CHAPTER – IV
PROFILE OF RESEARCH AREAS

The present study on Impact of Financial Inclusion on the Socio Economic Conditions of the Weaker Section of the Society is based on the perception of the general public about the financial inclusion and impact of financial inclusion among the beneficiaries living in Chennai and in Kanchipuram district. The selected respondents belong to cross section of the population living within Chennai area and adjoining areas of Chennai belonging to Kanchipuram district. The survey was conducted for both male and female category of the population. The profile of the areas selected for the study is given in this chapter.

4.1 Profile of Chennai City

To understand the present status of demographic terms in population study, one has to know about the term itself. Census Commission of India is a governing body appointed by GOI and it conducts census once in every 10 years. It contains all demographics related to States, Cities and Union Territories along with divisions and sub-divisions. The census is conducted on number of factors such as size, area, sex ratio, etc.

The Census 2011 was the 15th National Census of India and was a historical landmark in Indian history. The Census 2011 started on 1st of April 2010 and 28th February 2011 and was the largest census in human history till date done by any government in the world. The data was collected from each and every household in the states and union territories of India. GOI added another task to prepare a National Population Register (NPR) along with census data.
Indian census has been a reliable source of information on Demography, Economic activity, Literacy and Education, Housing and Household amenities, Urbanization, Fertility and Mortality, Scheduled Castes and Scheduled Tribes, Language, Religion, Migration, Disability and many other socio-cultural and demographic data in India.

a. **Metropolitan City** – Census of India define a city as metropolitan on the basis of “population of 1 million and above”. Last census conducted in 2011 and it has classified 46 cities as metropolitan in India. For further understanding, top metropolitan cities in India are Mumbai, Delhi, Kolkata, Chennai, Pune, Hyderabad, Ahmedabad, Bangalore, Surat and Jaipur. The government allows higher house rent allowance to the residents of these cities.

b. **Gender Ratio** – It is a term used to define number of females per 1000 males. It is a great source to find the equality of males and females in a society at a given point of time. According to Census of India 2011, Indian Sex Ratio has shown major signs of improvement over the previous years. For instance, from 933 in 2001, the bar has raised to 940 in 2011 census of India. Although this resemble a fair enough phenomena for a developing economy but still it has to grow to a larger extent. In fact, India suffers from a huge inequality of male female child ratio in some of the regions.

If we consider, Southern States shows a significant improvement in sex ratio in comparison to States of Haryana and Punjab where the sex ratio is very low than the national average figure. Among the States and Union Territories of India, Kerala and Pondicherry are the only two places in India where sex ratio is above 1000 or exceed female to male ratio. Overall sex ratio in various states of India has started to witness a descent growth in the recent years. There is some gender bias in India which is causing this imbalance and decline in female ratio but this trend is presently changing.
and improvements are seen even in the states where sex ratio was lesser than the national average. Other reasons are lack of education and poverty in rural areas and general preference to have a male child on common belief prevailing in Indian society across the nation. “Beti Bacao, Beti Padhao” (save girl child, educate girl child) is a scheme launched by Government of India to improve the efficiency of welfare services meant for girl child in India. As per sex ratio of India (2011) it is 940 females for every 100 males with an average of 943/1000. Among that, rural sex ratio of India is around 947 against every 1000 and urban sex ratio of India is around 926 against every 1000. Further investigation provides the information such as sex ratio prevailing in Tamil Nadu and in neighbouring states.

Gender ratio in Tamil Nadu is in the range of 995 females against 1000 males (Census 2011) and neighbouring states like Kerala has 1084/1000, Andhra Pradesh has 992/1000, Karnataka has 968/1000 and Puducherry has 1038/1000.

Chennai metropolitan area constitutes of sex ratio of 985/1000 and Chennai municipal areas constitute of sex ratio of 989/1000.

c. **Literacy Rate** – To know the development of a society, literacy stands as an indicator of economic development. In India, for the purpose of census, age limit of seven and above are considered as a literate. The reason for considering from this age group is that they can write and read with understanding in any of the language. Literacy plays an important role in shaping an economy and its development aspect. As of 2016, India’s literacy rate is measured at 75% from 12% at the time of Independence. Although India witnesses an improvement over the period of time but when it is considered at world average level of literacy (84%) it’s still lagging behind. If we take the ratio of Census of India 2011, the literacy rate has grown to 74.04 percent from 65.38 percent in 2001. Similarly, gender disparity in literacy also exist in our country, 82.14 percent of men are literate but only 65.46 percent of women are
literates. Among the States, Kerala has the highest ratio of 93.91 percent of literacy rate and Bihar with 63.82 percent as the lowest literacy rate in India. However majority of states in India is also showing a major sign of improvement in overall literacy aspect. There is some study has stated that India will be able to achieve its universal literature target only by 2060. In India, several measures are also taken by GOI to improve literacy rate at the school and college levels.

