

SELF-EMPLOYMENT POTENTIAL OF UDUPI DISTRICT: AN EMPRICAL STUDY

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ABSTRACT

(The World Bank report (1999) estimates that more than 70 per cent of the world's 1.8 billion poor live in rural areas, most of them in developing countries. In India, approximately 70 per cent of the population lives in rural areas and semi urban areas.. It is a challenging task to provide employment opportunities to teaming millions who live villages without dislocating them their roots. In this context self employment is emerging as a career option. In this contest study on "Self-employment Potentials of Udupi District" was undertaken. The main aim of present study was to estimate the employment opportunities inter-alia self-employment in Udupi district of Coastal Karnataka .. Right and timely flow of information on income generation and self-employment avenues will give further boost to the grassroots development movement steered by Self Help Groups (SHG) and also by adventurous individuals by establishing micro, small and medium enterprises (MSMEs). Study report was accepted by Small Industries Development Bank of India, for formulating their policy regarding promotion of self employment schemes.)

Keywords: *Self employment potentials, inclusive growth MSME*

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1. INTRODUCTION

The development paradigm today is focused on bottom of population pyramid. 'Inclusion of the excluded' will become a reality not through wage-employment alone but also by creating a congenial atmosphere for development of enterprise culture wherein self-employment ventures will thrive and prosper. Development pace of any administrative unit can be set or even hastened, if appropriate data-base on natural, human, financial and social capital infrastructure of that unit is made available to policy makers, development administrators, industrialists, NGO leaders and others well-in advance. In this contest a pilot study on **"Self-employment Potentials of Udupi District"** was undertaken. Needless to state that right and timely flow of information on income generation and self-employment avenues will give further boost to the grassroots development movement steered by Self Help Groups (SHG) and also by adventurous individuals by establishing micro, small and medium enterprises (MSMEs).

2. CONCEPTUAL ANALYSIS OF RURAL SELF-EMPLOYMENT AND INCOME GENERATING ACTIVITIES

The World Bank report (1999) estimates that more than 70 per cent of the world's 1.8 billion poor live in rural areas, most of them in developing countries. In India, approximately 70 per cent of the population lives in rural areas and semi urban areas. It is a challenging task to provide employment opportunities to teaming millions who live villages without dislocating them their roots.

In recent years two approaches emerged in development literature linking income and activities: the livelihood approach and the assets-activities-incomes approach. The livelihood approach "comprises the capabilities, assets (stores, resources, claims, and access) and activities required for a means of living". It is also stated that it also encompass the assets (natural, physical, human, financial and social capital), the activities, and the access to these (mediated by institutions and social relations) that together determine the income gained by the individual or household. Though livelihood and income are not synonymous, yet they are inseparably connected, because income "at a given point in time is the most direct and measurable outcome of the livelihood process. The livelihood approach emphasizes the role of the household's resources as determinants of activities and highlights the link between assets, activities and incomes. Moreover, it stresses the multiplicity of activities rural households are engaged in.

Another approach is linking assets, activities and incomes. Having a production function in mind, assets correspond to the factors of production and incomes to the outputs of production. Activities indicate flows of asset services in the form of production and services. In contrast to the livelihood approach they highlight the role of prices in the income generating process. The goods and services produced by activities need to be valued by prices, formed by markets at micro and macro levels, in order to be measured as outcomes called incomes (Alberto Zezza, 2007)

3. OBJECTIVES OF STUDY

The need for identifying the potentials for self employment/income generation beyond primary sector is crucial for the simple reason that in Udupi district about 42 per cent of the households belong to non-agricultural category. Lack of gainful employment in agricultural activities force them to seek wage employment in informal sector of suburban or city-centres. Eventually they disturb the delicate balance of civic amenities made available for comfortable living for the urban majority. Obviously it is necessary to encourage the people to retain their rural mooring and reduce the intensity of out-migration. In this background it is necessary to identify the self employment opportunities in the district.

The main objective of the study is to identify and critically analyse rural self-employment avenues that matches with socio-economic specificities of Udupi district. The specific objectives of the study are:

1. To analyze the present status of income-generating/self-employment activities in both rural and urban areas of Udupi District
2. To identify the new avenues for income generation and self-employment across different sections of economic activities: primary, secondary and tertiary sectors within the district
3. To suggest policy measures and programmes to promote income generation and self employment in Udupi District.

