CHAPTER – IV

PROFILE OF THE STUDY AREA

In this chapter an attempt is being made to explain the profile of the study area. The profile will reveal the general social and economic trend. This may be useful to investigate the opportunities available to the people of the district in general and Self Help Groups in particular.

4.1 Profile of India

India has one of the oldest civilizations with a kaleidoscopic variety and rich cultural heritage. It has achieved: multifaceted socioeconomic progress during the last 64 years of its independence. India has become self sufficient in agricultural production and is now the 10\textsuperscript{th} industrialized country in the world and the sixth nation to have gone into outer space to conquer nature to the benefit of the people. It covers an area of 32,87,263 sq km extending from the snow covered Himalayan heights to the tropical rain forest of the south as the seventh largest country in the world.

India stands apart from the rest of Asia, marked off as it is by Mountains and the Sea, which give the country a distinct geographical entity bounded by the great Himalaya in the north, it stretches southwards and at the tropic of cancer tapers off into the Indian Ocean, between the Bay of Bengal on the east and Arabian Sea on the west, lying entirely in the Northern hemisphere. The mainland
extends between latitudes 8° 4 and 37° 6 north, Longitudes 68° 7 and 97° 25, East and measures about 3214 km from north to south between the extreme latitudes and about 2,933 1cm from east to west between the extreme longitudes. It has land frontiers of about 15,200km. The total length of the coastline of the mainland Lakshadweep Island and Andaman and Nicobar Islands is 7,156.6 km.

One of the important indices of population concentration is the density of population. It is defined as the number of persons per square kilometre. The population density has gone up from 216 in 1981 to 267 persons in 1991. In 2001 it was 277 persons. According to 2011 census, the total population is 1,21,01,93,422 with male population 62,37,24,248 and female population 58,64,69,174. The sex ratio shows 940 females per 1000 males. The total literacy rate is 74.04 percent. There are 35 states and six union territories.

4.2 Profile of Tamil Nadu

Tamil Nadu is one of the states of India. It represents about four per cent of India’s geographical area and covers an area of 1, 30,058 sq.kms. Tamil Nadu is situated on the south eastern side of the Indian peninsula. It is bounded on the east by the Bay of Bengal, in the south by the Indian Ocean in the west by the state of Kerala and Karnataka and Andra Pradesh. It is the eleventh largest state in India and occupies four per cent of the country.

Tamil Nadu covers a land area of 15,30,058 sq.kms. It has a total population of 7,21,38,958 of which 3,61,58,871 are males and 3,59,80,087 are
females. The density of population is 555 persons per square kilometer. The sex ratio blows 995 females per 1000 males. The total literacy rate is 80.34 per cent of them males are 86.81 per cent and females are 73.86 per cent. The capital city of Tamil Nadu is Chennai, formerly known as Madras. It was originally called Chennapattanam. Tamil Nadu has 30 districts, the principal languages is Tamil spoken by all the people. Others languages spoken in Tamil Nadu include Telugu, Malayalam and Urdu.

Agriculture is the major occupation in Tamil Nadu. Total cultivated area in the state is 6.56 million hectares; commercial crops include sugarcane, cotton, sunflower, coconut, gingili and groundnut. Plantation crops are tea, coffee, cardamom, cashew and rubber. Effects are taken to improve farming technologies so as to increase yields in the low rainfall areas of the state.

Tamil Nadu has very ancient history that goes back to some 6,000 years. It was reported under three dynasties, Chola, Chera and Pandya from the 4th century BC. With the establishment of the east India company in 1969. Madras state was renamed as Tamilnadu. The capital city Madras was renamed as Chennai in 1996.

