Dharwad*

**Note:** SC = Scheduled Castes, ST = Scheduled Tribes

### **Accessibility to School Education**

All the wards in Hubli Dharwad city have primary schools within 1 Km but the accessibility of children is not 100 percent (98.5 %). In case of Upper Primary schools except 2 wards all the wards have upper primary schools within 3 Km distance and 96 percent of children in the concerned age group have the access to such facilities. The access to primary and upper primary schools is considerably high in the twin city.

**Table: 2.14**  
**Access to Lower Primary and Uper Primary in Hubli-Dharwad City, 2005-06**

		HDMC
<b>Lower Primary Schools</b>		
Total Habitations		67
Habitation with LPS within 1Km		67
6-10 Age Group Children		59899
6-10 Age Group Children in School		59009
Ratio of Accessibility for LPS within 1Km	By Habitation	100.00%
	By 6-10 Age Group Children	98.51%
<b>Upper Primary Schools</b>		
Total Habitations		67
Habitation with UPS within 3Km		65
11-13 Age Group Children		40063
11-13 Age Group Children in School		38533
Ratio of Accessibility for UPS within 3 Km	By Habitation	97.01%
	By 11-13 Age Group Children	96.18%

Source: DDPI, Dharwad

### ***Out of School Children***

The available information on out of school children shows that the proportion of out of school children among the STs is the highest. About 5 percent of children among the STs and slightly higher than 2 percent children among the SCs are out of the school. They are either just not attending school or they are engaged in the labour market as child labour for which no information was collected.

**Table: 2.15**  
**Out of School Children as % of Child Population in Hubli-Dharwad City, 2004-05**

<b>Social Category</b>	<b>6-11 age group</b>	<b>11-14 age group</b>
All Communities	0.55	0.83
SC	2.17	2.29
ST	4.90	4.97

Source: DDPI Office, Dharwad

**Infrastructure Facilities in Schools**

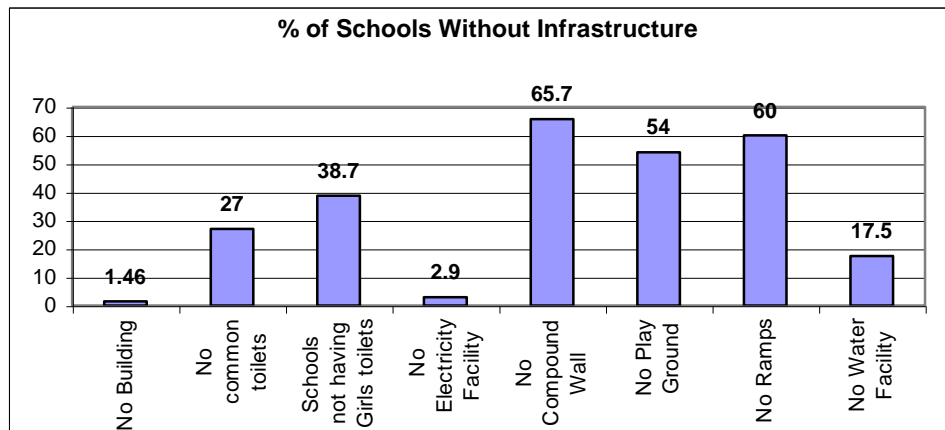
The infrastructure of the school affects directly the teaching learning process of the school as well as the quality. Table 2.16 reports the infrastructure facilities of the school in the twin city. About 39 % of the schools do not have toilets for girls and 27 % do not have common toilets even. About 18 percent of the schools do not have drinking water facilities. There are no compound wall in 66 % of the schools and 60 % of the schools have no ramps. These are all matters of serious concern from the point of view of the quality of education.

**Table: 2.16**  
**% of Govt. Schools without Infrastructure Facilities in in Hubli-Dharwad City**

Infrastructure Facility	% of schools
No Building	1.46
No common toilets	27
Schools not having Girls toilets	38.7
No Electricity Facility	2.9
No Compound Wall	65.7
No Play Ground	54
No Ramps	60
No Water Facility	17.5

Source: DDPI Office, Dharwad

**Chart 2.8**





### Higher Education

Dharwad is considered as the centre of higher learning and excellence. There are many premier institutions (both government and private) situated in Hubli Dharwad. The state of Karnataka has pocketed many high standard private technical institutions and most interestingly some of the excellent institutions are situated in Hubli Dharwad city which not only cater to the needs of the city and around but also attract the students and faculties from all over the country. This indicates the academic excellence of the city.

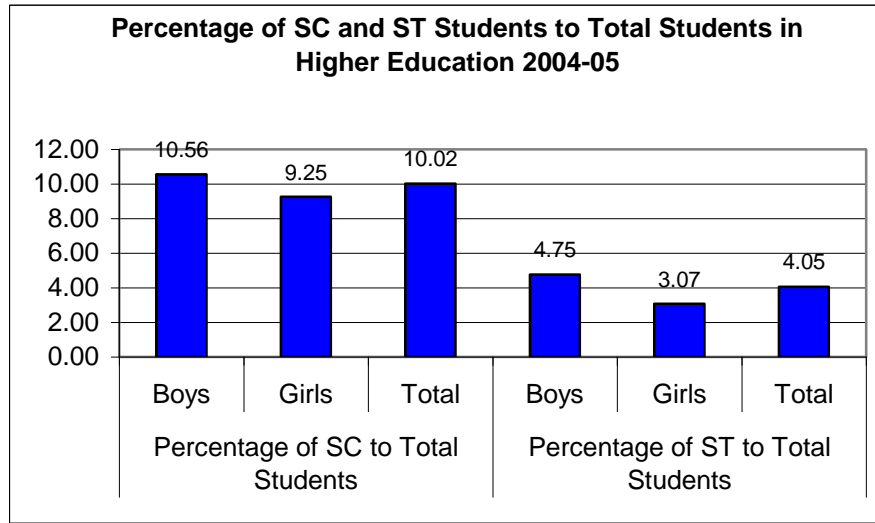
There are two Universities and 62 colleges including 4 womens' colleges in Hubli Dharwad city. There are 17066 students enrolled at different levels of education. The enrolment of girls is always lower than that of boys as it is found that for 100 boys there are 70 girl students. Across social groups it is reported that of the total students only 4 percent are ST and 11 percent are SC students pursuing higher education. Within the caste group it is found that the proportion of girls among the ST is as low as 3 percent of the total enrolled ST students while it is 9 % among the SC students (Table 2.17 and chart 2.9)

**Table: 2.17**  
**Details of Institutions, Enrollment and Teachers in Higher Education**  
**in Hubli-Dharwad City, 2004-05**

<b>Institutions</b>	Universities		2
	Degree Colleges (Including Women Colleges)		62
	Women Colleges for Arts & Commerce		4
<b>Students</b>	Girls-Boys Ratio	Total	70.30
		SC	61.63
		ST	45.38
	Percentage of SC to Total Students	Boys	10.56
		Girls	9.25
		Total	10.02
	Percentage of ST to Total Students	Boys	4.75
		Girls	3.07
		Total	4.05
<b>Teachers</b>	Percentage of Women Teacher to Total Teachers	Total	35.66
		SC	6.90
		ST	50.00
	Pupil-Teacher Ratio		28

Source: Annual Report KUD

**Chart 2.9**



**2.3.4 Health Care System**

There are 14 hospitals of different types under HDMC and 11 PHCs under DHO, Dharwad. These include Ayurvedic and Homeopathy hospitals also. There is one Government Hospital cum medical college with specialists and super specialists. Besides, there are many private hospitals, Nursing homes with specialists and super specialists to cater to the needs of the people of Hubli Dharwad city.

So far as the diseases are concerned it is found that there is a considerable decline in the incidence of water borne diseases in the city but the vector borne diseases have showed an increase which is a matter of serious concern. For instance, the cases of malaria increased from 23 in 2002 to 202 in 2005. This needs the priority attention of the authorities.

**Table: 2.18**  
**Disease Profile of HDMC**

Year	2002	2003	2004	2005
<b>Gastro Entritis</b>	1714	988	943	830
% change		-42.4	-4.6	-12.0
<b>Cholera</b>	34	9	11	
% change		-73.5	22.2	
<b>Malaria</b>	23	21	33	202
% change		-8.7	57.1	512.1
<b>Dengue</b>		7	2	5
% change			-71.4	150.0
<b>Leprosy</b>	302	226	200	195
% change		-25.2	-11.5	-2.5

Source: HDMC

### 2.3.5 Communication Facilities

It seems that the access to communication facilities in the twin city is quite significant.

**Table: 2.19**  
**Communication Facilities**

Post Office in Hubli-Dharwad (Incl: Branch Offices)	57
Telegraph Office	90
Telephone Exchanges	31
Telephone connections	80695

Source: BSNL, Hubli; Head post, Dharwad; and Telephone Exchange, Hubli.

### 2.3.6 Basic Infrastructure of the Twin City

In order to assess the infrastructure facilities of the twin city we constructed **infrastructure index**<sup>3</sup> by taking the following facilities: schools for 10000 population, number of roads more than 80 feet width, shops and other establishments per 10000 population, nursing homes and hospitals per 10000 population, number of post offices, banks, dust bins, gardens etc. Table 2.20 presents the top ten and bottom ten wards in the city in respect of infrastructure facilities. In the top ten category 3 wards are in Dharwad and rest seven are in Hubli while in the bottom ten also three are from Dahrwad and rest are from

<sup>3</sup> Infrastructural Index includes Schools per 10000 Popn, Dust Bins per 10000 Popn, >=80 feet Road (In Kms), Institutions, Shops & Others per 10000 popn, Nursing Homes & Hospitals per 10000 popn, No. of Gardens, No. of Post Offices, No.of Bank branch

**Infrastructural Index is calculated as: Taking average of [(Actual - Min)/(Max - Min)]**

Hubli. It is interesting to note here that the top most ranked wards and the bottom lowest ranked wards are in Dharwad city.

**Table: 2.20**  
**Wardwise Infrastructure Index and their Ranks in Hubli-Dharwad City**

Ward No	Infrastructure Index	Rank	Ward No	Infrastructure Index	Rank
1	0.24	18	35	0.24	22
2	0.49	1	36	0.34	9
3	0.20	29	37	0.23	23
4	0.15	38	38	0.20	27
5	0.11	47	39	0.16	37
6	0.14	42	40	0.20	28
7	0.08	60	41	0.09	56
8	0.24	19	42	0.08	59
9	0.10	53	43	0.15	39
10	0.05	65	44	0.44	2
11	0.03	67	45	0.36	6
12	0.32	11	46	0.41	4
13	0.27	15	47	0.27	16
14	0.37	5	48	0.24	21
15	0.29	14	49	0.10	49
16	0.32	10	50	0.10	48
17	0.31	12	51	0.09	55
18	0.25	17	52	0.11	46
19	0.17	34	53	0.20	30
20	0.19	32	54	0.09	54
21	0.17	35	55	0.09	57
22	0.21	25	56	0.20	26
23	0.14	40	57	0.05	66
24	0.34	8	58	0.07	62
25	0.21	24	59	0.35	7
26	0.24	20	60	0.08	58
27	0.29	13	61	0.16	36
28	0.10	52	62	0.05	64
29	0.19	31	63	0.14	44
30	0.10	51	64	0.06	63
31	0.14	43	65	0.14	41
32	0.10	50	66	0.07	61
33	0.18	33	67	0.11	45
34	0.43	3			

**Source:** Infrastructure Index is calculated using data from Horticulture Dept. HDMC, Vijaya Bank (Lead Bank), Hubli, Head Post Dharwad and Action Plan for Solid Waste Management Hubli-Dharwad, HDMC, Hubli.

### 2.3.7 Slums in Hubli- Dharwad City

#### *Number and Nature of Slums*

The faster growth of slums is one of the hurdles in the proper development of the cities. The growth of urbanization is generally accompanied with the growth of the. The number of un-identified slums in the city is found to be higher than the identified slums. There are some plans for the identified pockets of the slums while no specific plan is there for the un-identified slums.

There are 125 pockets of slums in the twin city of which 61 are the notified slums and 64 are the unidentified slums. In the identified slums there are 63995 population and 12798 households while the corresponding figure in the unidentified slums are 109419 and 22662. This indicates the heavy pressure of the slum population on the overall development of the city, which needs immediate attention. Table 2.21 and table 2.22 below provide the top ten and bottom ten of identified and unidentified slums categorized as per the size of the population and households.

**Table 2.21**  
**Identified Slums in Hubli Dharwad City**

Name of Slums	Population	Households	Rank
<b>Top Ten</b>			
Nekar Nagar	4477	895	1
Ananda Nagar	4101	720	2
Jannath Nagar	3876	775	3
Kulkarni Hakkal	3075	615	4
Maruthi Nagar Heggere	2223	425	5
Heggeri Maruthi Nagar	2191	438	6
Gandhiwada	2137	427	7
Sadar Sopa	1918	384	8
Molali Oni	1817	343	9
Koul Peth	1772	354	10
<b>Bottom Ten</b>			
Aralikatte	334	67	52
Kulkarni Hakkal	264	53	53
Kurpall Estate	246	49	54
Bani Oni	244	49	55
Pendar Oni	242	38	56
Dodda Kere	225	45	57
Kark B.Nagar	201	40	58
Masalagere Colony	182	37	59
Sikkalgara Honda	174	35	60
Athikolla	98	20	61

Source : Slum Clarence Board

Besides the identified slums there are unidentified slums in the city. The details of unidentified slums are given below:

**Table 2.22**  
**Unidentified Slums of Hubli-Dharwad City**

Name of Slums	Population	Households	Rank
<b>Top Ten</b>			
Sidrama Nagar	8000	2412	1
Karedattatreya	5500	1123	2
Amargol	3445	689	3
Nagashetti Koppa	3190	638	4
Chenpete Road	2601	520	5
Girni Chawl	2451	490	6
Kamalapur Oni	2449	462	7
Banasi Katti	2411	482	8
Ganesh Pet	2401	480	9
Unkal	2350	480	10
<b>Bottom Ten</b>			
Vallabhai Nagar	822	164	55
Shukruvar Peth	812	191	56
Jakani Bhavi	795	138	57
Baramam Galli	763	155	58
Rajiv Gandhi Nagar	746	175	59
Mantur Jhopadi	744	149	60
Bidanal	701	140	61
Mission Compound	580	116	62
Mruthyunjay Nagar	549	69	63
Sadashiv Nagar	327	65	64

Source: Slum Clearance Board

### 2.3.8 Transport Facility

Availability of good network of road and transport facilities is one of the important requirements for rapid economic development of any region. Hubli-Dharwad city has a good network of roads and the road length. Table 2.23 shows number of vehicles registered in Hubli regional transport office. It shows that during the last 6 years heavy vehicles registered highest growth.

**Table:2.23**  
**Number of Vehicles in Hubli and Dharwad Taluks**

Type of Vehicles	2000	2001	2002	2003	2004	2005	2006	Compound Growth Rate for 2000 to 2006 (%)
Two Wheelers	82843	87581	79340	67590	75973	84459	86732	0.77
Light Vehicles	19467	19839	20142	18954	21455	23516	24143	3.65
Heavy Vehicles	16904	17201	17438	17913	19444	21466	21792	4.32
<b>Total</b>	<b>119214</b>	<b>124621</b>	<b>116920</b>	<b>104457</b>	<b>116872</b>	<b>129441</b>	<b>132667</b>	<b>1.80</b>

Source: RTO, Dharwad

### 2.3.9 Concluding observations

The above section has made an attempt to present an overall view about the nature of the civic facilities in MDMC area. Now the question is; what is the status of the population living in the twin city in respect of various socio-economic indicators? This can be found out through the household survey. The details of socio-economic profile of the households living in the city are surveyed and the analyses of the results are presented in the next section.