4. METHODOLOGY

The data for the present (pilot) study was collected from both primary and secondary sources. The primary data was collected from in-depth interviews with district development administrators, functionaries of Udupi Chamber of Commerce and Industry, Industry Associations, NGO leaders and social entrepreneurs, and others. The secondary data was collected from periodicals and publications, annual reports of Udupi District administration,

Panchayath Raj Institutions, District Industries Centre (DIC), Small Micro and Medium Enterprises Development Institute and others.

5. UDUPI DISTRICT: A PROFILE

Udupi district was carved out of erstwhile Dakshina Kannada district on 25 August 1997 covering three taluks viz Udupi, Kundapura and Karkala. Udupi taluk has 61 Gram Panchayats, Kundapura has 56 and Karkala has 29 in total 146 Gram Panchayats. Total acreage of the district is 3575 square kilometres – Karkala 1091, Kundapura 1559 and Udupi 925 Sq.Kms. As per 2001 census population of the district is 11,12,243 out of this Men - 5,22,231 and women - 5,90,012. The Udupi City Municipal Council which came into existence in 1995 covering Manipal, Malpe and Santhekatte. The Udupi Urban Development Authority (UUDA) is responsible for town planning and other related development activities in Udupi and the surrounding areas.

5.1 Demography

The District is spread across 929 Sq Kms area. The total population of the district as per 2001 census is 11,12,243, out of which 18.55 per cent are in urban areas. Males constituted 46.95 per cent of the population and females 53.05 per cent. It is interesting to note that in all three taluks as well as in the district, have positive sex ratio. Demographic details of Udupi district is presented in Table 1, 2 and 3.

Taluk	Male	Female	Total
Udupi	2,51,021 (47.43)	2,78,204 (52.57)	5,29,225 (100)
Kundapur	1,74,455 (46.22)	2,02,965 (53.78)	3,77,420 (100)
Karkala	96,755 (47.06)	1,08,843 (52.94)	2,05,598 (100)
Total	5,22,231 (46.95)	5,90,012 (53.05)	11,12,243 (100)

Note: Figures in parentheses are percentages of rows.

Source: Ground water information booklet- Udupi District at a glance (2007-08)

Type of work	Taluks			Total
	Kundapura	Karkala	Udupi	
Cultivators	20,998 (12.04)	11,987 (12.39)	20,146 (8.03)	53,131 (10.17)
Agricultural labours	15,893 (9.11)	6,819 (7.05)	14,587 (5.81)	37,299 (7.14)
House Hold activities	2,997 (1.72)	2,362 (2.44)	4,132 (1.65)	9,491 (1.82)
Other than Agricultural and house hold activities	53,146 (30.46)	33,068 (56.06)	1,01,816 (40.56)	1,88,030 (36.01)
All size	93,034 (53.33)	54,236 (56.05)	140,681 (56.04)	2,87,951 (55.14)
Total male population	1,74,455 (100.00)	96,755 (100.00)	2,51,021 (100.00)	5,22,231 (100.00)

Note: Figures in parentheses denote percentage to Total.
Source: **Ground water information booklet- Udupi District at a glance (2007-08)**

Type of work	Taluks			Total
	Kundapura	Karkala	Udupi	
Cultivators	18451 (9.09)	9757 (8.96)	15919 (5.72)	44127 (7.48)
Agricultural labours	24238 (11.95)	6370 (5.85)	19854 (7.14)	50462 (8.56)
House Hold activities	7608 (3.75)	20369 (18.71)	24343 (8.76)	52320 (8.88)
Other than Agricultural and house hold activities	14125 (6.96)	9359 (8.60)	29819 (10.72)	53303 (9.03)
All size	64422 (31.75)	45855 (42.13)	89945 (32.33)	200222 (33.94)
Total female population	2,02,965 (100)	1,08,843 (100)	2,78,204 (100)	590012 (100.00)

Note: Figures in parentheses denote percentage to Total.
Source: **Ground water information booklet- Udupi District at a glance (2007-08)**

5.2 Literacy

The average literacy rate of Udupi District is 72.88 per cent, which is higher than the national average of 59.5 per cent. Male literacy is 78.34 per cent whereas female literacy 68.04 per cent. Udupi District is the home for international education centre Manipal that has a string of professional colleges and institutes of higher learning like Manipal University. Similarly, the NITTE Education Trust, located at Nitte, Karkala taluk manages a few professional educational institutions. At present there are 872 primary schools, 183 high schools, 55 pre-university colleges, 16 general education colleges, 7 technical institutions including polytechnics and ITIs providing quality education. The details of literacy rate among male and female in three taluks of Udupi district is presented in Table 4.