4.2.1 Self Help Groups in Tamil Nadu

The SHG approach was started in a small way in Dharmapuri District in the year 1989 with the assistance of International Fund for Agricultural Development. Later the scheme was extended to the east to Salem and South Arcot district in the

Mahalir Thittam is a socio-economic empowerment programme for women, implemented by Tamil Nadu corporation for Development of Women Ltd. Mahalir Thittam is based on Self Help Group (SHG) approach and is implemented in partnership with Non Governmental organizations (NGOs) and community based organizations. Following the success of the IFAD project, Mahalir Thittam project was launched with state Government funding from 1997-1998 and was progressively introduced in all districts of the state. Today the SHG movement is a very vibrant movement spread across all districts of the state with nearly 59,000 women as members. There are 4,41,311 SHGs with a total savings of `2,568 crores as on 31.3.2010. Commercial banks, rural banks and co-operative banks are giving loans to the members. From this loan, agriculture, candle making, papad and pickle making activities are carried on. From these activities they have improved their socio-economic status
Table: 4.1 – Details of Self Help Groups in Tamil Nadu (2010)

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Particulars</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>No. of SHGs.</td>
<td>4,41,311</td>
</tr>
<tr>
<td>2.</td>
<td>No. of SHG Members</td>
<td>69,91,000</td>
</tr>
<tr>
<td>3.</td>
<td>No. of Rural SHGs</td>
<td>3,02,092</td>
</tr>
<tr>
<td>4.</td>
<td>No. of Urban SHGs</td>
<td>1,39,216</td>
</tr>
<tr>
<td>5.</td>
<td>No. of Members in Rural SHGs</td>
<td>48,33,472</td>
</tr>
<tr>
<td>6.</td>
<td>No. of Members in Urban SHGs</td>
<td>21,57,894</td>
</tr>
<tr>
<td>7.</td>
<td>No. of SHGs credit linked</td>
<td>4,02,046</td>
</tr>
<tr>
<td>8.</td>
<td>Total Savings</td>
<td>`2,568 crores</td>
</tr>
<tr>
<td>9.</td>
<td>Total Credit</td>
<td>`8,129.61 crores</td>
</tr>
</tbody>
</table>

Source: www.tamilnaduwomen.org.

The above table shows the details of Self Help Groups in Tamil Nadu. In Tamil Nadu, 4,41,311 Self Help Groups were working among which 3,02,092 Self Help Groups were located in rural and 1,39,216 were located in urban area. It totally has 69.91 lakh members among which 48,33,472 members belong to rural and 21, 57,894 members belong to urban area, their total savings amount to `2,568 crores. So the SHGs of Tamil Nadu have been disbursed the amount of loan `8,129.61 crores.
4.3 Profile of Tirunelveli District

Tirunelveli, the penultimate southern most district of Tamil Nadu, is described as a microcosm of the state, owing to its mosaic and diverse geographical and physical features such as lofty mountains and low plains, dry teri structures, rivers and cascades, seacoast and thick inland forest, sandy soils and fertile alluvium, a variety of flora, fauna, and protected wild life.

Thenpandiyanadu of the early Pandyas, Mudikonda Cholamandalam of the Imperial Cholas, Tirunelveli Seemai of the Nayaks, Tinnevelly district of the East India Company and the British administration and Tirunelveli district of Independent India was bifurcated on 20\(^{th}\) October 1986. The divided districts are called as Nellai-Kattabomman district and Chidambaranar (Thoothukudi) district. Subsequently the district was christened as Tirunelveli-Kattabomman district. As per the decision of the Government of Tamil Nadu to call all the districts by the name of the headquarter town, Tirunelveli-Kattabomman district is now Tirunelveli district. Chidambaranar district is now called as Thoothukudi district.