## **Section III**

### **SOCIO - ECONOMIC SURVEY OF HUBLI- DHARWAD CITY: ANALYSES OF HOUSEHOLD LEVEL DATA**

#### **3.1 Introduction**

This section has highlighted the socio-economic profile of the households based on the primary survey of the households. The results presented here are based on primary survey data collected from a sample population of 15400 HHs (10% of the total HHs). This covers as many as 78,134 persons out of the total population of 8, 29,944 of the twin city\*. Obviously this is a fairly large sample consisting of 9.4 % of the total population of the city. The details of the sampling design are presented in section-I. This would provide guidelines for preparing proper plan for the city taking into account various problems of the population living in the city. This section is divided into 7 parts. These are; social profile, demographic profile, economic profile, water supply and sanitation, migration status, willing to pay and brief socio-economic profile of slum households.

#### **3.2 Social Profile**

In order to get the background information about the caste, community, religion and households living below poverty line etc of the city, we collected information on these aspects, which are discussed in this section.

##### ***Religion of the Households***

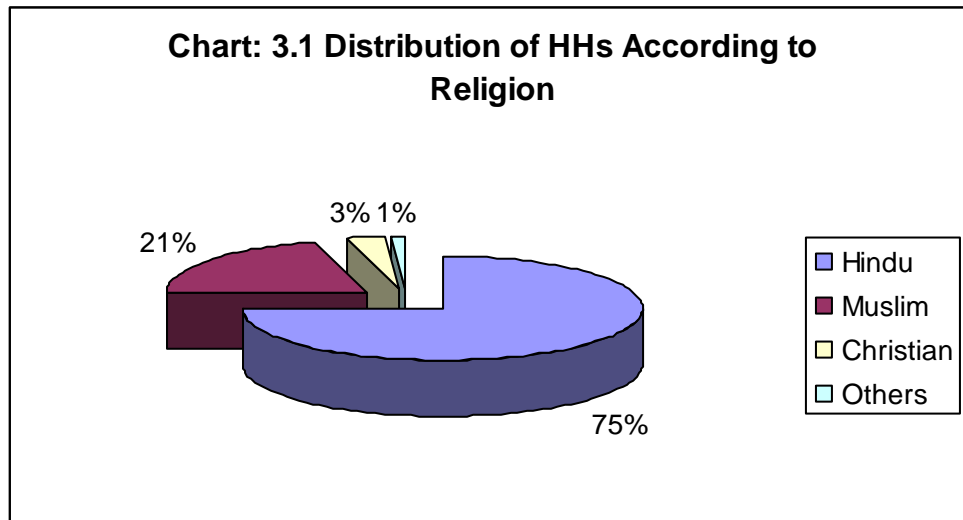
In Hubli-Dharwad city there are people of different religious faiths. There are Hindus, Muslims, Christians, Jains, Sikhs and Jews, etc. The religion-wise composition of the sample households is presented in the pie chart 3.1. The proportion of Hindu households in the sample was 75 percent. The Muslims formed 21 per cent of the total households in the sample. On the

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\* It should be noted that even national level sample surveys have a very small coverage. NSSO for example, surveys on consumer expenditure for 2000-01, covered a sample size of 0.03 percent for the country as whole. From this point of view this twin city survey can be considered to be unique. The RPC sponsored city surveys of the past also did not have a large coverage. The Poona city survey Survey, for example covered 6.6 percent of the total household.

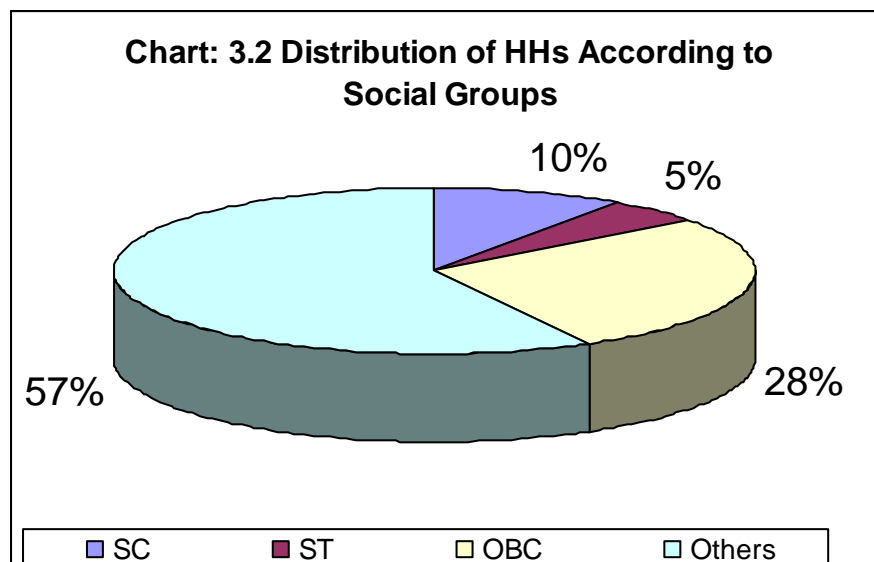


other hand, the share of Christians was very low at 3 percent and households belong to other religions constituted only 1 per cent of the total sample households.



***Distribution of Households according to Social Groups***

Chart: 3.2 gives a detailed classification of households in the sample according to different communities. The households belong to the general category constituted the largest single community group in the city. The backward class community, which formed 28 per cent of the households, occupied second position in the community map of the city. The households belong to the Scheduled caste and Scheduled Tribe communities constituted 10 and 5 per cent of the total households respectively.



### 3.3 Demographic Profile

#### *Age and Sex Composition by Social Groups*

The demographic composition of the population of the sample households indicates that females constitute 48 percent and males 52 per cent. Chart 3.5 shows distribution of sample population according to different age groups. It is observed from the graph that children (0-14 age group) and adolescents in the age group 15-24 constituted slightly less than half (47 per cent) of the total sample population of the Hubli-Dharwad city. The proportion of population in the age groups, 25-34 and 35-49, formed the next block with a share of 37 percent in the total sample size. These four age groups together constituted around 84 per cent of the sample population.

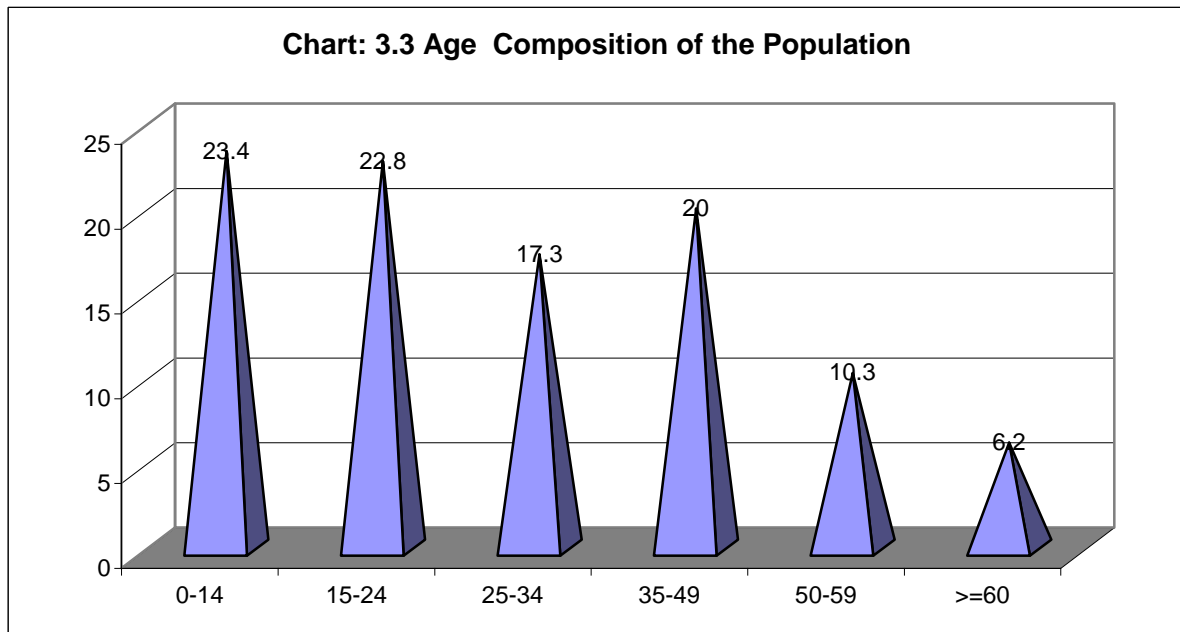
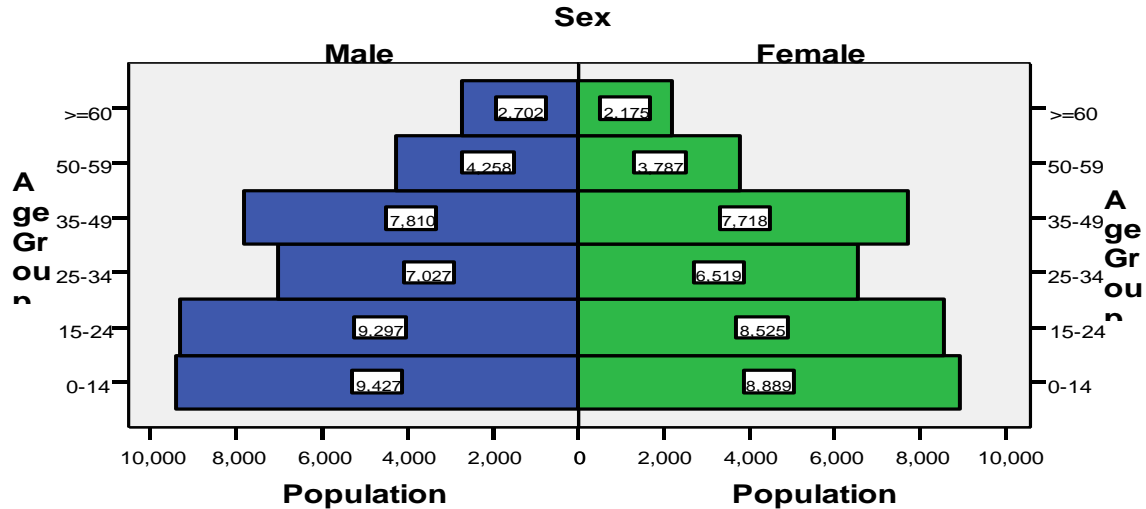


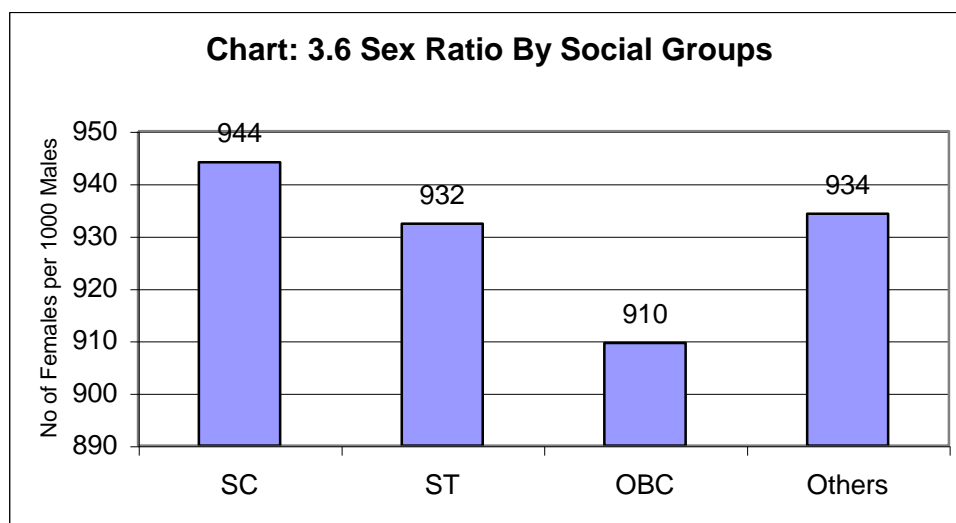
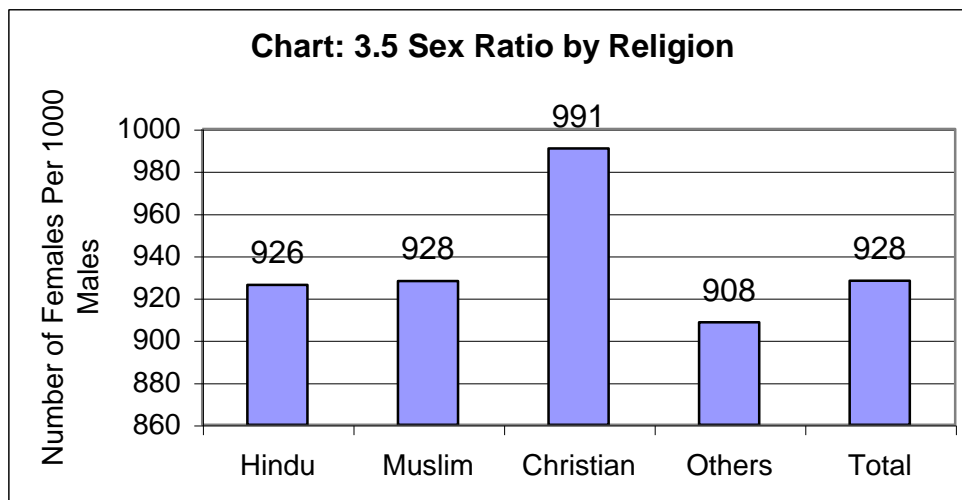
Chart 3.4 presents the pyramidal structure of the age-sex composition of the sample population. It is found that the population pyramid has bottom heavy and top weak like any other pyramids with exception to the age group of 35 – 49.

**Chart 3.4 Population Pyramid**



**Sex Ratio**

The number of females per 1000 males indicates that on an average, the sample households in Hubli-Dharwad city has 928 females for 1000 males. The sex ratio of 928 of the sample population is lower than the ratio reported for Hubli-Dharwad city (949) and the district as a whole (940) in 2001 census. The Hindus and Muslims together account for 96 per cent of the city’s households and they recorded a low sex ratio (926 and 928 females per 1000 males) as compared to the Christian community (991 females per 1000 males). While examining the sex ratio for different social groups, it is found that the ratio is the highest among the SC community, whereas it is much lower among the backward class community (910).



### ***Family Size***

The average family size of the sample households is 5, which is lower than the family size in 2001 Census for the city. It shows a positive trend towards population stabilization. The average size of the households is found to be the lowest for ST and highest for SC. Chart 3.7 presents the average size of the households by social groups.

