CHAPTER III

A PROFILE OF THE STUDY AREA: NANDIVARAM-GUDUVANCHERI TOWN PANCHAYAT

This chapter has the purpose of providing a geographical and socio-economic profile of the study area, which is the Nandivaram-Guduvancheri Town Panchayat of Kanchipuram district of Tamil Nadu State. Having provided a background for the study and introduced the problem of analysis and related matters in the first chapter, a review of relevant literature has been made in order to provide for an understanding of the nature of topics of research dealt with, the methodologies adopted and conclusions in relation to self-help groups in the second chapter. One particular aspect that requires mention here is that geographers do not generally focus on the socio-economics and geography of self-help groups but social scientists, particularly, sociologists, economists, even anthropologists deal with such groups and their socio-economics and cultures. In that respect, the present study on the Self-help groups and household economic development is a first attempt at looking deeply at what women contribute to and perceive about household economic development especially as members of the self-help groups and those outside of them. Women of the self-help groups of Nandivaram-Guduvancheri town panchayat and also those who are not members of the self-help help group are a case for understanding the contrast if any in household economic development.

This chapter has two parts: The first part is about the geography and socio-economics of the town of Nandivaram and Guduvancheri and the second part is that of the self-help groups of the town vis-à-vis those of the state of Tamil Nadu and the district of Kanchipuram. The two parts are structured using secondary sources of data, primarily census data and those of the documentary sources which have been consulted to develop a profile yet again as a background for the study.

Geography of Nandivaram-Guduvancheri

Kanchipuram District is one of the historical districts of Tamil Nadu. It district is situated on the northern East Coast of Tamil Nadu and is adjacent to the Bay of Bengal and Chennai city. It is bounded on the west by Vellore and
Thiruvannamalai districts, on the north by Thiruvallur and Chennai districts, on the south by Villupuram district, and on the east by the Bay of Bengal. The district has a total geographical area of 443,210 ha and a coastline of 57 km. Kanchipuram, the temple town is the district headquarters. For administrative reasons, the district has been divided into 3 revenue divisions, comprising of 8 taluks with 1,214 revenue villages. For development purposes, it is divided into 13 Development Blocks with 648 village panchayats.

Nandivaram-Guduvancheri is a town in Kanchipuram district of the state of Tamil Nadu. It is precisely located in Kattankolathur block of Chengalpattu taluk of Kanchipuram district, at 35 km from the metropolis of Chennai along the National Highway 45. It is located between Tambaram and Chengalpattu and is rapidly developing as a result of its proximity to the city of Chennai (formerly Madras). The town connects Chennai with the cities in southern and western Tamil Nadu. It is also a social and economic (mainly market) hub for the towns such as Adhanur, Madabakkam, Kayarambedu, Perumattunallur, Pandur, KaranaiPuducheri, Potheri, Nellikuppam, Thailavaram, Thirupurur and Vallancheri in the vicinity.

It lies at the junction of the latitude 12° 84’ N and the longitude 80° 057’ E. It is generally known by the name Guduvancheri although, by the order of the Town Panchayat Director, it has been divided into two revenue divisions, namely, Nandivaram and Guduvancheri (Figure 3.1). The two are divided by the Grant Southern Trunk Road (GST Road) which is also the National Highway 45. Nandivaram is on the east of the NH45 as one travels down south from the city of Chennai while Guduvancheri is on the west of the NH45. The base map prepared for the study, in Figure 3.2, shows the divisions clearly. Note the rail track alongside and at some distance from the GST road or NH45. The town has a total geographical area of 8.5 km². It has a total population of 44,116, according to the Census of 2011.
The town bounded by Urapakkam on the north, Vallancheri on the south, Perumattunallur on the east, and Madambakkam on the west. The town is named Nandivaram-Guduvancheri in the records for administrative purposes. It has 18 wards (Figure 3.3) or town divisions, each of which is represented by a ward member or councillor. It is now a municipality, headed by a municipal chairman and is also served by elected ward members, called the municipal councillors.
Figure 3.2

It was upgraded as a municipality after Census 2011 as the town’s population has greatly increased, from 26,575 in 2001 to 44,116 in 2011. As the town is divided into two parts, there are two neighbourhoods. The main neighbourhood is Guduvancheri, the town area around the bus stand, traffic signal and railway station. The bus stand is however on the eastern side of the GST road while the railway station is on the western side of the national highway. The market area is on the western side as also the police station.
Figure 3.3