Table - 4. Literacy in Udupi District						
Taluk	Total population			Literates		
	Male	Female	Total	Male	Female	Total
Udupi	2,51,021 (100.00)	2,78,204 (100.00)	5,29,225 (100.00)	205382 (81.81)	202249 (72.70)	407631 (77.02)
Kundapur	1,74,455 (100.00)	2,02,965 (100.00)	3,77,420 (100.00)	129326 (74.13)	124440 (61.31)	253766 (67.23)
Karkala	96,755 (100.00)	1,08,843 (100.00)	2,05,589 (100.00)	74427 (76.92)	74760 (68.09)	149187 (72.57)
All size	5,22,231 (100.00)	5,90,012 (100.00)	11,12,234 (100.00)	409135 (78.34)	401449 (68.04)	810584 (72.88)
Note: Figures in parentheses denote percentage to Total.						
Source: Ground water information booklet- Udupi District at a glance (2007-08)						

The taluk wise literacy data reveals that in male literacy, Udupi tops the list (81.81 per cent) followed by Karkala (76.92 per cent) and Kundapur (74.13 per cent). In female literacy also, Udupi taluk tops the list (72.70 per cent) followed by Karkala (68.09 per cent) and Kundapur (61.31 per cent) as shown in Table 2.

5.3 Physical Infrastructure

Udupi district has a network of bituminized roads connecting district centre with moffusil areas. Primate operated city and suburban transport services are offering best services that made the people ever fluid. National highway 17 connecting Maharashtra and Kerala is passing through the district and has sizable KMs of state highway as well. The Konkan railway connects district with neighbouring districts and states. Nearest airport is Mangalore

International Airport at Bajpe which is at 55 Kilometre from Udupi town. The nearest natural harbour is Malpe, which is 5 km away from district headquarters. All season New Mangalore Port is 50 km away from Udupi.

5.4 Banking

In the map of banking industry of the country, Udupi has significant place as it is the home town of two nationalized commercial banks - the Corporation Bank and Syndicate Bank. The contributions Haji Abdullah in building the Corporation Bank and Late T Upendra Pai and Dr T M A Pai for Syndicate Bank receives special mention, mainly because, they have offered Banking services to common people prior to independence and encouraged rural banking activities. In addition to these two banks, the district has many non banking financial institutions and Co-operative Banks. At present there are 252 bank branches of major nationalised commercial bank of India.

5.5 Health care

In providing quality health care “Udupi District” stands first in the State. Christian missionaries laid strong foundation for community medicine in Udupi. The Ayurveda Pandits are still providing good medical service in rural areas. The Kasturba Hospital in Manipal and Udupi started by late Dr T M A Pai offers quality health cares service. In Udupi district there are around 40 nursing homes offering quality health care services

5.6 Hospitality Services

Udupi is the birth of Udupi Hotels – the economy class eateries nation-wide. In the last two decades, boarding and lodging facilities have sprung up profusely. In fact, coastal Karnataka is a shining example of what the private enterprise can accomplish when one takes note of the remarkable progress made in sectors such as education, banking, healthcare, hotel and restaurant management, and a host of food processing enterprises. Apart from them, Tourism and Hospitality is one such segment that has enough space to raise the ‘toast of the coast’ in the coming years once it is noted in the international tourist map.

5.7 Agriculture

The district is well endowed with surface and ground water facility necessary for irrigating the horticultural crops. The district leads in cashew production and has a vibrant cashew processing industry. Areca and coconut are prominent cash crops of the district. The district receives supplies of vegetables from other district. This can be further expanded in adjacent areas. Industry for extraction of oil from Jasmine as also Vanilla has excellent scope. Already some initiatives for developing herbal gardens and extraction of essential oils seem to have been taken. The labour costs being high and the returns being low, Low-lying areas

under paddy cultivation may be encouraged to take up alternate crops like sugarcane. Development of identified watersheds is an important step in this direction as it would enable recharge of groundwater and prevention of run-off into the sea in this high rainfall region. Suitable interaction between the farmers and the Regional Research Station at Brahmavara, as also the Horticulture department, will help to speed up the growth of agriculture and agro based industries in the district.

5.8 Economy and Industry

Udupi is becoming a major industrial city of Karnataka. The per capita income of Udupi district is highest in Karnataka. The District's economy depends mainly on agriculture, fishing and small-scale industries. There is no large-scale industry in Udupi district. The Nagarjuna Power Corporation is commissioning its plant near Padubidri and Suzlon Group has set up export oriented unit in special economic zone (SEZ) around the same zone. Udupi is also home to a well-known software company like Robosoft Technologies.