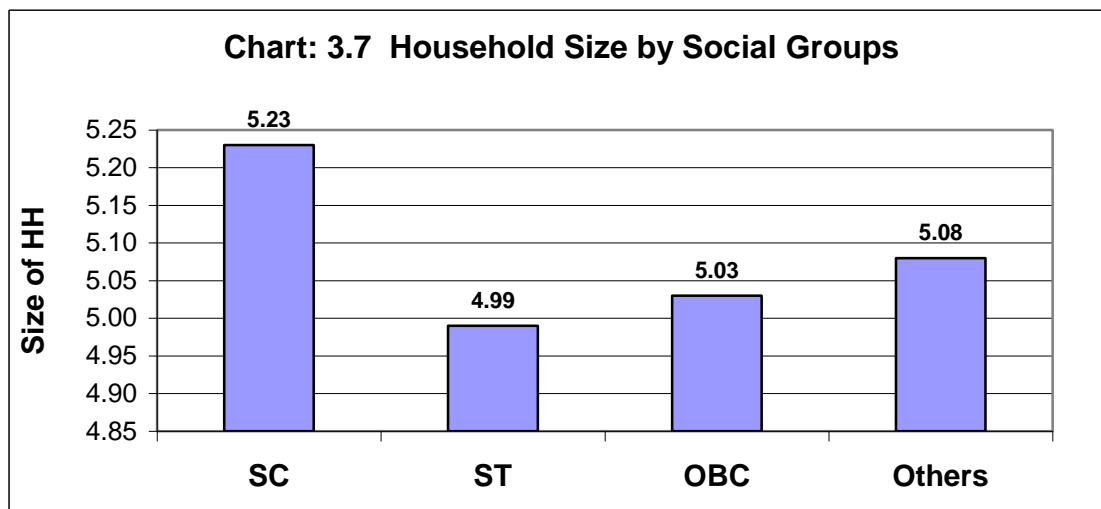


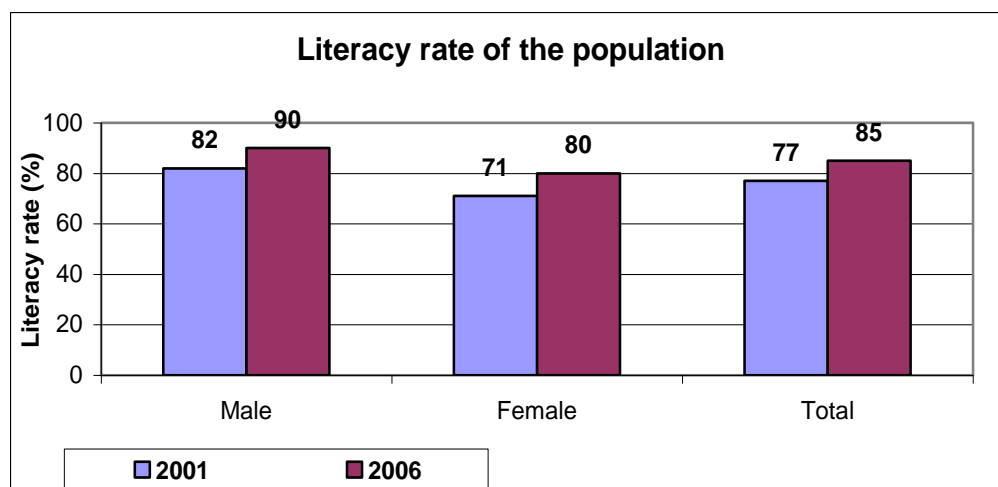
Table 3.1 presents the family size of the households based on the number of members by social groups. Religion wise analysis shows that Muslims have the largest family size while among Christians it is the lowest. If we examine the family size across social groups, it is found that slightly less than half of the households belong to the small size family consisting of 3-5 members. The proportions of households with very small size (less than 3) and medium size (5-7) are almost equal i.e. 20 % among all the social groups.

**Table 3.1  
Family Size by Social Group & Religion**

Social Group/ religion	Family Size				Total
	<=3	3-5	5-7	>7	
SC	19.2	47.7	21.1	12.0	100
ST	19.6	48.6	20.6	11.2	100
OBC	19.1	49.9	20.7	10.3	100
Others	20.6	47.9	20.2	11.4	100
<b>Group Total</b>	<b>20.0</b>	<b>48.5</b>	<b>20.4</b>	<b>11.1</b>	<b>100</b>
<b>Religion</b>					
Hindu	20.4	49.6	19.4	10.6	100
Muslim	18.2	44.4	24.1	13.2	100
Christian	23.6	51.1	17.2	8.1	100
Others	20.2	44.8	22.7	12.3	100
<b>Group Total</b>	<b>20.0</b>	<b>48.5</b>	<b>20.4</b>	<b>11.1</b>	<b>100</b>

### ***Educational Status of the Sample Population***

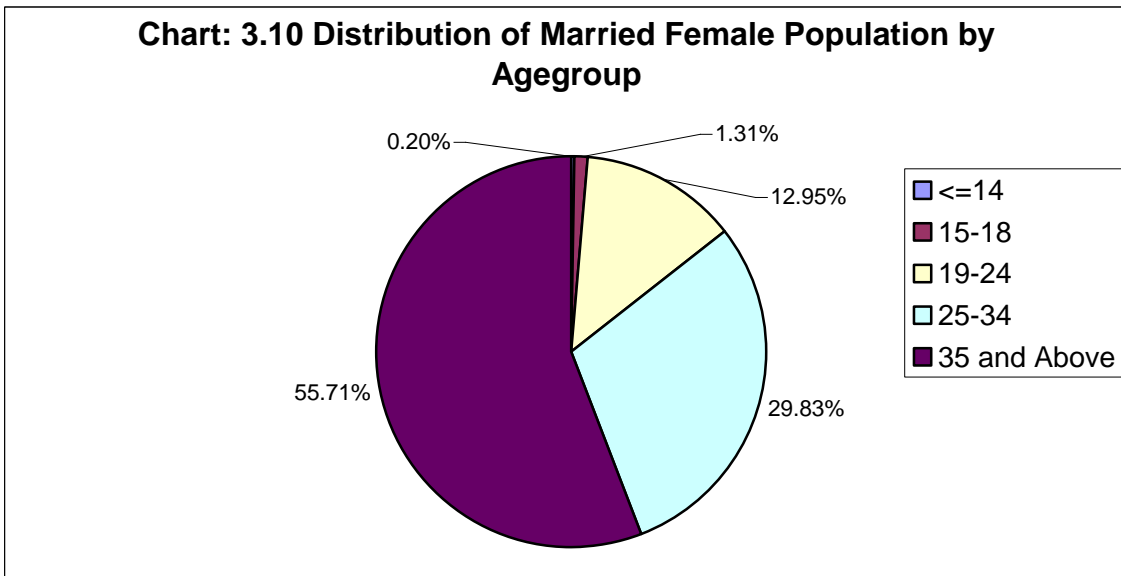
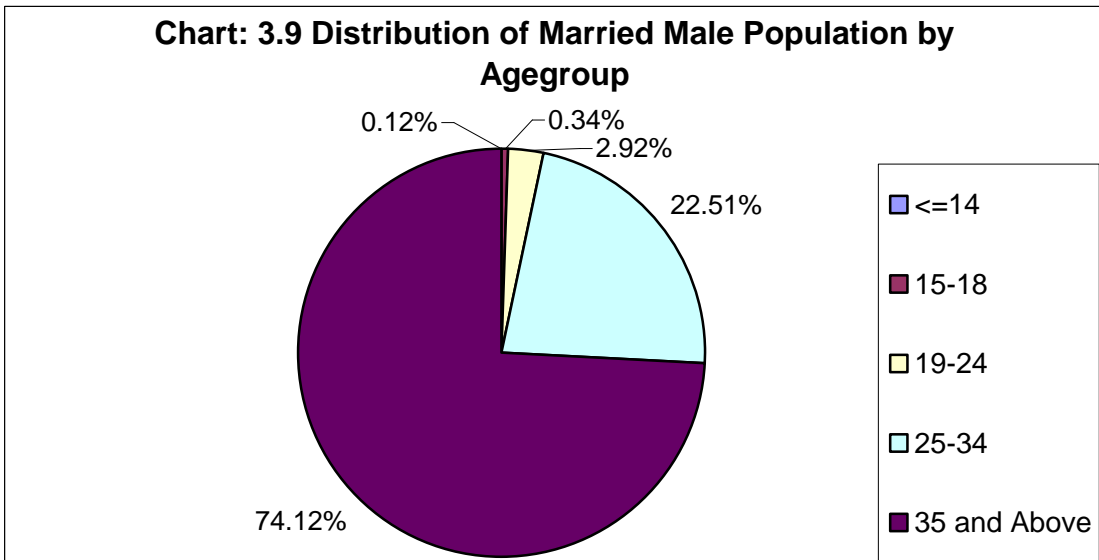
The literacy rate of the (7+) population has increased considerably over the years. It is noticed that in 2001 the literacy rate was 77 percent and it increased to 85 percent in 2006 (present survey). The male literacy rate increased from 82 % in 2001 to 90 percent in 2006 while the female literacy rate increased from 71 % in 2001 to 80 percent in 2006. The increase in female literacy rate is found to be faster than their male counterparts. Chart 3.8 presents the literacy rate in two points of time.



The literacy rate is calculated for the age group of 7 years and above as it is done in the case of Census. The literacy rate across social groups indicates that the lowest literacy rate is noticed among the ST population while the highest literacy rate is reported among the forward castes. Similar pattern is observed in respect of male and female literacy rates. The literacy rate of forward caste population is slightly higher than that of the total population of the twin city. Always females are lagging behind their male counterparts. It is noticed that of the total primary educated persons 51 % constitutes male and 49 % constitutes females. In respect of general graduates there is not much difference between males and females. In case of all other levels of education females are behind their male counterparts. After graduation there is a sharp decline in the educational status for both the sex but the decline is more pronounced among females.

**Marital Status**

It is found that still today the child marriage is in practice in the city and more number of female children get married in the early years. In the age group  $\leq 14$ , 0.12 percent of male and 0.2 percent female are married and in the age group, 15-18, 0.20 percent of male and 1.31 female are married. About 3 persons per 1000 population in the age group of below 14 years are found to be married and 41 persons per 1000 population get marry in the age group of 15-18 years. Chart 3.9 and 3.10 show distribution of married male and female population respectively in different age groups.

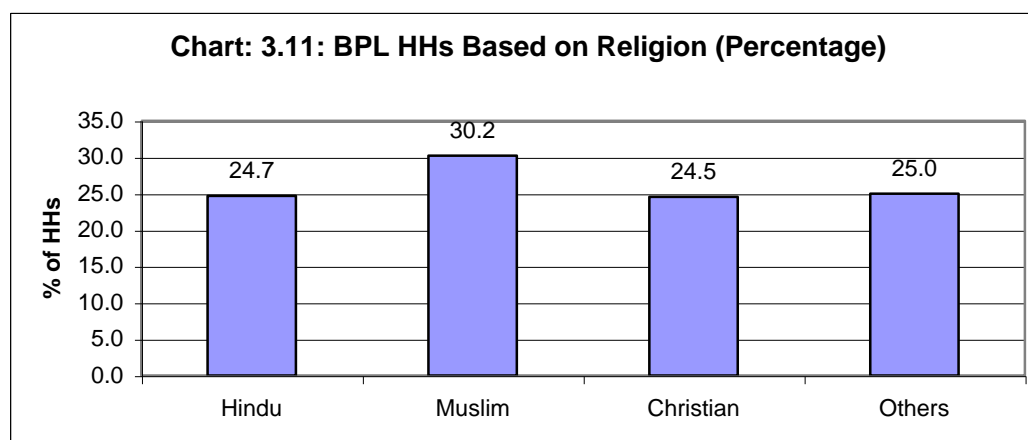


### 3.4 Economic Profile

#### *Households living Below Poverty Line (BPL)*

#### *BPL HHs as per Religion*

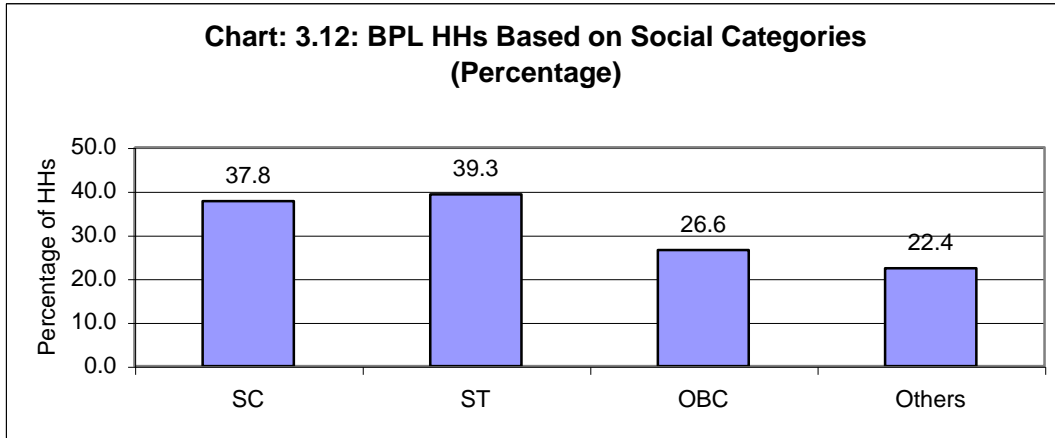
Slightly more than one fourth of the households (25.8 %) of the total sample live below poverty line in the twin city. Chart 3.11 sets out information on the number of households Below Poverty Line (henceforth, BPL) among different religious groups. It is evident from the chart that the percentage of BPL households did not show much variation across different religious groups indicating that economic deprivation has equally affected all the communities in the city. However, the number of BPL households to the total households is slightly higher in the Muslim community (30 per cent) while the share is around 25 per cent in other religious communities.



#### *BPL HHs as per Social Groups*

Considering the share of BPL households in different social groups, the incidence of poverty is more pronounced among the ST and SC communities where as the number of BPL households is relatively low in other backward and general categories (Chart 3.12). It should still be noted even among other caste population nearly 23 persons per 100 are living below poverty line.

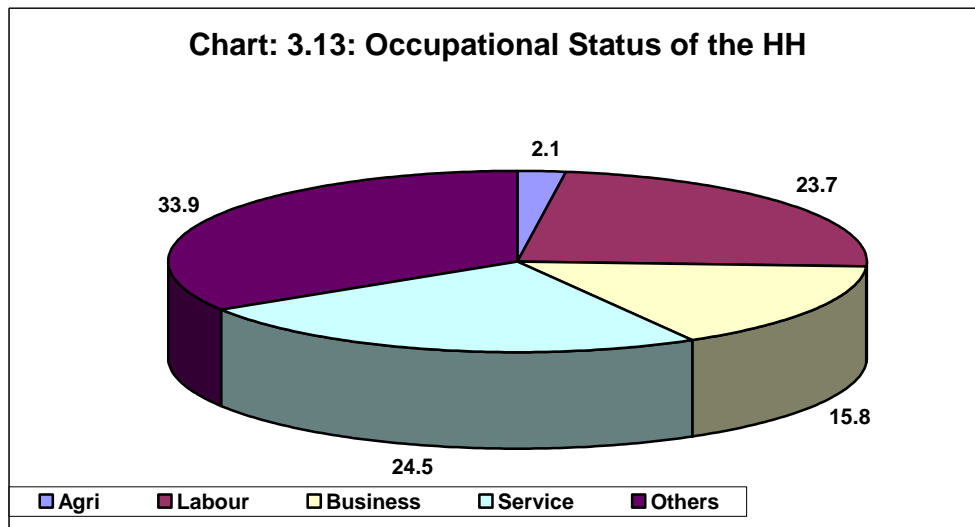




### *Occupational Status*

#### *Occupational Status of the Head of the Households*

It seems that only 2 percent of the households are engaged in agriculture while more than 1/3<sup>rd</sup> of the households are in ‘other occupations’. The ‘other occupations’ here include housewives, students, retired persons, and unemployed etc. The households engaged in services are about 25 percent while 24 percent of the households earn their livelihood through wage labour. About 16 percent are engaged in some type of business. Chart 3.13 provides the glimpses of occupational status of sample HHs.