History

The history of this district is bound up with that of the Pandya, just like Madurai and Ramanathapuram areas. Even earlier, a pre-historic race is said to have occupied this land. During the later half of the 18\(^{th}\) century, the East India Company was frequently at war with the Poligars on behalf of the Carnatic Nawab in Tirunelveli and Madurai. With the fall of Tippu in 1799, British concentrated
their force in the south and suppressed the Poligars. At about this time, the Nawab of Carnatic became powerless and left the management of the territory to the British. The Nawab was pensioned off and the management of the revenues of Tirunelveli was made over to the British in 1801 under a treaty. Thus the British rule started which lasted till 1947. Before the establishment of British rule, the Portuguese and Dutch have occupied Thoothukudi and other port areas. After the British rule began in 1801, Swaraj movement was started and a number of prominent persons of this district fought against the British and clamoured for independence of the country. In the year 1986 the district was divided into two parts namely Tirunelveli - and Tuticorin vide State Government Notification G.O. Ms.No.1314 dated 27-9-86. Main languages spoken in the district are Tamil and Telugu.

**Puranic Association**

The Tirunelveli Sthalapurana prescribes a tradition for the origin of the name Tirunelveli. The puranic version goes that one Vedasarma, a staunch devotee of Shiva, on his pilgrimage from the North to the South was invited by Lord Shiva in his dream to his abode on the banks of the sacred river Tamiraparani. The delighted devotee came to ‘Sindupoondhurai’ on the banks of the river and stayed there with his family. Once there was a famine, which forced Vedasarma to collect paddy by way of begging and continue his daily prayers. One day he spread out the paddy to dry under the Sun before the Lord, and
went for his ablutions in Tamiraparani. He prayed to the Lord for rain, which he thought, could be a remedy for the famine. His prayer was answered and  when he was bathing, a thunder storms broke-out and it rained heavily. Vedasarma rushed to the place where he had spread the paddy. He witnessed a miracle. Despite rain around the area, the paddy that he had spread did not get even a single drop of rain and did not get soaked. Since then according to the purana the town is called as “Tiru-nel-veli” (Sacred hedged paddy).

**Origin of the District**

On acquisition from the Nawab of Arcot in1801, the British named it as Tinnevelly district, though their headquarters was first located in Palayamkottai the adjacent town, where they had their military headquarters during their operations against the Palayakars. Two reasons may be attributed for naming it after Tirunelveli. One is because, it was and is the chief town of the district and the other is that it was already called as Tirunelveli Seemai under the Nayaks and Nawabs. Both Tirunelveli and Palayamkottai grew as the twin towns of the district.

**Geographical Data**

Tirunelveli district is located in the world map, between 08° 8’ and 09° 23’ latitude and 77° 09’ and 77° 54’ longitude. The total geographical area of the district is 6,823 sq. km.
Demographic Situation

The population of this district as per 2011 census was 3,072,880 and the density of population per sq.km 458. The low density could be attributed to the fact that 4.5 per cent of the area is barren and uncultivable land. Tirunelveli, Tenkasi and Ambasamudram are the most density populated taluks in the district.

The sex ratio is 1,024 females for every 1,000 males in the district. The literacy rate is 82.92 per cent in the district. Out of the total population, males are 12,23,964 and females 10,74,298.

District Administration

The district administration is headed by the District Collector with his office at the district collectorate. The responsibilities of the District Collector include maintenance of law & order, co-ordinating various development and welfare activities in the district, etc. The Collector is assisted by the District Revenue Officer in matters of land revenue, land matters, public distribution system, etc. and by the Project Officer, District Rural Development Agency for various development schemes.

At the divisional level, the Sub Collectors / Revenue Divisional Officers assist the Collector in running the administration. In Tirunelveli District, three Revenue Divisions are there, Tirunelveli, Cheranmahadevi and Tenkasi. Tahsildars are the officers in-charge at taluk level. In Tirunelveli, there are 11 taluks. Panchayat Union Commissioners at block level are the Officers in-charge
for implementing all the developmental activities recommended by the Government at the block level. There are 19 Panchayat Unions (Blocks) in this district. Out of them Kadayanallur is one of the block in Tirunelveli district. The numbers of villages in this district are 8,628 and 425 village panchayats, 36 town panchayats, seven municipalities and one corporation.