5.9 Industrial infrastructures

Udupi district has one Industrial area located at Shivally Manipal and three industrial estates: one each at Shivally-Manipal, Koteshwara in Kundapur taluk and Karkala. Details about the industrial area and estate are presented in the Table 5.

Table 5: Details of the Industrial Base		
#No	Details	Nos
1	Industrial Estate (KSSIDC)	3
2	Number of Industrial sheds (KSSIDC)	78
3	Industrial areas (KIADB)	1
4	Number of plots	97
5	Number of factories	274
6	Number of registered SSI units	6829
7	Number of medium and large scale units	14
Source: District perspective plan -2005-2010		

6. SPACE FOR SELF-EMPLOYMENT AND INCOME GENERATING ACTIVITIES

Following are the important types of income generating activities that can be explored in Udupi district on large scale aimed at specific target groups:

a. Resource Based Industries

- i. Agro based industries (pickle, rice flour mill, fruits products, desiccated coconut)
- ii. Wood based industries (wooden furniture)
- iii. Live stock based industries (milk based products)
- iv. Mineral based industries (shell lime)
- v. Herbal medicine industries (ayurvedic drugs)

b. Demand based industries

- i. Bakery products, pappad, poultry feeds,
- ii. files, note books,
- iii. seat cushion covers, fancy and wax candle,
- iv. naphthalene balls, sanitary napkins,
- v. auto components
- vi. Welding (Gas, gas, TIG, MAG/CO2)

c. Repairs services

- i. Computer, TV, electrical equipment repairs, vehicle servicing, mobile phone servicing, UPS servicing etc.
- ii. Servicing and maintenance of clinical equipments

d. Information and Communication Technology

- i. CD/DVD LCD lending, DTP centre, Internet café, DVD making
- e. Tailoring, embroidery (hand and machine), readymade garments
- f. Tour and travel agencies and tourist guide services,
- g. beauty parlour, hair style
- h. Vermiculture especially in the temple premises.
- i. photo studio
- j. gardening and nursery
- k. Farm services, farm houses
- l. Education- baby care centre
- m. Legal and financial service providers
- n. Home nursing for families who are working and old age people needs to be cared
- o. Support services to organizations
- p. Household needs based
 - i. Bed/Sofa making
 - ii. Interior decoration
 - iii. Kitchen-fit support service

- q. Delivery of Lunch/food supply to working people from home In the line of 'Dubbawala' concept of Mumbai
- r. Technical support services to small organizations like lending technology requirements
- s. Event organizers for various organizations, families
- t. Outsourcing services for home based work
- u. Jewellery design and making
- v. Pearl culture
- w. Gems and semi precious stone cutting
- x. Advertisements
- y. Agencies for various services as per the demand which might also include coordination of various stakeholders of the industry.
- z. Weaving and Khadi Udyog
- aa. Fish culture, prawn culture for export purpose

There is scope for a number of income generating projects which can be undertaken, based on local raw materials and skills, and to meet local and other needs. The potential income generating projects can be grouped into 5 main categories:

- Land based agro-projects. These include dairying and primary agricultural production of food, fodder and cash crops; processing of agro products; and catering to ancillary needs such as repairing of implements.
- Those using local natural resources available in plenty such as marble and stone, precious stones, wool and cotton yarn, and solar energy. Traditional craft occupations can be taught, as well as new skills for non-traditional products such as use of marble slurry for pavements and tree guards, and solar consumables.
- Projects to meet local needs such as petty retailing, repair shops, leather goods etc.
- Projects to meet the market needs of pilgrims visiting the big pilgrimage centres in the district (milk, ghee, flower garlands, leaf plates, decorative items, incense, food, souvenirs, etc.)
- Projects exploiting the untapped potential of rural tourism.

7 INSTITUTIONAL SUPPORT FOR PROMOTION OF SELF-EMPLOYMENT

7.1 State Initiatives

It is estimated that seven per cent of the total labour force is employed in organized sector. While employment generation in the organized sector is continued to be less attractive, the

micro, small and medium enterprises play a significant role in providing employment and self employment opportunities to the unemployed youth. For promotion of self-employment among unemployed youth both state govt and central govt had initiated several schemes/programme. Important among them are as follows:

7.1.1 Directorate General of Employment and Training (DGET)

Directorate General of Employment and training is a nodal agency of skill development of unemployed youth for both employment and self employment. To identify the Entrepreneurial Potentialities of job-seekers/youths, the Directorate General of Employment and Training have evolved Psychological Tools consisting of Three Tier approach. The objective of the Three Tier System is to elicit various behavioural Patterns/Traits symptomatic of success in Self-Employment Ventures and thus useful in identifying the entrepreneurs with requisite level of entrepreneurial potential. DGET has come up with many programmes to promote entrepreneurial activities and develop skills of the people working or looking for employment in various industries.