### Occupation by Income\* Category

Table 3.2 shows occupational status of the head of the sample households in the city. It shows that on an average 2.3 percent of the HHs are engaged in agriculture in the lowest income category and it declines with the increase in income. More than 36 percent of the Households in the lowest income bracket are laborers while it declined sharply to 1 percent in the highest income bracket. In case of services more number of households are found in the highest income group. 79 percent of the households are male headed and remaining 21 percent are female-headed households. It is also noticed that **with the increase in income the households headed by females declines constantly**. This indicates probably the prevalence of male dominance of richer households which is a sociological proven phenomenon.

**Table: 3.2**  
**Income & Occupation Profile of the HHs by Sex**

Occupation	Sex	Income Group					Total
		<=17500	17500-50000	50000-150000	150000-300000	>300000	
Agriculture	Male	2.0	2.4	1.5	1.4	1.4	2.0
	Female	0.2	0.1	0.0	0.0	0.0	0.1
	Total	2.3	2.5	1.6	1.4	1.4	2.1
Labor	Male	28.4	29.1	10.2	2.6	1.4	20.6
	Female	7.8	3.3	1.2	0.4	0.0	3.1
	Total	36.3	32.5	11.4	3.0	1.4	23.8
Business / Trade / Professionals	Male	11.8	15.9	16.1	15.1	11.6	15.2
	Female	1.0	0.7	0.5	0.1	0.0	0.6
	Total	12.8	16.5	16.6	15.2	11.6	15.8
Service	Male	12.6	15.7	33.5	38.8	38.8	22.9
	Female	0.9	1.5	1.7	3.2	0.0	1.5
	Total	13.5	17.2	35.2	42.0	38.8	24.5
Others	Male	16.3	14.5	21.8	26.4	40.1	18.3
	Female	18.9	16.8	13.6	12.0	6.8	15.7
	Total	35.2	31.3	35.3	38.4	46.9	33.9
Total	Male	71.1	77.7	83.1	84.3	93.2	79.0
	Female	28.9	22.3	16.9	15.7	6.8	21.0
	Total	100.0	100.0	100.0	100.0	100.0	100.0

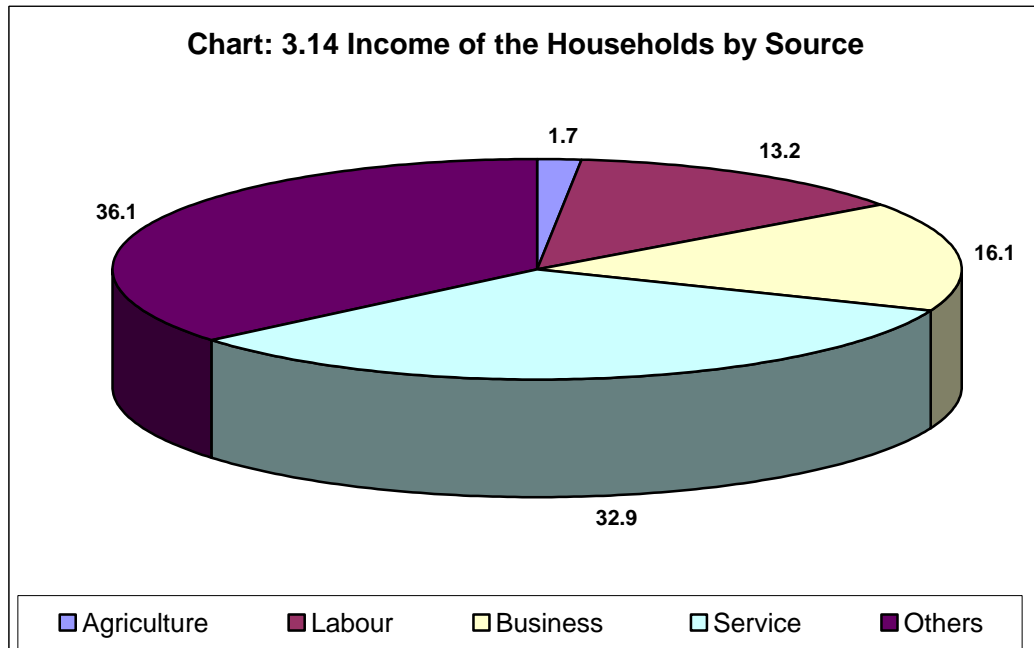
\* There are always problems about the validity of income data as reported from different field surveys. The observations made here should be seen in the background of such a proviso.

**Annual Income of the Households**

About 17 percent of the sample households are living below poverty line as their income is less than Rs 17500. But earlier it was noticed that about 26 percent of the households are living below poverty line (reported by the households on the basis of their BPL cards). This shows the gap between BPL cardholders and households reported income showing BPL households. It may be due to lack of proper identification of BPL households. Table 3.3 shows percentage of households by social groups and income category. This also might indicate that BPL cards are not distributed properly.

**Table: 3.3**  
**Percentage of HHs by Social Groups and Income Category**

Income Category	SC	ST	OBC	Others	Total
<=17500	18.61	18.11	16.74	16.17	16.66
17500-50000	45.35	51.25	45.21	38.50	41.62
50000-150000	31.02	28.13	33.69	37.39	35.31
150000-300000	4.36	1.81	3.75	6.76	5.46
>300000	0.66	0.70	0.61	1.19	0.95
<b>Total</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>



The least proportion of the income is contributed from agriculture and more than 2/3<sup>rd</sup> of the total income comes from other sources and services.

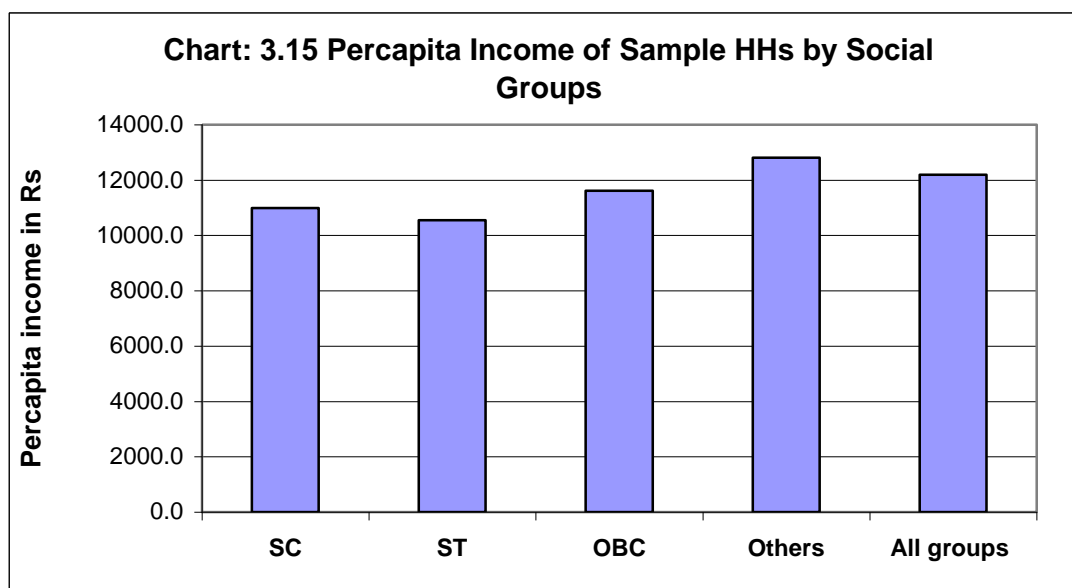
Besides the household income from different sources we estimated the per capita income for different social groups of population. Table 3.4 presents the per capita income of the sample households. The lowest per capita income is found among the Scheduled tribes and the highest per capita income is noticed for the general category of the households. The per capita income of the city is less than that of the district average as well as the state average.

**Table 3.4**  
**Per Capita Income of the HHs by Social Groups**

Social Group	Per capita income in Rs.
SC	10994.5
ST	10550.7
OBC	11619.7
Others	12806.6
All groups	12190.3

*Note: Usual quantifications about the income data do apply here also.*

Graph 3.15 gives clear picture regarding the per capita income of the sample HHs.



The dependency ratio of the households was estimated by taking the ratio of earners to dependents. The overall dependency ratio indicates that one earner has to maintain 2 persons on an average and this ratio is almost equal for all the social groups. This shows that the

pressures on the earning members are uniform in all the social groups. Table 3.5 shows the dependency ratio of the sample households.

**Table 3.5**  
**Dependency Ratio of the Sample Households**

Social groups	Earners	Non-earners	Dependency ratio
SC	2468	5390	2.18
ST	1137	2519	2.22
OBC	6938	14688	2.12
Others	14234	30760	2.16
Total	24777	53357	2.15

***Asset Holding of the Sample HH***

Assets acquisition by the households indicates the economic status of the households. We made the enquiry about almost all the assets owned by the HHs. Table 3.6 shows asset holdings of the sample HHs by income groups. It shows that with the increase in income the percentage of HHs having these assets also increases which is quite obvious. The table shows that T.V has entered into the asset structure of the households of all the income groups in a very big way. Radio/ Tape recorder comes next in the rank. Thus the city population seems to be well exposed to the current information. Of course, how are these communications and information medium are used is another important issue, about which we did not collect any specific data.

**Table: 3.6**  
**Asset Holding of the HHs by Annual Income (in Rs)Group (% to total no of HHs)**

SI No	Assets	<=17500	17500-50000	50000-150000	150000-300000	>300000	Total
1	TV	57	71	91	96	97	78
2	Phone	21	23	57	82	88	38
3	Refrigerator	8	6	25	54	68	16
4	Grinder	32	42	72	87	91	54
5	Radio/Tape Recorder	47	56	84	93	93	66
6	LPG	21	27	32	34	33	28
7	Cycle	28	34	52	65	71	41
8	Two Wheeler	16	17	45	71	72	30
9	Car/Four wheeler	2	1	5	17	29	4
10	Computer	2	1	4	16	27	3

### ***Ownership of Agriculture Land***

Ownership of agricultural land adds to the economic status of the family. Table 3.7 shows ownership of agricultural land by social groups. It shows that on an average about 8 percent of the HHs in the city own agricultural land in and around Hubli-Dharwad Municipal Corporation area. Across different social groups more number of ST HHs own agriculture land. It seems that they have not yet adopted any diversified occupation. But the size holding with these families is found to very small. Higher proportion of HHs among these categories either belongs to the marginal or small farmers. It is worth noting that more than 90 percent of the households do not have any land.

**Table 3.7**  
**Ownership of Agricultural Land by Social Groups**  
**(% to Total No of HHs)**

Land holding	SC	ST	OBC	Others	Group Total
Landless	95.8	88.9	92.1	91.9	92.2
< = 2.5	2	5.2	3	2.4	2.7
2.5-5	1.1	3.2	2.8	2.8	2.7
5-7.5	0.3	0.8	0.7	0.6	0.6
>7.5	0.7	1.9	1.3	2.3	1.8
<b>Group Total</b>	<b>4.2</b>	<b>11.1</b>	<b>7.9</b>	<b>8.1</b>	<b>7.8</b>

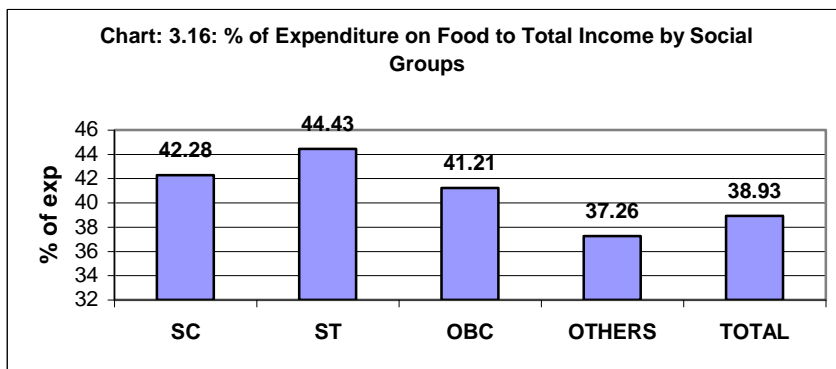
### ***Expenditure Pattern of the Households***

#### ***Expenditure on Food***

The expenditure pattern of the households reflects the economic status of the households. An empirical law of consumption developed by an economist –statistician **Ernst Engel** (19<sup>th</sup> Century) states that the proportion of a nation’s income spent on items other than food is a good index of its welfare. This is also known as Engel’s coefficient. The lower is the proportion spent on food, the higher would be the welfare of the nation. In other words the lower the **Engel’s coefficient**, the better would be the quality of life. This only goes to show that families do not live at subsistence levels and they can afford to spent on other items comfort and social needs.

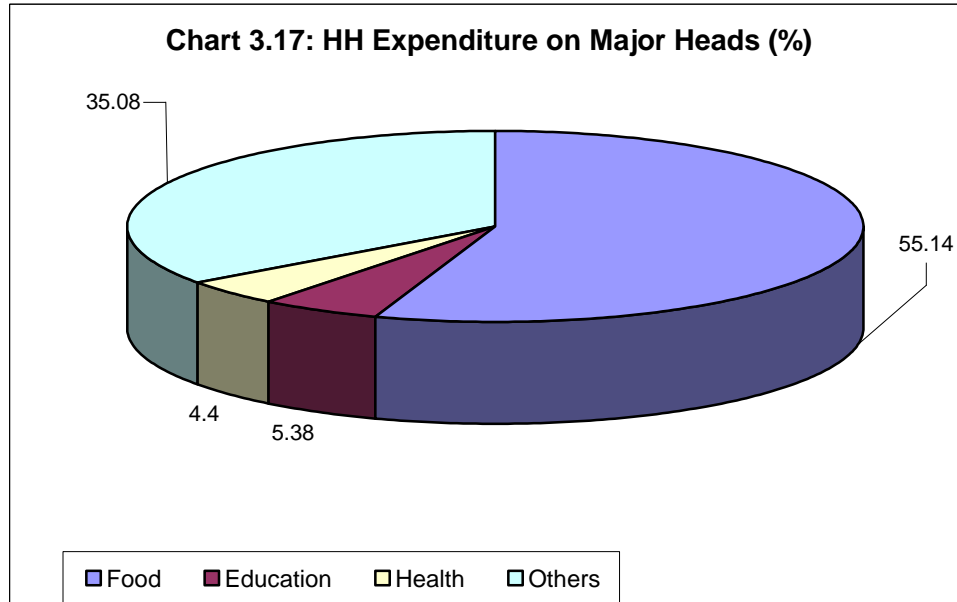
According to the present sample survey of the households the expenses on food as proportion to income came to 38.93 percent. The goal of ‘Engel’s coefficient,’ for example, for China was set as 45 percent for the year of 2000. Even if the reference year of our study and

China is different, but still one can get a rough idea about the relative status of Engel's Coefficient in our sample study. **The present study indicates a low "Engel's coefficient" which signifies highest level in people's quality of life in the twin city.** This is a positive sign of welfare. Across social groups the highest proportion of expenditure on food is found among the ST households and the lowest is observed among the forward caste population, which is quite obvious. Chart 3.16 shows the expenditure on food for all the social groups. It is worth noting that even for SC, ST and OBC, Engel's coefficient is much smaller than the accepted target for China.



#### *Item wise Expenditure by the Households*

Item-wise expenditure by the sample households indicates that more than 55 % of the total expenditure is made on food and the least expenditure is made for health and then education. The other expenditure borne by the households comes next to food which constitutes entertainment, traveling, festivals etc.