**Climate and Rainfall**

The district has peculiar climate and receives rainfall in all the seasons which represent 1,251.5 mm in 2006-07. The maximum precipitation is contributed by the north east monsoon (784.7 mm) followed by the south west monsoon (115.6 mm) and the summer (331.3 mm).

**Occupation**

Agriculture plays a vital role in the district’s economy. The total cropped area was 2, 07,868 hectares, which works to about 30.47 per cent of the total area. The important food crops are paddy, cholam, ragi, cumbu and other minor millets. The commercial crops are cotton, chillies, sugarcane and groundnut. Of the total cultivated area of 1,75,108 hectares in the district, 32,760 hectares were sown more than once.

**Irrigation**

The district is blessed with the Western Ghats from which all the perennial rivers follow and drain towards the east. The surface water of the district is
drained into major river basin via Thamirabarani, Vaippar, Nambiar, and Hanumanathi. Thamirabarani is the major river basin in the district. The other streams which are seasonal in nature are Servallar, Manimuthar, Ramanathi, Pachayar, Chittar and Uppodai rivers which drain into the Thamirabarani basin. The sources of irrigation are canal, tank and well, which covers 1,45,724 hectares. Among the total area irrigated, well irrigation covers 53,321 hectares, tanks 63,027 hectares, canal 29,126 hectares and other sources 250 hectares.

**Cropping Pattern**

Tirunelveli has fertile soils only in scattered regions. Less fertile red soils are found distributed over most of the region. The network of the irrigation system marks full use of the water resources. The natural deficiency has been overcome to a greater extent. The cropping pattern of the district is essentially of the type characterising dry regions. It normally varies from taluk to taluk.

Wet cultivation is essentially paddy cultivation and the major share of the gross cropped area is under one crop. In dry regions, diversified cropping patterns exist and no single crop claims a large share of the gross cropped area.

Dry cultivation, which characterises these regions, is also basically millet and cash crop cultivation. Even in dry regions wherever water is available, it is the paddy crop that is sown by the farmers. Paddy occupies the largest area of cultivation, followed by cotton. Paddy is cultivated mainly in Tirunelveli, Palayamkottai, Tenkasi, Shencottai, Ambasamudram and Nanguneri Taluks.
Other crops grown in the district are cumbu, ragi, pulses, groundnut, gingelly, coconut, chillies and indigo. Portions of Sankarankoil Taluk have the rich, fertile black soil, which are highly suitable for cotton cultivation. Factors such as type of soil, climatic conditions, irrigation facilities, etc., determine the cropping pattern in a region. Most of the rains fed areas are cultivated in both the seasons. Most of the crops are on the ground for three or four months except chillies and cotton which take more than five months.

**Industry**

There are 25 medium and major industries such as cement, cotton, yarn, calcium carbide, sugar, cotton seed oil, printing papers and flour mill etc. Among the other industries in the district pin, clip, matches, beedi, vessel making and engineering industries are the important. The important village industries functioning in the district are handloom, poultry farming, brick making, and jaggery production. The handloom products lungi, sarees etc are marketed in north India. So also the fine korai mats from Pathamadai have world fame. Kallidaikurichi pappads, Karukurichi mud pots, also Tirunelveli “halwa” are specialties which earn many laurels to the district.

**Tourist Spots**

Courtalam is situated at the Western Ghats in Tenkasi taluk. The water falls on rocks and tiny droplets are sprinkled in the air. The water falls of Courtalam have medicinal value as they, run through forest and herbs before their decent.
Pappanasam Agasthiar falls also attracts tourist and pilgrims. There is a wild life sanctuary at Mundanthurai and Kalakkad. Spotted deer, lion tailed monkeys, elephants and tigers are in plenty.

**Religious Significance**

The Nellaiapper temple at Tirunelveli, Sankaranaainar temple at Sankarankovil, Kasiviswanathar temple at Tenkasi and Vanamamal temple at Nanguneri are the land marks of the district signifying the Hindu culture. Palayamkottai has many Christian missions and Athankarai Pallivasal and Pottal Pudur Darga are considered to be important sacred places for Muslims.