7.1.2 State Industrial policy

The new industrial policy of Government of Karnataka is also facilitating and encouraging the talented and skilled youths to take up self employment/ entrepreneurship venture. Karnataka is one of the top five industrialized states in the country. Today there is intense competition between states for attracting investments. Investors naturally choose the state that offers the best combination of:

- a. Industrial and social infrastructure
- b. Human resources
- c. Technology savvy and work force
- d. Ease of doing business in the context of legal issues, taxation, incentives and concessions etc.

Karnataka's 'Suvarna Karnataka celebrations' in 2005 has emphasized on textiles, bio-fuel, agro processing domain. Government has accorded highest priority to the objectives of dispersal of industrial investments in various backward regions / districts of the state so that the output of economic development and employment opportunities are shared by all segments of the society and in all parts of the state in as equitable manner as possible. The vision of new industrial policy to facilitate and promote diversified industrial base with strength in both old economy and new economy fields, reduce the regional imbalance in the matter of economic opportunities employment and growth, and promote sustainable industrial growth by facilitating accelerated flow of investments.

KIADB / KSSIDC are in the process of implementing the programs of industrial infrastructure development/ industrial estates and areas, SEZ projects, Apparel Park, food parks, industrial clusters/corridors. Among the nine industrial corridor proposed one industrial corridor is Mangalore-Udupi corridor. Further, emphasis is also given to human resource development, strengthening the financial infrastructure are also part of the industrial policy. Apart from KIADB and KSSIDC, in all the districts CEDOK, KVIC, KHDC, LIDKAR also are promoting the industrial growth in the district. CEDOK conducts EDPs, EAPs, Women EDPs, EAPs, PMRY EDPs etc in the District and Taluk.

7.1.3 Financial Infrastructure

Karnataka State Finance Corporation in the Apex industrial financial institution in the state Karnataka State Financial Corporation has supported a large number Micro Small and Medium Enterprise through its innovate schemes like National Equity Fund Scheme, Mahila Udyama Nidhi Scheme, Technology Upgradation Fund Scheme, Credit Linked Capital Subsidy Fund Scheme, Technology Development and Modernization fund Scheme, Single Window Scheme, Corporate Loan, rental Discounting Scheme etc. KSFC is playing a very prominent role promoting entrepreneurship among Science and Technology graduates.

For the agriculture sector, the district cultivators, farmers get financial assistance form Agricultural Cooperative societies, commercial banks and credit cooperatives Societies. For promotion of self employment in textile and handloom industry, KVIC has sanctioned approximately Rs. 100 lakhs for the industries falling in agro, fibre, mineral, chemical, polymer, rural engineering, bio technology, service sector.

Apart from these schemes, banks also allocate fund for the industrial growth. Approximately Rs. 10,000/- lakhs is allocated for the year 2008-09 from various banks. Udupi district has invested approx Rs. 1500 lakhs on plant and machinery for more than 400 units.

7.1.4 Swarna Jayanthi Gram Swarozgar Yojana (SGSY)

The district has been very active in promoting self employment /employment scheme - Swarna Jayanthi Gram Swarozgar Yojana (SGSY) since 1999. Under this programme 10 per cent of the funds are earmarked for training, 10 per cent for revolving fund, 20 per cent for infrastructure development and remaining 60 per cent utilized as subsidy for taking economic activities with thrust on group activities.

Eligible beneficiaries are identified by the Grama Panchayats with the approval of the Grama Sabha. The greater participation of the Grama Panchayats will enable the implementing agencies to have greater flexibility in execution and to meet the needs of the local people. To tackle the problem of poverty, programmes have been formulated and implemented and the

beneficiaries assisted to acquire productive assets. Self-employment programmes like the Swarna Jayanthi Grama Swarozgar Yojana are implemented in urban areas also. Target of assisting individuals and SHGs are in progress by the district authority. The following table provides the allocation of funds made under SGRY scheme.

category	Year	Sanctions		Disbursements		Subsidy released	
		Number	Amount	Number	Amount	Number	Amount
1	2	3	4	5	6	7	8
Individuals	2004-05	4659	12.24	4469	12.24	4469	4.98
	2005-06	3172	9.19	3172	9.19	3172	3.60
	2006-07 (anticipated)	2143	5.63	2143	5.63	2143	1.87
Groups (Swaroz-garies)	2004-05	3644	63.35	3380	63.35	3380	30.00
	2005-06	4564	70.25	4564	70.25	4564	36.96
	2006-07 (anticipated)	3567	106.93	3567	106.93	3567	35.45
Total	2004-05	8303	75.49	7849	75.59	7849	39.88
	2005-06	7736	79.44	7736	79.44	7736	40.56

Source: Udupi District at a glance (2007-08), District Statistical Officer, Udupi

Under self employment schemes lower rates of interest are offered, subsidy provided and a longer time for repayment is allowed. These are aimed at encouraging the unemployed to take up self-employment. With all the initiatives due to lack of awareness, passive mechanism adopted by the District administrators in transforming and communicating the information to the needy people at the right time has made these developmental programs to achieve the success at a low rate.