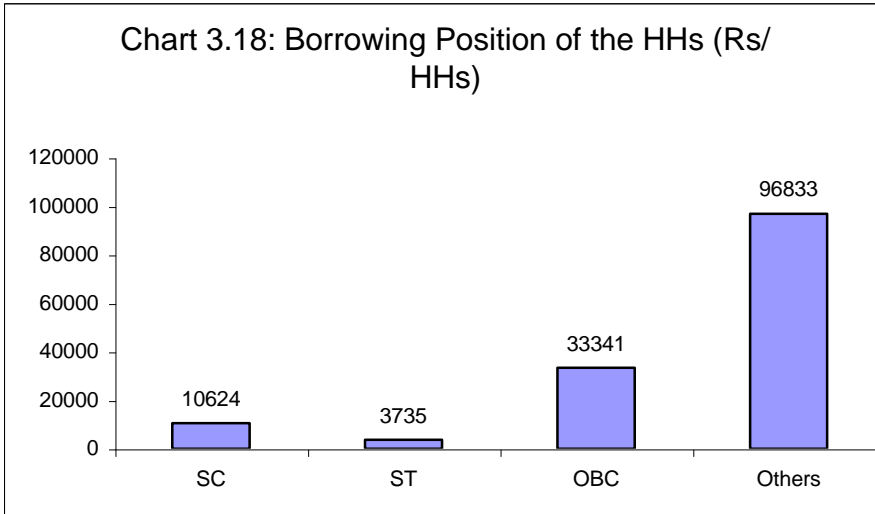
Across Social groups the lowest expenditure is made for education and health i.e. about 3 % by the ST households while the forward caste households spend quite substantial amount on education and health. In other words it implies that the backward caste population do not considered education and health as the basic necessities like food. This may be due to (i) low level of income and (ii) higher opportunity cost of their children.

### ***Borrowing Position of the HHs***

#### ***Borrowing Per Household***

The extent of borrowing by the households also indicates their economic status. **It is found that the highest amount of borrowing is made by the general category while the lowest amount is borrowed by the scheduled caste category.** This possibly reflects the economic advantages perceived in borrowing in a low interest regime by the general category and also their exposure to the relevant information about the loan facilities. Chart 3.18 shows the amount borrowing per household by social groups of population.





### Sources of Borrowing

Not only the amount of borrowing of the households assumes importance but the sources of borrowing by the households also merit discussion particularly at the time when the private sector has entered in a big way into the loan market. The moneylenders also exploit the people to a great extent particularly the poor/backward and illiterate population. It is reported that slightly less than 2/3<sup>rd</sup> of the households borrow from the commercial banks while little less than 2/5<sup>th</sup> of the households borrow from the private banking and money lenders, friends, relatives and others.

**Table 3.8**  
**Sources of Borrowing of the Household by Social Groups (% of HHs)**

Sources	SC	ST	OBC	Others	Total
Commercial Banks/Co-operatives	10.01	3.57	25.59	60.84	63.03
Private Finance/Money lender	11.31	4.76	29.46	54.46	18.43
Friends, Relatives & Others	12.43	7.40	26.92	53.25	18.54

### Purpose of Borrowing

It is found that more than 2/3<sup>rd</sup> of the borrowing by the households is made for the purposes like livelihood, house construction, education, health, purchase of assets etc and rest of the borrowing is made for marriages, consumables goods and the like. Table 3.9 provides the borrowing of the households by purpose of borrowing.

**Table 3.9**  
**Purpose of Borrowing by Social Groups (% of HHs)**

Purpose of borrowing	SC	ST	OBC	Others	Total
Livelihood	13.8	4.6	26.1	55.5	14.3
Marriage/others	12.9	5.0	25.8	56.3	12.1
Construction of House	10.5	4.0	25.2	60.2	35.1
Health	13.1	10.3	28.0	48.6	5.4
Education	12.1	4.4	22.0	61.5	4.6
Purchasing Assets	9.2	3.3	29.6	57.9	7.7
Consumer durables	11.9	7.1	33.3	47.6	4.2
Others	5.8	4.0	28.7	61.5	16.5
<b>Total</b>	<b>10.7</b>	<b>4.7</b>	<b>26.7</b>	<b>58.0</b>	<b>100.0</b>

### *Savings of the Households*

The economic status of the households can also be captured not only through the income and expenditure but also through the savings of the households to a significant extent. About 7 percent of the total households do have some savings and they save about 5 percent of their income. The per capita savings of the households indicate that the households prefer to save in banks and post offices which are more secured. They do keep very negligible amount with the moneylenders and share markets. This indicates that the people are aware of the risk and uncertainties of share market. They are also conscious about the exploitation of the moneylenders.

Across Social groups, it is observed that the savings among the general category of households is the highest and it is the lowest among the ST households. Each category of households prefer to save in the banks followed by post offices. Table 3.10 indicates the savings behaviour of the households by social groups.

**Table 3.10**  
**Savings of the Households by Social Groups (Rs/HH)**

Sources of savings	SC	ST	OBC	Others	Total
Commercial Bank	143.04	108.36	420.86	921.55	669.13
Co-operative Bank	7.59	13.23	645.97	520.06	480.69
Private Finances/Money lenders	6.27	5.01	18.62	31.31	24.12
Post office savings	322.28	35.72	333.29	823.60	602.49
Share Market	6.60	0.00	0.57	42.68	25.54

### 3.5. Housing Status

Apart from the information collected pertaining to the size and composition of the families in the Hubli-Dharwad city, some details regarding the type, ownership, size etc. of the house as a whole were obtained. For instance, information relating to courtyards or open spaces was gathered for the house as a whole. In a similar vein, details regarding the structural aspects of the house were also collected. The most important particulars collected under this head were the type of house, ownership of the house, number of rooms in the house and so on. On the basis of this information it is possible to classify houses into certain broad categories and to indicate the nature and type of housing available in the city of Hubli-Dharwad. The housing status like type of house, ownership and size of house, etc provides a rough idea about the economic status of the family.

#### *Type of House*

Of the total number of houses in our sample around 38 per cent were Pucca houses closely followed by semi-pucca houses (34 per cent). These two types together occupied about 72 per cent of the houses in the city. Interestingly, the hut type houses accounted for only 3.2 per cent of the sample houses.

**Table 3.11**  
**Type of House by Social Groups**

Type of House	SC	ST	OBC	Others	Total
Hut	21.00	9.15	26.82	43.04	3.2
Kutchra	12.80	5.17	29.72	52.31	24.8
Semi-pucca	10.15	5.73	29.52	54.60	34.0
Pucca	6.69	2.99	24.38	65.94	38.0

#### *Ownership of House*

Table 3.12 classifies the ownership of the houses according to social status. As expected, more than half of the owned houses are belonging to the families from general category. The families belong to the backward class category accounted for more than 1/4<sup>th</sup> of the owned houses in the city. The SCs and STs occupied the least share in the owned houses among the social groups. Interestingly, this trend remained unchanged across different ownerships. Considering the share of ownership categories in each social group, it is found

that the families with owned houses occupied a major share in all social groups as compared to other ownership categories.

**Table 3.12**  
**Ownership of House by Social Groups**

Owner ship	SC	ST	OBC	Others	Group Total
Own house	10.01	4.99	27.42	57.58	67.2
Rented	9.45	3.68	27.54	59.33	27.5
Others	9.63	5.61	29.15	55.61	5.3

### *Size of the House*

As we know, rooms vary in size as well as in quality. Therefore, it would be difficult to arrive at any precise and useful finding based on such an analysis. All the same we collected some data about this and Table 3.13 gives the percentage distribution of the HHs according to rooms. It shows that around 38 percent of the HHs living in the house, which has less than 2 rooms. This shows inadequacy of rooms to family members. About 48 percent of the HHs have 2-4 rooms which seems to be just adequate. Remaining 14 percent of HHs have adequate number of rooms

**Table: 3.13**  
**Number of Rooms in the House by Social Groups (% of HHs)**

Social Group	< 2 Rooms	2-4 Rooms	4-8 Rooms	8-10 Rooms	> 10 Rooms
SC	50.0	42.9	6.9	0.1	0.1
ST	49.1	43.1	7.7	0.0	0.1
OBC	38.0	49.0	12.6	0.3	0.0
Others	35.5	48.1	15.7	0.6	0.2
Total	38.3	47.6	13.6	0.4	0.2

Perhaps, it would be more useful if we could study the actual living space in terms of square feet per family. Table 3.14 classifies the sample families according to their social group and the living area available to them. The proportion of families occupying living area of less than 200 sq. feet was the highest at 43.32 per cent in the general category, followed at 34.78 per cent by the OBC category. Among the SCs and STs, this proportion was as low as 14.52 per cent and 7.38 per cent respectively. This shows the extent of congestion in the houses occupied. When we consider the living areas in excess of 800 sq. feet, some interesting observations stand out: the gap between the general category and other categories is widened. The SCs and STs in this proportion were very few.

**Table 3.14**  
**Percentage of HHs by Social Groups and Living Area**

Size in Sq. feet	SC	ST	OBC	Others	Total
<=200	14.52	7.38	34.78	43.32	15.3
200-600	11.68	6.12	28.17	54.04	45.6
600-800	8.46	3.31	28.36	59.88	12.1
800-1000	5.78	2.77	21.62	69.83	8.1
>1000	6.22	2.07	22.75	68.95	18.9
<b>Total</b>	<b>10.21</b>	<b>4.93</b>	<b>27.65</b>	<b>57.20</b>	<b>100.0</b>

### *Electrification of the House*

In order to know the amenities available to the households a question placed before the respondents, related to the electrification of the house. As is evident from the table 3.15, 93 per cent of the houses in the city are electrified. Further, the share is not uniform across different social groups. However, in all response categories the major share is occupied by the families belonging to the general category and the least share is among the scheduled tribes. Analyzing the electrification of houses across different income categories yield results that are anticipated.

**Table 3.15**  
**Electrification of the House (%) by Social Groups**

Electrification	SC	ST	OBC	Others	Total
Electrified	9.29	4.44	27.39	58.88	93.0
Non-Electrified	20.61	8.34	27.85	43.19	7.0

### **Meeting Household Needs and Food Security**

The information relating to the needs in terms of expenditures of the households was also collected in the survey. Table 3.16 shows the percentage of HHs not able to meet household expenditure with their present income. It shows that more of the weaker sections of the population in the lower income group are not able to meet their household expenditure.

**Table 3.16**  
**HHs not able to Meet Household Expenditure (%)**

Income Group	SC	ST	OBC	Others	Total
<=17500	33.0	26.9	23.9	22.6	24.3
17500-50000	18.3	19.0	15.6	16.5	16.6
50000-150000	9.6	4.0	5.7	5.6	5.9
150000-300000	4.5	7.7	1.9	2.0	2.3
>300000	0.0	0.0	0.0	0.9	0.7
<b>Total</b>	<b>17.6</b>	<b>15.9</b>	<b>13.1</b>	<b>12.3</b>	<b>13.2</b>

Table 3.17 shows percentage of HHs getting insufficient food throughout the year. This shows that due to lower income, HHs are not getting sufficient food. It seems the public distribution system might not be able to meet the demand of the vulnerable population which needs to be strengthened.

**Table 3.17**  
**HHs Getting Insufficient Food Throughout the Year**

Income Group	SC	ST	OBC	Others	Total
<=17500	10.6	4.6	5.6	6.6	6.7
17500-50000	7.3	4.1	3.8	5.4	5.0
50000-150000	2.3	1.0	2.1	1.8	1.9
150000-300000	0.0	0.0	0.0	0.5	0.4
>300000	0.0	0.0	0.0	1.9	1.4
<b>Total</b>	<b>6.0</b>	<b>3.2</b>	<b>3.3</b>	<b>3.9</b>	<b>3.9</b>

### 3.6 Water Supply and Sanitation

#### *Water Supply by source*

The citizens of the Hubli-Dharwad city get water mainly from the water supplied by the Karnataka Water Board (Malaprabha River). The source of water supply for the surveyed families is reported in Table 3.18 and Table 3.19. Around 80 per cent of the households possessed independent water taps of their own. About 12 per cent of the households shared private water taps with the neighboring households. The number of households depending on public taps as a source of water supply constituted only 4.6 per cent of the total households surveyed. In our sample households, a little over 59 per cent of the households possessing independent water taps of their own belongs to the general category. The share of OBC households is 27.05 per cent while the share of SCs and STs is relatively insignificant.

**Table 3.18**  
**Availability of Water - Source of Water (by Social Group)**

Source of Water	SC	ST	OBC	Others	Total
Own Tap	9.01	4.35	27.05	59.60	80.3
Shared Tap	13.08	4.94	27.96	54.02	12.2
Public Tap	17.65	7.60	26.26	48.49	4.6
Hand Pump	10.96	4.11	27.40	57.53	0.5
MWS	10.00	12.50	30.00	47.50	0.3
Private/Public open well	6.99	8.39	22.38	62.24	0.9
Other	8.42	3.16	24.21	64.21	1.2

Table: 3.19 shows frequency of water availability to the HHs. It shows that about 64 % of HHs get water once in 4 days and about 30 of HHs get water once in 3 days. Remaining HHs get water once in more than 4 days.

**Table 3.19**  
**Frequency of Water Availability to HHs by Water Board**

No of Days	% of HHs getting Water
3	29.75
4	63.64
5	3.6
6	0.75
7	1.92
8	0.34
<b>Total</b>	<b>100.00</b>

### *Sanitation*

The type and ownership of the house as well as the living area available to the households are certainly important indicators explaining the housing condition of people living in the city. But there are also other factors that help us in determining the quality of housing conditions. Among these factors, most important ones are the sanitary facilities such as bathrooms, latrines, and water supply. This sub-section examines the data pertaining to sanitary facilities in the Hubli-Dharwad city.

Table 3.20 shows the type of toilet/latrine facility available to the sample families. It is observed from the tables that around 85 per cent of the households in our sample have access to toilet facility. Among these households, around 73 per cent have toilet at home and 10 per

cent make use of public/community toilet for the purpose. About 17 % of the Households does not have toilet facilities at all. The number of people who do not have access to toilet facility is higher among the SCs and STs. In a similar vein, the number of people belonging to the ‘no toilet facility’ group is higher in the income groups, Rs. 17, 500 or less and Rs. 17, 500 to 50,000.

**Table 3.20**  
**Sanitation & Latrine Facility to the HHs by Social Group**

Toilets	SC	ST	OBC	Others	Total
Toilet/Latrine at Home	7.81	3.36	27.08	61.75	73.0
Public/Community Toilet	16.47	4.87	26.42	52.24	10.0
No Toilet / Latrine facility	15.46	10.84	29.51	44.19	17.0

### *Garbage Disposal Facility*

Table 3.21 shows percentage of HHs using garbage disposal facilities for disposal of HHs wastes. It shows that on an average 38 percent of the HHs dispose waste in a specified place provided by the HDMC and 8 percent of the households’ waste is being collected by HDMC at their door. Remaining 54 percent of the HHs dispose households waste any where irrespective of social category. Inter caste variations in this respect is found to be very negligible.

**Table 3.21**  
**Garbage Disposal Facility by Social Group (% of HHs)**

Social Group	In front of the House	In a specified place	In open drain	Collected at the door	Others	Total
SC	22.7	37.1	29.3	5.1	5.9	100.0
ST	23.4	29.2	27.5	6.7	13.2	100.0
OBC	25.5	41.2	19.4	6.0	8.0	100.0
Others	20.3	37.1	23.5	9.7	9.4	100.0
<b>Total</b>	<b>22.1</b>	<b>37.8</b>	<b>23.1</b>	<b>8.1</b>	<b>8.9</b>	<b>100.0</b>

### *Health Facility*

Table 3.22 shows sources of health facility availed by the HHs according to social groups. It shows that more than 2/3<sup>rd</sup> households get health care facilities from the private sector and rest of the households goes to government hospitals (HDMC, Urban Health Centres and Departmental Hospitals like, Railway, Police, and NWKRTC hospitals).