**4.3.1 Self Help Groups in Tirunelveli District**

Tamil Nadu Corporation for Development of Women (TNCDW) Ltd. was started in 1999 at Tirunelveli District. The number of SHGs formed in this District is 18,985 till 2010. In Tirunelveli District, a number of groups have involved in income generating activity. These groups consist of 12 to 20 members. All these groups have been trained in book keeping, credit management and social issues. These groups have also been trained in agarbathi making, basket making, mat making, candle making, sandalwood works, household industries, pappad making. These group members are involved in self employment activity and business activity like cows, goat rearing etc., The Department of Tamil Nadu Corporation for Women and Development Ltd., organizes exhibition cum sale for the products prepared by the SHGs yearly once, in Tirunelveli town during Nellaippar Temple.
Car Festival, in Courtallam during courtallam season and in Sankarankovil during Adithapasu Festival. If needed the exhibitions are arranged in other places. Even the government has sanctioned SHGs in the district, where this place is only meant for conducting meeting and selling the products that has been produced by these members.

Table: 4.2 – Details of Self help groups in Tirunelveli District during 1999-2010

<table>
<thead>
<tr>
<th>I.No</th>
<th>Particulars</th>
<th>Rural</th>
<th>Urban</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Total No.of SHGs</td>
<td>11,789</td>
<td>7,196</td>
<td>18,985</td>
</tr>
<tr>
<td>2</td>
<td>Total No. of SHG Member</td>
<td>1,86,840</td>
<td>1,13,334</td>
<td>3,00,174</td>
</tr>
<tr>
<td>3</td>
<td>No. of SC Members</td>
<td>51,775</td>
<td>26,211</td>
<td>77,986</td>
</tr>
<tr>
<td>4</td>
<td>Christian Members</td>
<td>13,221</td>
<td>4,019</td>
<td>17,240</td>
</tr>
<tr>
<td>5</td>
<td>Muslim Members</td>
<td>3,877</td>
<td>2,177</td>
<td>6,054</td>
</tr>
<tr>
<td>6</td>
<td>Savings (` in Lakhs)</td>
<td>5,733.90</td>
<td>4,118.35</td>
<td>9,852.25</td>
</tr>
<tr>
<td>7</td>
<td>Sanga Loan (` in Lakhs)</td>
<td>15,353.37</td>
<td>7,474.60</td>
<td>22,827.97</td>
</tr>
</tbody>
</table>

Source: Tamil Nadu Corporation for Development of Women Ltd., Tirunelveli District.

The above table shows the details of the self help groups in Tirunelveli district during the past ten years. In Tirunelveli district, 18,985 self help groups were working among which 11,789 self help groups were located in rural and 7,196 were located in the urban area. It totally has 3, 00,174 members among which 77,986 members belong to SC community and 17,240 members belong to Christian community and 6,054 members belong to Muslim community. The total
amount of savings from Self Help Group was ₹9,852.25 Lakhs among which ₹5,733.90 Lakhs came from the rural area and ₹4,118.35 Lakhs came from the urban area. The Self Help Groups got ₹22,827.97 Lakhs as loan, among which rural members got ₹15,353.37 Lakhs and urban got ₹7,474.60 Lakhs. The above information clearly shows that Self Help Group gives importance to the rural area.

4.4 Summary

This chapter explains the profile of the study area. Tirunelveli, the penultimate southern most district of Tamil Nadu is described as a microcosm of the state, owing to its mosaic and diverse geographical and physical features. Tirunelveli called ‘Oxford of South India’ has a rich tradition in education. The district has a large number of educational institutions both in the government and the private sector.

Paddy occupies the largest area of cultivation, followed by cotton. Paddy is cultivated mainly in Tirunelveli, Palayamkottai, Tenkasi, Shencottai, Ambasamudram and Nanguneri Taluks.