The above factors necessitates the understanding of the potential avenues that can be explored as income generating activities and enable the interested candidates to take those activities and become entrepreneurs and self sustainable. To make this successful it is also necessary to understand the various determinants of income and the potential ability of people in the locations/places for the design of policies promoting alternative income strategies.

7.2 Role of Non-Governmental Organisations

To stem the tide of migration of rural youth to urban areas in search of employment opportunities and to infuse confidence in them to face the risk of business ventures, there is a

need of an institutional backing with clear cut development ideology. Such an initiative was taken by Sri Dharmastala Manjunatheshwara Education Trust (SDMET), along with two nationalised banks-Syndicate Bank and Canara Bank in the establishment of the first **RUDSET institute** at Ujire in Dakshina Kannada District of Karnataka state in 1982. Resounding success of that institute encouraged them to establish 15 more such institutes throughout the country. One such institute is working in Brahmavar and has wide variety of training programmes from skill based EDPs to general EDPs.

Syndicate Bank, Manipal has established its own institute called **Syndicate Institute of Rural Entrepreneurship Development (SIRD)** at Manipal along with five other units operating in different parts of the country. SIRD is also conducting various short-duration training programmes for rural youth.

Bharatiya Vikas Trust, an NGO operating in Udupi taluk is conducting various agriculture oriented skill based programmes for sprucing up farm activity.

8. EMPLOYMENT POTENTIAL IN UDUPI DISTRICT

8.1 Agriculture

Agriculture has lost its sheen a major source of gainful employment for mainly its dependence on monsoon and market. However in the district labour shortage made it more crippling than ever before. Slowly mechanisation of planting of seedling to harvesting is giving shape to farm entrepreneurship wherein only big and rich farmers can adapt to change. Surely it will be a death-knell to small and marginal farmers. Of course, the central government has launched various schemes to engage the unemployed youth for setting up of ventures in agriculture sector to accelerate the agricultural production with the dissemination of latest technical know-how to the farmers and to provide employment opportunities to lakhs of other unemployed youths of this country.

In Udupi district agriculture is the main occupation with more than 80% of population. Out of the total land area of 929 sq.kms only 40% of land is used for agriculture. Rest is either forest land or land unsuitable for agriculture. Paddy is the main crop raised by 75% of the cultivated area in Kharif season. The other crops are chilly, sweet potato, ginger and vegetables. In Rabi season, paddy, chillies, black gram and green gram are raised. Plantation crops include coconut, cashew nut, areca nut and pepper. Cardamom is also grown in land close to Western Ghats. The details of agriculture in Udupi district is presented in the following Table.

	Total land	Waste land	Cultivated land	Forest land	Land put on non-agriculture use	Cultivable waste land	Pasture	Trees and grooves
Kundapur	156062	2501	48804	62605	17278	7697	3490	16403
Karkala	107586	4272	28865	32811	3350	16563	1914	18895
Udupi	92798	3697	45579	4686	16540	12467	5223	12436
Total	356446	10470	123248	100102	39168	36727	10627	47734

Source: Udupi District at a glance (2007-08), District Statistical Officer, Udupi

There is a sizeable acreage of waste land both cultivable as well as fallow waste land that can be effectively used for agro-based activities. The details of land area indicate that if proper irrigation system is provided, the cultivable waste land can be used for cultivating commercial crops like Areca Nut, Coco nut, cashew nut, jatropha plants (for bio-fuel generation) and others. However it is necessary to conduct the soil test to measure the feasibility of the crop. Specific focus can be given to raise gardens of medical and aromatic herbs.

The land that is close to Western Ghats can be converted into farm houses which can be used for popularising the “Home Stay” concept to boost the tourism revenue of the district.

8.2 Animal Husbandry

Animal husbandry sector has a large self-employment potential. According to National Sample Survey Organization’s latest survey (July 2004 June 2005 NSS 61st round), the estimate of employment in animal husbandry sector was 11.44 million in principal status and 11.01 million in subsidiary status, which is 5.50% of the total working population of the country. The present animal resources of Udupi District, is presented in Table No 8.