Overall Tamil Nadu literacy ratio as of 2011 is 80.3 percent with male literacy ratio around 86.8 percent and female literacy ratio around 73.9 percent.

d. **Slum Population** – Slum population refers to people living in slum areas below the poverty line. India is in path development and there is large number of people are living below the poverty line. These slums are usually connected to the city. One of the government studies also points out that slum population of India have exceeded the population of Britain. Slum dwelling population of India is 61.8 million as of 2001. Indian economy has achieved a significant growth of 6-8 percent but there is still large number of people (1.1Bn) are still survives on less than $1 per day. Despite of government efforts to build new houses and other basic infrastructure, most of the people live in slum areas even though they do not have electricity, water supply and cooking gas. Among the Slums in India, Mumbai and Delhi has the largest slum population to the tune of 6.5 million and 1.8 million respectively.

e. **Slum Population in India** – In future, according to recent estimates, Maharashtra, Uttar Pradesh, Andhra Pradesh and Madhya Pradesh will be having largest share of slum population in India by this year end. Already many of the slum populations are mostly live in and around urban areas. It is estimated to reach around 104 million mark of slum population in India by this year end. As of Census of India 2011, other than Maharashtra, Uttar Pradesh, Andhra Pradesh, Madhya Pradesh,
Gujarat and Delhi, most of the other places either it is marginalized or eradicated the slum dwelling system.

f. **Population of Tamil Nadu** – The fascinating state of Tamil Nadu is the emerging hub for technology and hub for automobiles, it is also called as southern Detroit in the automobile circle. It has also created a place for modern lifestyle in India. Home to several ancient monuments and temples, destinations are very popular among tourists from all over the world. It is one of the most developed states of India with 44 percent of its population living in urban areas. With a population of 79,096,413 ranks seventh most populous state in India. By the end of 2011, Tamil Nadu has witnessed a growth in population of about 15.6 percent in comparison to 2001. Every year Tamil Nadu is adding 1.5 percent more people of its population which considered as a decent growth as compared to other states of India. The capital city of Chennai is home to nearly 8 million in the state. Current population of Tamil Nadu in 2017 is 79 million and is one of the well-developed states in South India. It has added over 1.2 million people to its current population in the year 2017.

g. **Literacy Rate In Tamil Nadu** – Tamil Nadu is one of the top performing states in terms of literacy rate in India. The state has shown decent improvement in its literacy rate in the last 10 years beginning from 2001. More than 80 percent of the total population in the state is literates, this figure is far better than the national average of 74 percent in India. Government of Tamil Nadu has played a vital role in providing a better education system in the rural as well as urban areas of the state. In addition 88 percent of the total population are Hindus and rest of the population belongs to Christians and Muslims.

h. **Chennai City** – It is governed by Municipal Corporation which comes under Chennai Metropolitan region. According to 2011 census, 4,646,732 is the total population living in municipal areas against the urban/metropolitan population of
8,653,521 and of which 4,358,612 are males and 4,294,909 are females. Total literates in municipal areas is 3,776,276 of which 1,968,079 are male and 1,808,197 are female with average literacy rate of 90.18 percent against the urban/metropolitan literates are 7,000,270 of which 3,660,527 are male and 3,339,743 are female with an average rate of 90.23 percent. Among the literates, average male literates are in the municipal areas is 93.70 percent against female literates around 86.64 percent.

- Sex ratio in urban/metropolitan area is 985/1000 and child
- Sex ratio is 951/1000
- Population density is 26,553 people per Sq.km and there is a reduction in population density as compared to 2001 census. In 2001, total workers were 11,23,246 and out of which marginal workers were 97,804. Among them male workers are 2,48,458 and female workers are 14,41,382. According to census 2011, population who lived in footpath is around 16,682 (0.32% of TN Population).

### 4.2 Profile of Kanchipuram

Kanchipuram is one of the districts very close to Chennai metropolitan and has rich cultural heritage and temple surrounding. Large number of Lord Shiva temples and Lord Vishnu temples are seen within Kanchipuram. Lot of pilgrims come from many parts of India as tourists to worship both Lord Shiva and Vishnu. Presently, this district is becoming an Auto hub for many manufacturers from rest of the world. Leading electronic companies like Nokia, Samsung, Motorola, Flextronics, Foxcon, have also established their base around this district. In addition, silk weavers are in plenty in and around Kanchipuram. Silk products are sold throughout the world.

a. **Kanchipuram district** – It consists of 4 Revenue Division and 13 Taluk; namely, Chengalpattu Revenue division, Kanchipuram Revenue division, and
Madurantakam Revenue division and Tambaram Revenue division. All the 13 taluk comes under four revenue divisions.

b. **Kanchipuram population** – According to census 2011, total population is 3,998,252 of which male population is 2,012,958 and female population is 1,985,294 with a rise of 38.95 percent over census 2001. Population density is 892 people per sq.km (5.54% of TN Population). Population lived in urban region is 63.49 percent and population lived in rural regions is 36.51 percent which witnesses migration into urban areas.

c. **Literacy** - Kanchipuram district has registered an average literacy rate of around 75.37 percent.

d. **Child sex ratio** – It also denotes that growth of a girl child is encouraged and census indicates that 959 girls per 1000 boys are prevailing.

e. **Households** – There are 1,006,974 households are living in this area.

f. **Workers** – The distribution of workers category is like, Cultivators 74,761, Main agricultural labourers 1,62,494, Household industries 41,149, Other workers 1,088,974, Marginal workers 306,436, Marginal cultivators 14,582, Marginal agricultural labourers 110,020, Marginal workers in household industries 13,583 and other marginal workers 168,251.
References

1. www.censusindia.gov.in/pca/default.aspx
2. www.census2011.co.in/census/metropolitan1435-chennai.html