**Table 3.22**  
Sources of Health Facilities Availed by HHs (% of HHs)

Social Group	Private	HDMC Hospital	Public (KIMS/District Hospital)	PHC/Community Centres	Others	Total
SC	54.9	10.0	32.8	0.3	1.9	100.0
ST	49.2	8.3	40.8	0.4	1.3	100.0
OBC	63.4	9.0	25.7	0.6	1.2	100.0
Others	70.9	7.4	20.2	0.3	1.3	100.0
<b>Total</b>	<b>66.2</b>	<b>8.1</b>	<b>23.9</b>	<b>0.4</b>	<b>1.3</b>	<b>100.0</b>

Table 3.23 shows the sources of health facility availed by the HHs according to income groups. It shows that more number of lower income category HHs get health facility from HDMC and public hospitals.

**Table 3.23**  
Sources of Health Facilities Availed by HHs (% of HHs)

Income Group	Private	HDMC Hospital	Public (KIMS/District Hospital)	PHC/Community Centre	Others	Total
<=17500	54.2	9.8	34.6	0.6	0.8	100.0
17500-50000	59.7	9.2	29.9	0.3	1.0	100.0
50000-150000	75.9	6.9	15.0	0.3	1.9	100.0
150000-300000	87.1	3.8	6.8	0.5	1.8	100.0
>300000	90.1	4.9	2.1	0.7	2.1	100.0
<b>Total</b>	<b>66.2</b>	<b>8.1</b>	<b>23.9</b>	<b>0.4</b>	<b>1.3</b>	<b>100.0</b>

### 3.6 Migration Status

#### *In Migration*

#### *Migration by Caste and Religion*

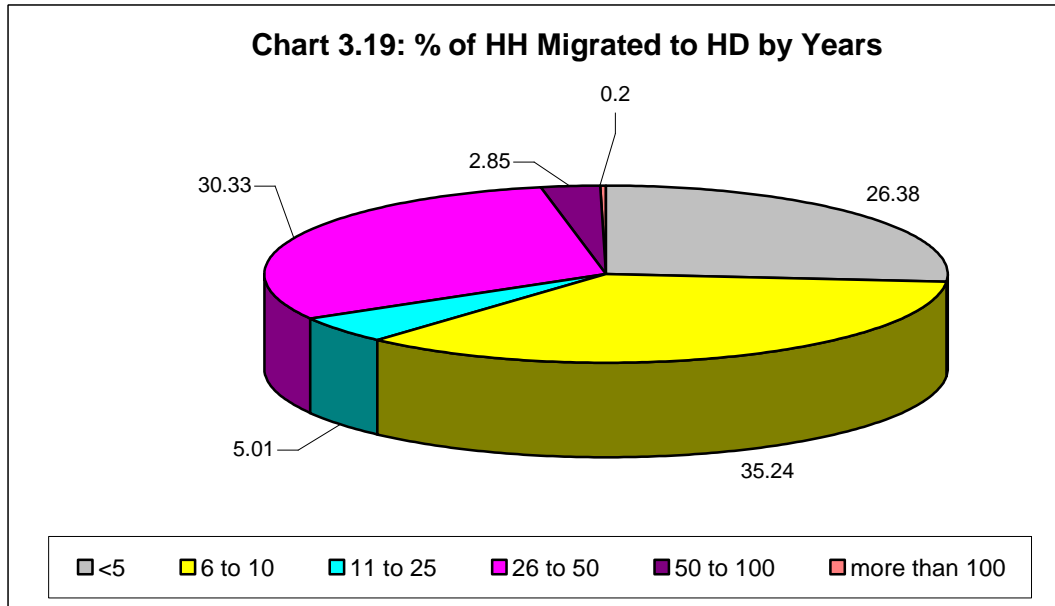
The migration from rural to urban areas has increased in recent years to a great extent and Hubli - Dharwad city is no exception to this. The population of the city has slightly increased on account of in migration. Out of the total sample 13 percent of the households are migrants. Across caste it is found that highest proportions of migrants are Hindus and they belong to forward caste population. There is not much variation between different caste groups so far as the migration is concerned.

**Table 3.24**  
**In Migration Status of the Sample HHs**

Caste/religion	Total HHs	Migratants	% of migrants
<b>Caste</b>			
SC	1515	170	11.2
ST	718	90	12.5
OBC	4242	466	11.0
Others	8925	1272	14.3
<b>Total</b>	<b>15400</b>	<b>1998</b>	<b>13.0</b>
<b>Religion</b>			
Hindu	11559	1734	15.0
Muslim	3192	205	6.4
Christian	489	36	7.4
Others	160	23	14.4
<b>Total</b>	<b>15400</b>	<b>1998</b>	<b>13.0</b>

*Duration of Migration*

It is noticed that more than 35 % of the households have migrated to the city for about 10 years back and as high as 30 percent of the households are there since last 50 years. About 26 % of the households had migrated into the city 5 years back while 3 percent have come more than 50 years back. Chart 3.19 reflects the migration status of the households.



*Purpose of Migration*

The purpose of migration was also enquired and it was found that most of the households came in search of employment to the city. About 63 percent migrations took place either in search of employment or to get better employment than before. About 11 % came to earn more and 8 % came for education. Hence the reason for migration is economic rather than socio cultural factors. This provides a plea that probably the city has the potential in providing employment opportunities to the migrants and generating some income for them. Table 3.25 presents the purpose of migration.

**Table 3.25  
Purpose of in Migration of the Sample HHs**

<b>Purpose</b>	<b>SC</b>	<b>ST</b>	<b>OBC</b>	<b>Others</b>	<b>Total</b>
Seeking Employment	71.9	64.1	65.8	60.4	62.8
Education	1.6	8.7	6.2	9.8	8.2
Income	9.2	10.9	9.3	11.7	10.9
<b>Others</b>	<b>17.3</b>	<b>16.3</b>	<b>18.7</b>	<b>18.1</b>	<b>18.1</b>

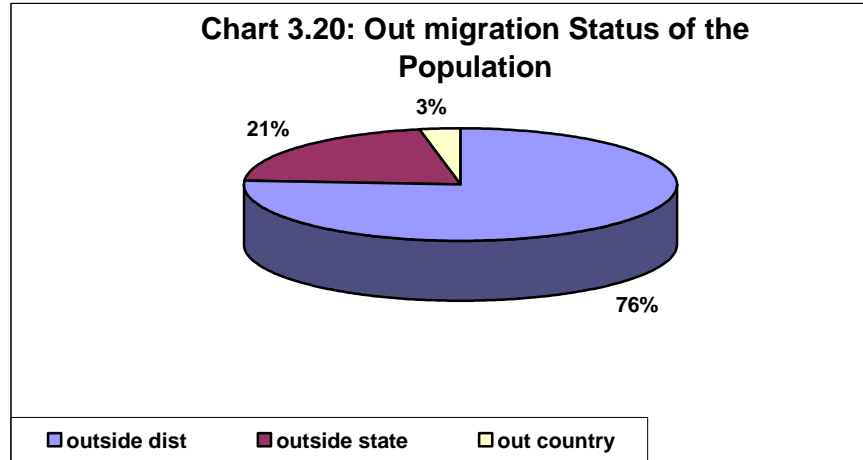
*Out Migration*

It seems that the **people of the city do not generally move out of their own hometown as the proportion of migrants shown in the table much less than 1 percent (0.49 %)**. It seems there is a special liking for the city so far as the residents are concerned. Across social groups it is found that the proportion of migrants outside the city is the highest among the general category of population and the least proportion is found among the scheduled tribes. Table 3.26 presents the out migration of the population.

**Table 3.26  
Out Migration by Social Groups**

<b>Social Group</b>	<b>% migrated</b>	<b>% of Migrants to total population</b>
SC	5.3	0.25
ST	2.1	0.22
OBC	16.8	0.30
Others	75.8	0.64
<b>Total</b>	<b>100</b>	<b>0.49</b>

We made the enquiry regarding the place of their migration and more than 3/4<sup>th</sup> of the migrants have gone out side the home district (Dharwad) but within the state and little more than 1/5<sup>th</sup> of the migrants have moved out of the state but within the country. Only 3 percent of the total migrants have gone out of the country. Chart 3.20 shows the distribution of the migrants to different places



### 3.7 Willingness to Pay

The respondents were asked to express their willingness to pay (WTP) additional amount to the HDMC/ other service providers for the improvement of the civic amenities in Hubli-Dharwad city.

Table 3.27 shows percentage of HHs willing to pay and amount willing to pay (in Rs) for the improvement of the basic amenities of the city. It shows that up to 10 percent of the HHs are willing to pay up to maximum of Rs. 30 per month Since water supply, road, drainage and garbage disposal are the basic requirements, more number of HHs is willing to pay for these services. On an average 10 per cent of the HHs is willing to pay for the improvement of the roads and garbage disposal facilities while 8 percent of the HHs are willing to pay for the improvement of drainage facility and 6 percent of the HHs willing to pay for the regular and timely supply of water. **This payment is in addition to the payment which they are already making regularly** towards the provision of different facilities. It may be mentioned here that the proportion of the households willing to pay seems to be on the lower side. It may be partly due to the apprehension that the service standards might not improve at all which have been

the past experiences of the residents. In case there is a clear evidence of improvement in the delivery of civic services, then residents' willingness to pay may also improve. There is not much variation between different social groups of population in respect of willingness to pay as revealed at present.

**Table 3.27**  
**Willingness to Pay Improvement of Facilities**

<b>Facilities</b>	<b>% HHs Willing to Pay</b>	<b>Amount Willing to Pay (Rs/HH/Month)</b>
1. Water supply by water board	6	27
2. Improving site specific water resources	3	19
3. Road	10	28
4. Drainage	8	20
5. Garbage Disposal	10	17
6. Street Lights	4	24
7. Slum Development	3	30
8. Public Toilets	3	22
9. Transport facility	2	20
10. Health facility	4	20
11. Recreational facility	3	21
12. Educational Facility	3	26
13. Post office	1	15

**It is found from the discussions with the HHs that the willingness to pay tends to depend upon the households need for the facilities. It is neither influenced by the income nor the caste group of HHs.**

### **3.8 BRIEF SOCIO-ECONOMIC PROFILE OF SLUM HOUSEHOLDS**

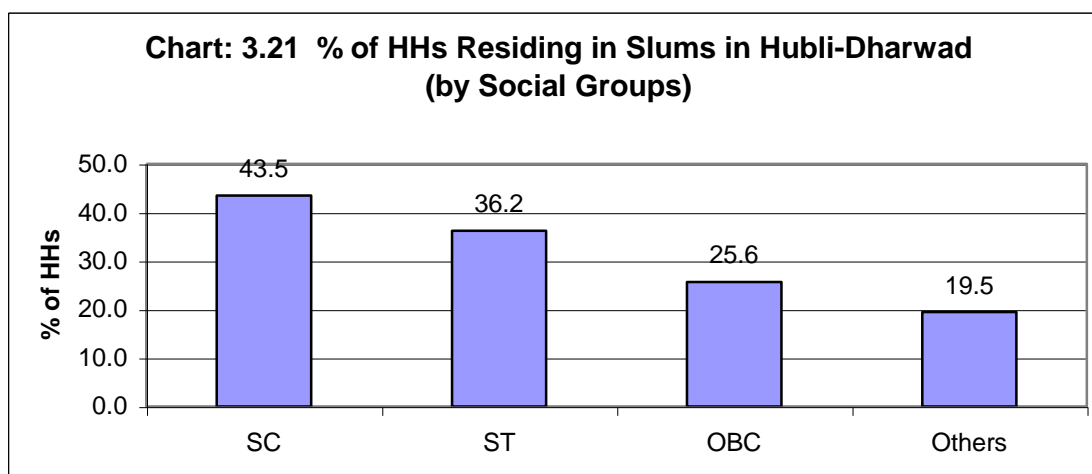
#### *Proportion of Sample Households Residing in Slums*

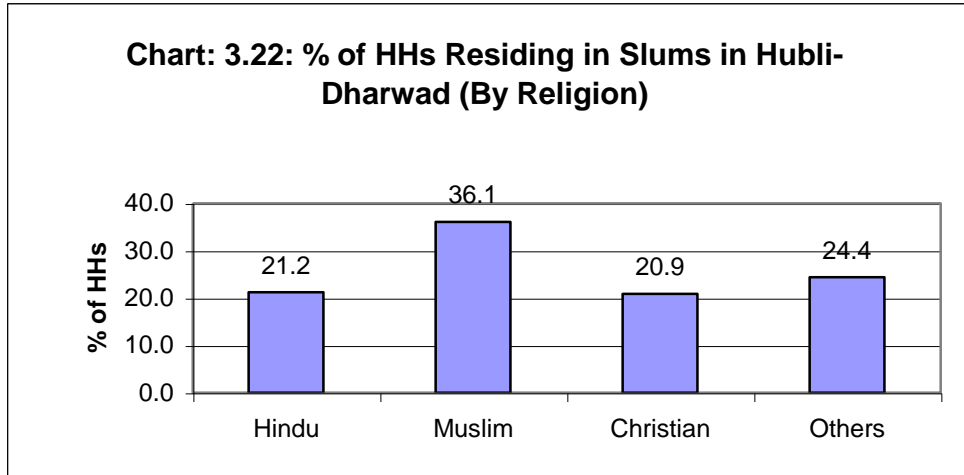
It is noticed that little less than one fourth (24.3 %) of the sample households live in the slums. Across social groups highest proportion of HHs in the slums, 80 % of HHs belong to SC and STs while across religion, Muslims constitute the highest proportion of HHs living in slums. Table 3.28 reflects the % of Households in the slum area.

**Table 3.28**  
**Percentage of Households residing in the Slum**

Slum Households	No of Slum HHs	No of Total HHs	%
<b>Soial Group</b>			
SC	659	1515	<b>43.5</b>
ST	260	718	<b>36.2</b>
OBC	1088	4242	<b>25.6</b>
Others	1736	8925	<b>19.5</b>
<b>Total</b>	<b>3743</b>	<b>15400</b>	<b>24.3</b>
<b>Religion</b>			
Hindu	2450	11559	<b>21.2</b>
Muslim	1152	3192	<b>36.1</b>
Christian	102	489	<b>20.9</b>
Others	39	160	<b>24.4</b>
<b>Total</b>	<b>3743</b>	<b>15400</b>	<b>24.3</b>

Chart 3.21 and 3.22 shows social group wise and religion wise percentage of HHs residing in slums in the city. It shows that large percentage of weaker sections of the society is residing in the slums.





### BPL Households Living in Slums

Table 3.29 shows that about 43 percent of the HHs in the slums are below poverty line. It further shows that among the different social groups slightly more number of HHs belong to SC and ST community are living below poverty line. Religion wise there is not much variation between the HHs living below the poverty line.

**Table 3.29**  
**Percentage of BPL Households Living in Slums**

Social Category/Religion	% of BPL HHs
SC	52.50
ST	48.46
OBC	40.17
Others	40.15
<b>Total</b>	<b>42.91</b>
Hindu	42.33
Muslim	43.75
Christian	45.10
Others	48.72
<b>Total</b>	<b>42.91</b>

### Family Size and Sex Ratio of the Slum HHs

It is noticed that the average family size of the slum dwellers is 5, which is the same for all the households in the sample. Across the social groups, also there is no difference in the size of the family of the slum dwellers. So far as the sex ratio is concerned it is found that the overall sex ratio among slum HHs is 923 as against the same for total sample households is

928. The sex ratio among the SCs is highest and lowest among the OBCs. Similar pattern was also observed in case of all the sample households. Table 3.30 provides the sex ratio and the family size of the sample households residing in the slums.