	Cattles	Buffalos	Sheep	Pigs	Rabbits	Dogs	Poultry
Kundapur	136781	22382	4	375	153	38963	381248
Karkala	82580	12828	1	341	2	29054	116847
Udupi	119673	14788	-	401	31	51320	258720
Total	339034	49998	5	1117	186	119337	761815

Source: Udupi District at a glance (2007-08), District Statistical Officer, Udupi

The animal rearing not only provides essential proteins and nutritious human diet through milk, eggs, meat etc, but also plays an important role in utilization of non-edible agricultural by-products. The district is not yet self sufficient in milk production and is getting milk from nearby Uttara Kannada and Hassan districts. Presently bulk of the processing and marketing of milk under the brand name 'Nandini' is done by Federation of Karnataka Milk Producers Union. Even when private players like Krishna Milk and others are taking a share of the market, there is enough space for operators to dabble in.

8.3 Fisheries

Fishing is also the main source of income for over 1000 million people who are directly involved in fishing. In India, it is estimated that around 8 million people directly or indirectly depend on the fisheries sector. India is the fourth largest producer of fish in the world. It is also the second largest producer of inland fish. Development of brackish water and freshwater aquaculture has tremendous scope in India. The present scenario of fishing in Udupi district is presented in the following Table.

	Marine	Inland	Total	Prawn culture
Kundapur	26379	187.32	26566.32	118.30
Karkala	Nil	1541.28	1541.28	-
Udupi	46653	83.16	46766.16	11.83
Total	73062	1811.76	74873.76	130.13

Source: Udupi District at a glance (2007-08), District Statistical Officer, Udupi

Udupi district being a coastal region is known for marine fishing activity. Fishing activity is carried out in centres like Malpe, Hangarakatte and Gangolli. However there is wider scope to develop fish culture in backwaters, lakes and ponds. Prawn cultivation in the estuaries is another fast growing inland fisheries activity in Udupi district especially in Kundapur taluk. The main areas in which self employment ventures can be developed in fisheries are: fish-feed manufacturing, feed sales, ornamental fish culture and breeding, aquaculture, hatchery and seed production, commercial pearl production, fish processing and marketing, net making, fish disease diagnostic centre, consultancy services and establishment of Agri-clinics, aquarium management, export and import of fish products. Both State and Central government has various schemes to promote fisheries in the district, NABARD and other commercial banks also supporting fisheries by offering liberal finance.

8.4 Agriculture Related Services (Agri-clinics and Agri-business centres)

The Agri-clinics and agri-business centres are envisaged to provide expert services and advice to farmers on cropping practices, drip irrigation, water harvesting, technology dissemination, crop protection from pests and diseases, market trends and prices of various crops in the markets and also clinic services for animal health etc, which would enhance productivity of crops and animals. They offer enough employment opportunities for skilled/trained less-educated rural youth. Following list provides details of self-employment avenues in this field:

- Organic farming in vegetable and fruit production
- Setting up of apiaries (bee-keeping) and honey and bee products processing units
- Setting up of poultry
- Poultry farms are also profitable ventures for egg and meat production.
- Feed processing and testing units
- Setting up of cold-chain from the farm level onwards
- Compost and mushroom production units
- Setting up of vermin-culture units, production of bio-fertilizers, bio-pesticides and bio-control agents
- Rural marketing outlets for processed agri-products.
- Maintenance, repairs and custom hiring of agricultural implements and machinery including micro-irrigation system (sprinkler and drip).
- Organic farming in vegetable and fruit production.

8.5 Horticulture

India with diverse soil and climate comprising several agro-ecological regions provides ample opportunity to grow a variety of horticulture crops. These crops form a significant part of total agricultural produce in the country comprising of fruits, vegetables, root and tuber crops, flowers, ornamental plants, medicinal and aromatic plants, spices, condiments, plantation crops and mushrooms. It is estimated that all the horticulture crops put together cover nearly 11-16 million hectares area with an annual production of 91 million tones.

Horticulture crops play a unique role in India's economy by improving the income of the rural people. Cultivation of these crops is labour intensive and as such they generate lot of employment opportunities for the rural population. Thus, cultivation of horticultural crops plays a vital role in the prosperity of a nation and is directly linked with the health and happiness of the people. Cultivable waste land can be used to promote to grow horticultural crops as self-employable programmes. The details of different horticulture crops are presented in the following Table.

Table 10: Area under Horticultural Crops in Udupi District				
	Kundapur	Karkala	Udupi	Total
Areca nut	2582	1953	636	5174
Coconut	5362	3309	6285	14956
Cashew nut	8985	6096	4183	19264
Rubber	1854	498	39	2391
Cocoa	30	30	9	69
Banana	530	347	347	1224
Mango	897	194	590	1681
Jack fruit	256	154	359	769
Sweet potato	136	72	185	393
Topiaca	37	21	2	60
Pineapple	43	35	52	130
Beetle leaves	18	53	43	114
Pepper	138	94	55	287
Sugarcane	-	2	8	10

Source: Ground water information booklet- Udupi District at a glance (2007-08)

Important self employment opportunities in horticulture in the district are as follows:

- Seed production of vegetable and flower crops
- Horticulture services contractor
- Proprietor-cold storage
- Processing work of horticulture production

- Agriculture clinic: (Government provides seed money up to 10 lakhs for this sector)
- Raise commercial nursery of fruit plants, flower and ornamental plants
- Mushroom grower
- Seed dealer/merchant
- Fruit / vegetable / flower grower
- Floral decorator / florist shop
- Horticulture consultant to provide advice, design, evaluation, supervision of garden or orchard etc.

Udupi District is known for Udupi Mallige (jasmine flower) and Mattu Gulla (Brinjal). Udupi Mallige that has been patented under the geographical indicator tag of World Trade Organisation is the major income generating of thousands of families in Udupi and Mangalore district. Its ever efficient marketing system including the daily price fixing mechanism is attracting sizeable number of farming families to jasmine cultivation for income generation. Commune type olericulture that caters to major portion of the vegetable needs in Udupi taluk is worth emulating.

8.6 Micro, Small and Medium Enterprises

The following table provides the MSME landscape of Udupi district.

Table 11: Number of Small Scale Industries and employees/workers						
Types of Small scale industries	Kundapur		Karkala		Udupi	
	Number	Number of workers	Number	Number of workers	Number	Number of workers
Automobiles	16	250	10	155	21	328
E & Electronics	49	590	28	317	64	795
Chemicals	63	350	37	214	78	443
Ferrous & Non ferrous	198	731	138	518	260	1142
Food & Intoxicants	887	5843	539	5183	1155	7411
Glass & Ceramics	92	1048	63	743	121	1395
Job works & repairs	183	400	75	161	217	480
Leather	49	181	28	105	62	231
Mechanical Engg	163	896	89	477	207	1324
Paper & printing	120	675	72	403	159	925
Rubber & plastic	51	335	73	507	111	772
Textiles	204	1210	205	1260	325	2345

Wood	188	1020	104	585	227	1215
Others	444	1830	144	1321	477	4186
Total	2707	15359	1605	11949	3484	22992
Source: District perspective plan -2005-2010						

8.7 Industry

The district has potential to promote tourism industry both at national and international level. Udupi district is a tourist's paradise with the coastline dotted with bays and estuaries. Yet the tourism industry has not developed much. The backwater of district can be exploited to include water sports such as river rafting and boat racing. River rafting and trekking at the Sita River nature camp is encouraged by the Department of Forest. The district has potential for setting up units in the area of:

- i. Decorative glass and ceramic items
- ii. Textile
- iii. Repair services centre
- iv. Fishing
- v. Poultry
- vi. Food supply in the line of Mumbai dubbawala
- vii. Child care centres
- viii. Flower cultivation
- ix. Readymade garment
- x. Beauty parlour
- xi. Lavancha cultivation and its by-products
- xii. Silver jewellery
- xiii. Braile centres
- xiv. Manufacturing of coir ropes, mats from the by-products of coconut
- xv. Tailoring and embroidery
- xvi. Home nursing

9. IMPLICATIONS

In any society, conversion of spirit of enterprise into true economic value-addition requires the support of the State and the civil society within which it resides. This project would throw light on the nature of employment opportunities (existing and potential) and the benefits accrued to masses. Udupi is one among the most progressive districts in the country having many positive economic indicators at its credit. Hence there is vast scope for self

employment as the society moves up in the economic ladder. There is an urgent need to retain the local talent to exploit the economic opportunities through training and non-training intervention.

This research will have major implications on more pluralistic emergent professional groups as well as educational set up too. This research would inform how support can be fostered and an active civil society built around business clusters.

This research will also have important implications on what entrepreneurs themselves, existing civil society and the governments can do to develop a thriving enterprising society that would encourage, self-regulate and provide feedback mechanisms to make businesses tie-in more with societal aspirations.

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