**Table 3.30**  
**Sex Ratio and Family Size of the Slum HHs**

Social groups	Sex Ratio	Family Size
SC	954	5
ST	935	5
OBC	901	5
Others	924	5
All Population	923	5

### **Educational Status of the Slum HHs**

It is interesting to observe that the literacy rate among the slum households is significantly high i.e. 82 percent. Considering their educational achievements it is noticed that little less than one third of the population has secondary and higher secondary education and 37 percent of the population have reached primary and middle level education. There are about 6 percent of the population with graduation and post graduation qualifications while only 2.5 percent has technical qualifications. The lowest qualified people are found among the STs and the highest qualified persons are in the groups of general castes, which is quite obvious.

**Table 3.31**  
**Educational Status of the Slum Population (%)**

Education	SC	ST	OBC	Others	Total
Illiterate	19.4	23.3	15.7	17.6	17.8
Literate & Primary	19.9	19.4	22.0	20.5	20.8
Middle	16.3	15.2	17.0	16.1	16.3
Secondary & Higher secondary	25.8	26.5	28.8	30.3	28.8
Graduate / Post graduate	6.5	5.1	6.3	5.0	5.7
Technical / Professional	3.2	2.2	2.3	2.4	2.5
Others	9.0	8.4	8.0	7.9	8.2
Total	100.0	100.0	100.0	100.0	100.0

**Marital status:** It is found that 0.20 percent of the slum population marry at the age of below 14 years and 1.09 percent marry between the age group of 15-18 year.



### Occupational Status of the Slum HHs

The occupational classification of the slum households indicate that only 32 percent are earners. Among the earners highest proportion of the population are labourers. Slightly higher than 8 percent are service holders and about 7 percent of the population has their own business which includes pan shops, vegetable shops and vendors for different items.

**Table 3.32**  
**Occupational Status of Slum Dwellers**

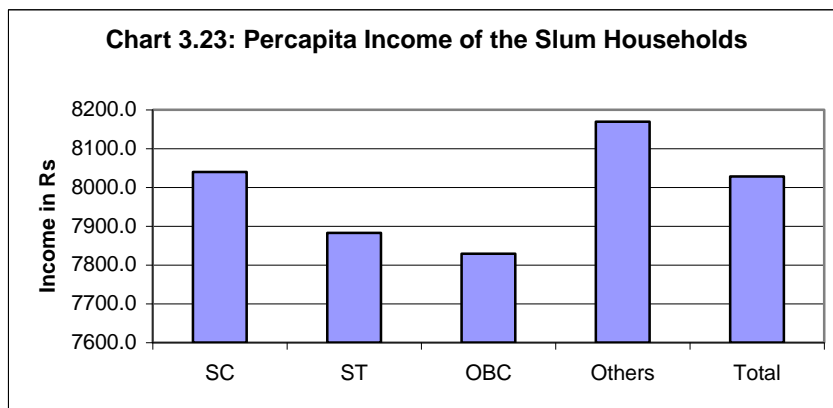
Occupation	SC	ST	OBC	Others	Total
Agriculture	10.9	3.9	25.0	60.2	0.7
Labour	17.5	7.3	26.1	49.2	16.3
Business / Trade / Professionals	14.1	6.4	29.6	49.9	6.8
Service	19.7	5.9	32.4	42.0	8.5
Others	17.8	6.9	29.5	45.8	67.7
<b>Total</b>	<b>17.6</b>	<b>6.8</b>	<b>29.2</b>	<b>46.4</b>	<b>100.0</b>

### Income of Slum Dwellers

Little more than half of the households has annual income between Rs17500 to Rs 50000. About 27 percent of the households has the income between Rs 50000 to Rs 150000 per annum and less than one percent of the households gets income more than Rs 3 lakhs which is quite surprising. The proportion of households living below poverty line who received BPL cards is 43 per cent of the total households. According to the income category only 19 percent of the households are living below poverty line.

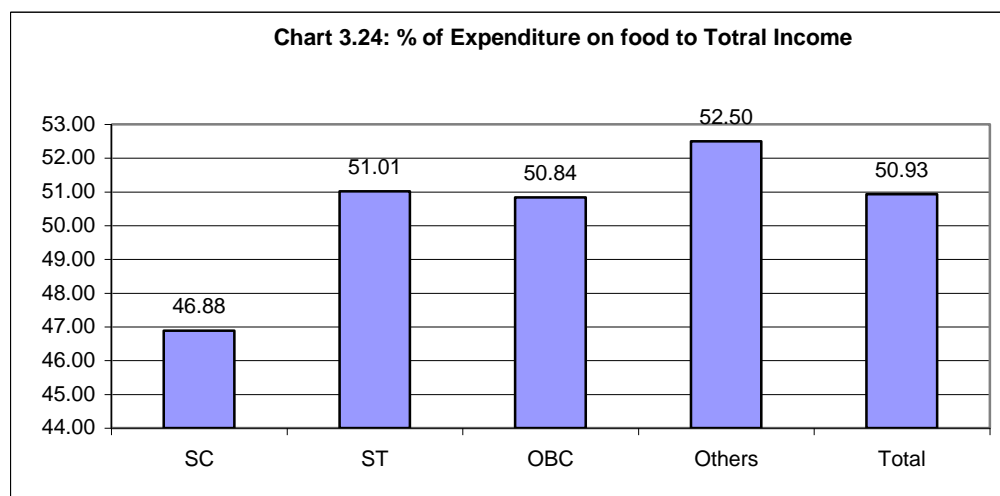
**Table 3.33**  
**Income Level of the Slum Dwellers (% of HH)**

Income in Rs	SC	ST	OBC	Others	Total
<=17500	16.9	7.7	28.4	47.0	18.7
17500-50000	17.1	6.9	30.7	45.3	50.2
50000-150000	18.7	6.8	27.0	47.4	27.4
150000-300000	19.8	4.0	25.4	50.8	3.4
>300000	23.1	7.7	30.8	38.5	0.3
<b>Total</b>	<b>17.6</b>	<b>6.9</b>	<b>29.1</b>	<b>46.4</b>	<b>100.0</b>

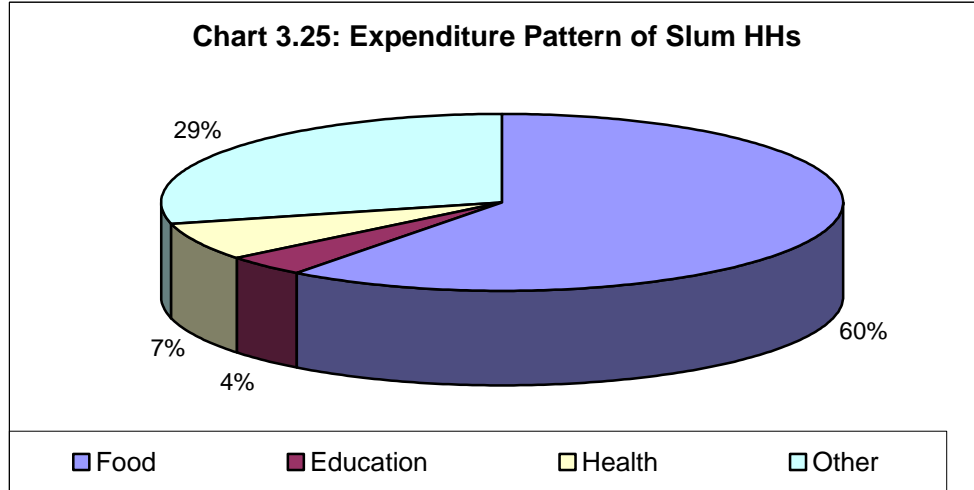


### Expenditure Pattern of the Slum Dwellers

One of the important indicators of the economic status of the households is the expenditure pattern of the households. In terms of Engel's ratio, it is found that these households spend more than 50 % of their income on food, which is higher than the non-slum households (38.9 %). This gives a clear impression that quality of life of the slum households is lower as compared to the households residing in non-slum areas.



Of the total expenditure, the Proportion of expenditure on food is the highest and the expenditure on education is the lowest. It seems education is given the least priority items of expenditure. Chart 3.25 presents the expenditure pattern of slum households.



### **Borrowing position**

About 12 % of HHs borrow and majority borrow from the banks and co-operative societies.

### **Savings**

Hardly 4 % of the HHs save some amount of money and majority of the households save in banks and post offices. The slum households save only 1.4 per cent of their income.

### **Housing status**

Of the total households 48 % live in katcha houses and average size of the Slum HHs is 511 sq ft. It was also found that 87 % have electricity facility at their houses. About 70 percent of Slum HHs has access to toilet facilities.

## **Section IV**

### **SURVEY OF SHOPS AND ESTABLISHMENTS IN THE HUBLI-DHARWAD CITY**

Due to the absence of any reliable information pertaining to the number of businesses of various types existing in the city, an attempt is made in this study to collect some preliminary details on the structure and characteristics of establishments in the city. To realize this objective, a primary survey of establishments in the city is conducted. Ideally, a comprehensive survey of shops and establishments would throw up more information. However, due to lack of time and absence of any precise information on the number of establishments in the city, the study is confined to a small number of enterprises selected on a random basis. In fact, the major objective of this study is to report the socio-economic aspects of the households residing in the city, which is done in a more comprehensive way. Yet, it is expected that a small amount of information on the structure and characteristics of establishments could form the basis for later sample investigations.

The establishments in the city were broadly classified into seven groups, viz., food and related, textiles and related, chemicals, wood, paper and leather, minerals and related, services and others, for the purpose of analysis. Among the establishments surveyed, around 49 per cent belong to the food and related category followed by the others and services categories (table 4.1). The distribution is more or less similar even when we consider the share in number of workers employed (table 4.2). On the other hand, the ratio of employment per enterprise is found to be higher in the services group followed by food and related and other categories. This suggests that growth of service sector can contribute to employment generation in the future.

**Table: 4.1**  
**Number of Establishments by Industrial Category**

<b>Industrial Category</b>	<b>Number</b>	<b>Share</b>
Food and related	32	48.48
textiles and related	1	1.52
Chemicals	4	6.06
Wood, paper and leather	3	4.55
Minerals and Related	5	7.58
Services	7	10.61
Others	14	21.21
<b>Total</b>	<b>66</b>	<b>100.00</b>

**Table: 4.2**  
**Employment and Employment per Enterprise by Industrial Category**

<b>Industrial Category</b>	<b>Employment</b>	<b>Share in Employment</b>	<b>Employment/Enterprise</b>
Food and related	112	48.9	3.50
textiles and related	2	0.9	2.00
Chemicals	6	2.6	1.50
Wood, paper and leather	8	3.5	2.67
Minerals and Related	10	4.4	2.00
Services	43	18.8	6.14
Others	48	21.0	3.43
<b>Total</b>	<b>229</b>	<b>100.0</b>	<b>3.47</b>

The existing structure of shops and establishments in the Hubli-Dharwad city provides a useful context for analysing the problems and prospects of these enterprises in the city. In this section, only the major features of these establishments in terms of size, ownership, nature of operation, age, and working status are highlighted. The establishments are classified into three based on the criterion of size of employment: small, medium and large. Small establishments are those employ only own/family labour, medium establishments employ less than six workers and large establishments employ six or more workers.

Most enterprises are small. Typically, majority of the establishments in the Hubli-Dharwad city employ only own/family labour. Going by the above definition regarding size, the upper end of the tail – those with six or more workers – constitute only 26.87 per cent of the total establishments surveyed (table 4.3).

Considering the ownership variable, majority of the establishments in the region are single owner establishments. They constitute a share of between 57 and 100 percent in nearly all-industrial groups, with minerals and related being the only exception. In industrial groups like chemicals and wood, paper and leather, all enterprises are single owner enterprises (table 4.4). Further, around 76 per cent of the establishments are in the retail sector. The share of establishments engaged in retail sales is very high in every industrial group. For instance, all enterprises in the chemicals, services and textiles and related categories are involved in retail sales (table 4.5).

Age-wise classification of establishments shows that around 86 per cent of the enterprises are aged between 0 and 15 years (table 4.6). To put it differently, young establishments dominate the industrial scene of the city. Where as age old enterprises are more prevalent in the category of minerals and related, very young establishments are found more in the textiles and related category. Establishments are also classified into four based on the perception of the entrepreneurs on the performance of their establishments. It is noticed that more than 3/5<sup>th</sup> of the establishments are expanding where as the remaining establishments are either stagnant or contracting (table 4.7). It is often argued in the literature that the larger enterprises are less vulnerable to shocks compared to the smaller ones and the former grows much faster than the latter. This view gets vital support from the present analysis. It is observed that the share of enterprises that are expanding in the total is higher among the larger enterprises followed by medium and small enterprises (table 4.8). While analysing the age and performance of the establishment, it is found that performance of the enterprises improves with age (table 4.9). For instance, all the enterprises in the age groups, 31-50 and 51 and above, according to the present analysis, are expanding. At the other end, the study could not find any relationship between ownership and establishment status. The share of expanding establishments to the total is almost same in both single and multi-owner enterprises (table 4.10).

**Table 4.3**  
**Number of Establishments by size**

Type	Number of Establishments	Share
Small	27	40.30
Medium	22	32.84
Large	18	26.87
<b>Total</b>	<b>67</b>	<b>100.00</b>

**Table: 4.4**  
**Number of Establishments by Type of Ownership**

Industrial Category	Own	Partnership	Share of retail to total
Food and related	28	4	87.50
textiles and related	0	1	0.00
Chemicals	4	0	100.00
Wood, paper and leather	3	0	100.00
Minerals and Related	1	4	20.00
Services	6	1	85.71
Others	8	6	57.14
<b>Total</b>	<b>50</b>	<b>16</b>	<b>75.76</b>

**Table 4.5**  
**Number of Establishments by Nature of Operation**

Industrial Category	Retail	Wholesale	Share of retail to total
Food and related	24	8	75.00
textiles and related	1	0	100.00
Chemicals	4	0	100.00
Wood, paper and leather	1	2	33.33
Minerals and Related	4	1	80.00
Services	7	0	100.00
Others	9	5	64.29
<b>Total</b>	<b>50</b>	<b>16</b>	<b>75.76</b>

**Table: 4.6**  
**Number of Establishments Classified according to Age Group**

Industrial Category	Age of the Enterprise					Total
	<=5	6-15	16-30	31-50	51 & above	
Food and related	40.6	50.0	3.1	3.1	3.1	100.0
textiles and related	100.0	0.0	0.0	0.0	0.0	100.0
Chemicals	50.0	50.0	0.0	0.0	0.0	100.0
Wood, paper and leather	20.0	40.0	20.0	20.0	0.0	100.0
Minerals and Related	33.3	33.3	0.0	0.0	33.3	100.0
Services	28.6	57.1	14.3	0.0	0.0	100.0
Others	35.7	42.9	21.4	0.0	0.0	100.0
<b>Total</b>	<b>37.9</b>	<b>47.0</b>	<b>9.1</b>	<b>3.0</b>	<b>3.0</b>	<b>100.0</b>

**Table: 4.7**  
**Industries Classified according to Working Status**

Industrial Category	Status of the Establishment				Total
	Expanding	Stagnant	Contracting	Not operated for less than 3 years	
Food and related	75.0	9.4	15.6	0.0	100.0
textiles and related	0.0	100.0	0.0	0.0	100.0
Chemicals	50.0	25.0	25.0	0.0	100.0
Wood, paper and leather	40.0	40.0	20.0	0.0	100.0
Minerals and Related	100.0	0.0	0.0	0.0	100.0
Services	57.1	42.9	0.0	0.0	100.0
Others	50.0	21.4	21.4	7.1	100.0
<b>Total</b>	<b>63.6</b>	<b>19.7</b>	<b>15.2</b>	<b>1.5</b>	<b>100.0</b>

**Table: 4.8**  
**Size and Establishment Status**

Size	Status of the Establishment				Total
	Expanding	Stagnant	Contracting	Not operated for less than 3 years	
Small	40.7	37.0	18.5	3.7	100.0
Medium	68.2	13.6	18.2	0.0	100.0
Large	94.1	0.0	5.9	0.0	100.0
<b>Total</b>	<b>63.6</b>	<b>19.7</b>	<b>15.2</b>	<b>1.5</b>	<b>100.0</b>



**Table: 4.9**  
**Age and Status of the Establishment**

Age	Status of the Establishment				
	Expanding	Stagnant	Contracting	Not operated for less than 3 years	Total
<=5	52.0	20.0	24.0	4.0	100.0
6-15	77.4	12.9	9.7	0.0	100.0
16-30	50.0	33.3	16.7	0.0	100.0
31-50	100.0	0.0	0.0	0.0	100.0
51 & above	100.0	0.0	0.0	0.0	100.0
<b>Total</b>	<b>66.7</b>	<b>16.7</b>	<b>15.2</b>	<b>1.5</b>	<b>100.0</b>

**Table: 4.10**  
**Ownership and Status of the Establishment**

Ownership	Status of the Establishment				
	Expanding	Stagnant	Contracting	Not operated for less than 3 years	Total
Single	64.0	16.0	18.0	2.0	100.0
Partnership	62.5	31.3	6.3	0.0	100.0
<b>Total</b>	<b>63.6</b>	<b>19.7</b>	<b>15.2</b>	<b>1.5</b>	<b>100.0</b>

**Table: 4.11**  
**Problems Faced by the Establishments**

Industrial Category	Nature of Problems faced						
	Non availability of electricity connection	Power cut	Capital shortage	Non availability of raw materials	Marketing a product	Any other problem	Total
Food and related	3.1	31.3	25.0	3.1	6.3	31.3	100.0
textiles and related	0.0	0.0	100.0	0.0	0.0	0.0	100.0
Chemicals	0.0	25.0	25.0	0.0	0.0	50.0	100.0
Wood, paper and leather	0.0	0.0	40.0	0.0	0.0	60.0	100.0
Minerals and Related	0.0	0.0	66.7	0.0	0.0	33.3	100.0
Services	0.0	71.4	0.0	0.0	0.0	28.6	100.0
Others	0.0	35.7	14.3	0.0	14.3	35.7	100.0
<b>Total</b>	<b>1.5</b>	<b>31.8</b>	<b>24.2</b>	<b>1.5</b>	<b>6.1</b>	<b>34.8</b>	<b>100.0</b>

We also collected information on the problems faced by the establishments in the city, which is reported in table 11. The table shows that around 66 percent of the firms admitted having problems such as shortage of capital, frequent power cut, marketing of product, non-

availability of raw materials and electricity connection, and so on. The most frequent complaints were power cut (31.8 per cent) and insufficient capital (24.2 per cent).

Firms in the minerals and related group complained the most about the problem of capital shortage. Their next important problem was power cut. Establishments in most of the industrial groups ranked power cut, insufficient capital and marketing of product as their first, second and third most important problems. As regards the firms in the wood, paper and leather and minerals and related categories, shortage of capital emerges as the most important problem. The problem of power cut was found to be less important when compared with firms in the other industrial groups.

Among these problems where state policy can directly exercise an important influence, the most important one is lack of infrastructure in terms of power cut. However, the direct role of the state has been shrinking under the policy of economic reforms. In this changed circumstances, the state has to put much greater emphasis on improving the economic condition of these units. As well, the state should find a permanent solution to the problem of marketing faced by these establishments. At the other end, increased supply of loans on attractive terms by banks and specialized financial institutions need to be strengthened.

## Section V

### STAKE HOLDERS' PERCEPTIONS

In addition to the Household survey, the perceptions of households were collected in order to know the socio-economic problems of Hubli-Dharwad city and get their suggestions for solving the problems. The household survey does not reveal many of the problems relating to the overall development of the city because it was specific to the personal socio economic problems rather than the general problems of the city. Hence it was felt necessary to collect the views, opinions and suggestions of the important personalities who are knowledgeable about the issues related to the problems and constraints of Hubli-Dharwad city. Their perceptions along with the household survey would provide more appropriate basis to formulate a concrete plan for the overall development of the twin city. The stakeholders in our survey included political leaders (both opposition and ruling), senior citizens, artists/Poets/writers, planners, administrators, students, housewives, professionals (practicing lawyers, doctors, etc), activists, Bankers, Women Organizations, members of SHGs, Slum dwellers, NGOs, Industrialists, Auto owners, transport service owners, Press (SK), KCC & I. There are many other stakeholders but we couldn't get their perceptions because of time constraint. The perceptions of the stakeholders are arranged in the priority basis, and summarized as follows.

- **Water Supply:** is the main problem of Hubli-Dharwad city. HHs have not been getting regular and adequate supply of water. To improve the situation, it is suggested to implement Malaprabha stage 3 project. Many also suggested linking of Kalasa-Banduri *nala* to Malaprabha river. For improving the ground water situation, rainwater harvesting is suggested. Stakeholders expressed their concern for the high rate for water, which ultimately would increase the burden on the middle and poor HHs.

- **Under Ground Drainage (UGD):** is not covered nearing parts of the city, therefore it should be extended all areas of the city. There should be big *Pakka Gattars* on both sides of the road.
- **Garbage Collection and Cleaning:** is the other main problem of the city. Efforts should be made to collect and clean the roads and *guttars* everyday.
- **Roads:** On going road works to be extended in to interior part of the city. Footpaths need to be built in all the main roads to avoid rush of pedestrians on roads. Ring roads should be started to avoid traffic. The Level Road crossing at important places like city civil court Dharwad, civil court Hubli, Jubilee circle Dharwad. Traffic Island, Hubli are very dangerous to pedestrians. Hanging Bridge or ring road, or under ground crossing would solve the problem. One-way Traffic be regulated to develop and control the traffic in all the main roads.
- **Improvement of Slums:** The condition of the slums should be improved for overall development of the city.
- **Transport:** more train facilities to Bombay, Bangalore and Goa. The rail projects (Gadag- Hutagi and Hubli-Ankola) should be completed shortly for more train facility. If the Ankola-Hubli rail project is completed, it will reduce the damage of city roads. Presently trucks transport the Manganese.
- **IT and Jawali Park should be developed for creating more employment opportunities.**
- **Infrastructure Facility:** Lack of infrastructure is the major concern of development. Therefore, efforts should be made to improve the infrastructure of the city. At the same time social harmony should also be maintained for the development of the city.

- High court bench should be started to provide justice in shorter period at less cost.
- **Burial Grounds and Open Sites:** should be maintained properly to keep it clean and there should be sufficient water. Compound walls should be constructed to protect burial grounds from encroachments. The other HDMC owned open sites are to be protected from encroachment and these open sites need to be used only for the specified objectives.
- **Slaughterhouses:** it is felt that they should be shifted to particular areas so as to maintain better environment and to protect the religious feelings of major section of society.
- **Urinal Points / Sulabha Shouchalayas'** required to be constructed in market places for the convenience of public.
- **Public Drinking Water Points:** are required to be established in the prominent places of market as well as in heavy traffic areas for use of public.
- **Recreational Facilities:** Recreation and entertainment facilities should be improved. Unkal and Kelageri lakes should be developed for tourism purpose. Presently the inflowing water (Unakal lake) is polluted therefore water treatment plants should be installed at appropriate points. Condition of KC Park, Glasshouse , etc, are to be improved. These recreational facilities may also attract tourists and help in adding to the HDMC exchequer. For children *Putani Train* has to be started.
- **Protection and Development of Indian art and culture:** Efforts should be made to protect and promote Indian art and culture along with development process, as the art and culture protects the traditional cultural heritage and moral values of human life. The modern art and culture should not replace the traditional culture rather both need to be complimentary to each other.

- **Co-ordination between various departments:** It is felt that co-operation between the different departments is necessary for the integrated development of the city. People's co-operation is also sought in developmental works.
- **A non-political development committee** should be established to look after the development of the city. The committee may use services of retired persons from different expertise.

## Section VI

### CONCLUDING OBSERVATIONS

Centre for Multi-disciplinary Development Research (CMDR), Dharwad, has focused its attention in its earlier studies on the socio-economic problems of the less developed states in particular in a comparative perspective. Some of its studies focused their attention on such problems up to the district level. Under the present study on 'Socio-Economic Survey of Hubli-Dharwad City', the Centre got an opportunity to consider some of the crucial aspects of the socio-economic life of an important twin-city in North Karnataka. The Research Programmes Committee of the Planning Commission, Govt. of India, had initiated a number of socio-economic surveys of the then major cities of the country immediately after the initiation of planning. However, Hubli-Dharwad twin city was not one of the cities selected for this purpose. The Centre for Multi-disciplinary Development Research (CMDR) feels that this lacunae is filled by the present study.

Since the study was based upon both the secondary data and primary data and it had to be completed within a very short span of time, a number of challenges had to be faced in the course of its completion.

All the secondary data regarding different socio-economic aspects are still not available at the level of individual cities though they are collected at the time of different Census. For example, the latest Census data for Hubli-Dharwad city was not yet available. We could get some data from HDMC records though they were not with required details and for the latest periods.

With regard to the primary data, the difficulties were formidable. Within a period of just two months we were required to collect the data from 15400 households spread over the entire twin city consisting of 67 wards. The investigators numbering more than 70, associated with the study, after receiving thorough training for data collection with

the help of a fairly extensive schedule, did a formidable job sincerely against several difficulties of non-availability of the respondents, lack of full cooperation from the respondents on occasions, need for frequent visits to the households to corroborate the data already collected, causing further irritation to the households, etc. The Centre took sufficient care to validate the primary data collected through second level of investigation of the surveyed households. To the amusement of the investigators, the respondents used to list before them a number of complaints about the problems of water supply, electricity, non-availability of BPL cards, etc. thinking that they represented the Municipal authorities or the governmental agencies. It was indeed a great difficulty for them to wriggle themselves out of this situation with a view to completing their assigned task of data collection. As usual, the investigators had to struggle to get authentic data about income and expenditures by the households. Though the expenditure data as revealed may be fairly reliable no such firm statements could be made about the income data as revealed by the respondents. The investigators tried to countercheck this information on the basis of their observation of the general up-keep of the house, different types of assets kept in the house, etc. and finally recoded the income data and got it verified by the respondents.

The vast primary data collected on as many as 16 major socio-economic parameters provides a rich source material for socio-economic analysis for the researchers. A number of further studies can be done with the help of such vast data. The Centre has already planned out a series of studies on different socio-economics of urban life\*. These studies should provide useful input for policy making at the local government level.

Since urban socio-economic scenario witnesses fast changes during the current period of economic reforms and structural adjustments, it is necessary to update the data

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\* A number of research studies were done using the vast socio-economic data collected for Bombay city in early 1960's and 70's by the Department of Economics of Bombay University. Similarly, the Pune Survey data were used by the researchers of the Gokhale Institute of Politics and Economics (GIPE), Pune. The data of other city survey are also occasionally used by the researchers from different parts of the country. These analytical studies provided rich inputs to the planning processes at the state and national levels.



at regular intervals. We therefore urge upon the policy makers to take necessary steps to get these data updated from time to time, say, once in every three years.

While there is an institute for studying the urban development at the national level (National Institute for Urban Affairs, New Delhi), it is necessary to have a think-tank at the local level to provide the necessary analytical inputs to the local governments. In fact, the 73<sup>rd</sup> and 74<sup>th</sup> Amendments to the Indian Constitution provide for planning bodies (on the pattern of the State Planning Boards and National Planning Commission) at the level of local governments. These planning bodies certainly need authentic analytical studies for the purpose of their planning exercise. We recommend that a Research Cell for Urban Studies needs to be developed at the local level outside the governmental framework so that objective analytical insights can be provided by the studies undertaken in the Research Cell. Such a Research Cell can act as a Think-Tank for the local authorities. This Cell can also take the necessary steps for organizing Capacity Building Programmes for the Corporators and the functionaries of different departments of the Municipal corporation for the purpose of efficient planning, more realistic budgeting and effective governance.

The present study based upon large scale primary investigation provided interesting insights about socio-economic aspects of urban life in the twin city of Hubli and Dharwad. Probably, for the first time, the insights are available systematically about the perceptions of different stakeholders about the socio-economic challenges that the city is facing, the future vision about the development of the city, views of the citizens about the civic services, their **willingness to pay** for different types of services against which it is possible to compare their actual payment to the civic authorities, etc. Useful information is available about the housing conditions, income status, the conditions of the slum dwellers, employment status, etc. of the residents of the twin city. All this information can be fruitfully used for the formulating the necessary policies. In fact, the Centre had plan to present the analysis of socio-economic data ward wise, which would have further help the policy making at the level of Municipal authorities. However, on

account of shortage of time resource constraints, this could not be done under the present project.

We wish to emphasize that the insights provided in the present study need to be supplemented / corroborated by interactions with the Municipal authorities and also by the records of the Municipal Corporation. In fact, the Centre wanted to go into the details of resource mobilization through different taxes and cesses of the HDMC and compare the collections with the willingness to pay as revealed by the respondents in the primary survey. This would be another useful study in itself, which can be conducted by the Centre in due course of time.

On the whole, the present study, which can be considered as a pioneering initiative in the context of the twin city, makes only a small beginning in the direction of providing the necessary analytical support to the policy making at the level of Municipal authorities. The study has provided the baseline data on some of the important aspects of urban life. It is hoped that this initiative would continue in future in terms of updating the baseline data, providing an inter-temporal comparative perspective about the dynamics of different socio-economic parameters in the context of the twin city, thereby helping researchers to develop useful conceptual insights about urban challenges in the context of economic reforms and also helping the Municipal authorities on an on going basis in their complex task of urban governance.

**CENTRE FOR MULTI-DISCIPLINARY DEVELOPMENT RESEARCH (CMDR)**  
Alur Venkatrao Circle, Dharwad-580001, Karnataka

**A Socio Economic Survey of Hubli-Dharwad City**

*Sponsored By*

**Hubli-Dharwad Municipal Corporation (HDMC)**

**Establishment Survey**

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1. Ward No.
2. House No.
3. Name of the Street:
4. Name of Business or its owner:
5. Type of ownership:
6. Act or authority of registration:
7. Year of establishment:
8. General Class of Business:
9. Shop or Workshop:
10. Retail or Wholesale:
11. Nature of Production or business:
12. Power used:
13. Raw Materials used
14. No. of employees:
15. Type of Contract:
16. Type of assistance received:

17. Nature of Problems faced: Non-availability of electricity connection – 1  
Power cut – 2; capital shortage – 3; non-availability of raw materials – 4;  
marketing of product – 5; any other problem – 6
18. Status of the establishment for the last three years: expanding – 1; stagnant – 2;  
contracting – 3; operated for less than three years –
19. Reasons for present status of the establishment