Nandivaram has always been a residential area for several years. This part of the town can be reached by, and is along the Nandivaram main road, next to the Government Health Centre. The Nandeeswarar temple which is a long standing heritage structure is in this neighbourhood and hence the name Nandivaram, which is a modified form of Nandeeswaram.
Geology

Figure 3.4 shows the geology of the town, which is quite simple and the stratigraphy consists of two rock systems, namely, archaean (northern, northeastern parts of the town) and the proterozoic (southern, southeastern parts of the town). The Archaean is one of the four principal eons of earth history. When the Archaean began, the earth’s heat flow was nearly three times as high as it is today, and it was still twice the current level at the transition from the archaean to the Proterozoic (2,500 million years ago). As the most surviving Archaean rocks are metamorphic or igneous, granite rocks predominate throughout the crystalline remnants of the surviving Archaean crust. The Archaean rocks are the oldest in the world. This rock system includes gneisses and schists (4,000 million years ago).
The crystalline metamorphosed sediments and gneissic rocks occupy the central and the southern parts of the peninsula. In India, the word ‘*purana*’ has been used in place of Proterozoic and includes the Cuddapah and the Vindhya systems. The Proterozoic of the peninsula, more precisely the southern peninsula, is that of the Cuddapah system. A long time had elapsed before the rock system next to the gneisses began to be deposited.

**Geomorphology**

Figure 3.5 is the geomorphology of the study area. There are two major geomorphological features, namely, moderately buried pediplain and shallow buried pediplain which occupy most of the town. The two other minor features are the pediment valley floor and the linear ridge/dyke, of which the former occupies a considerable part of the town in the south. Pediplain is an outwash plain formed in formerly mountainous or hilly arid and semi-arid regions through the parallel retreat of valley slopes and the coalescing of pediments. This geomorphic unit has been developed as a result of continuous processes of pediplanation. The altitudinal variations for pediplain of Nandivaram-Guduvancheri area is relatively high for rolling plain and is about 5-10 metre. The pediplain with sedimentary rock exposures are generally formed due to intensive weathering under semi-arid climatic conditions, representing final stage of the cyclical erosion.

Pediplains are undulating to gently sloping part of the basin with slope angles of 0° to 5° and lies parallel to the stream courses. They have low drainage densities but the geomorphic unit is potential for intensive agriculture. Pediplains are found to be good for groundwater potentiality as well. Shallow buried pediplain has a flat and smooth surface and groundwater prospects are moderate to poor but open wells yield good amount of potable water after monsoon. The moderately buried pediplain of the study area is also a flat and smooth surface of buried pediplain with good potential for groundwater. In this unit infiltration is moderately good. A pediment is a gently sloping erosion surface or plain of low relief formed by a stream issuing from a steep and narrow valley onto a valley floor. Palar and Cheyyar are the two important rivers of the district with drainage pattern that is subdendritic and radial. The rivers are seasonal and carry substantial flows during the monsoon period.
Climate

The climate of the town is quite hot, tropical monsoon in character. Temperature is quite high throughout the year, although it is somewhat low during December-February. The rainy season is the northeast monsoon season. The rain is often heavier on the coast and moderate on the inland. The wetlands along the coast dry up in summer prior to the monsoon. Most of the precipitation occurs in the form
of cyclonic storms caused due to the depressions in the Bay of Bengal, chiefly during the northeast monsoon period. The southwest monsoon rainfall is highly erratic here and summer rains are negligible. The normal annual rainfall close to the coast is about 1,200 mm and the rainfall is the maximum around here. High relative humidity between 60 per cent and 85 per cent prevails throughout the year. Relative humidity is maximum in the mornings and minimum in the evenings. Higher relative humidities are observed during November-January, between 83 per cent and 84 per cent. In the month of June, humidity is low, around 60 per cent. The minimum and maximum temperatures are 20° C and 37° C. The daytime heat is often oppressive and the temperature could rise to as high as 43° C.

Soils

Figure 3.6 shows the distribution of soils in the study area, that is, the town panchayat of Nandivaram-Guduvancheri. The two basic groups of soils found in the town areas are the Entisol and the Inceptisol. Entisols are defined as soils that do not show any profile development other than an A horizon. An entisol has no diagnostic horizons (Plate 3.1), and most are basically unaltered from their parent material, which can be unconsolidated sediment or rock. Entisols are the second most abundant soil order (after inceptisols). Entisols are soils defined by the absence or near absence of horizons (layers) that clearly reflect soil-forming processes. They are formed on surface features of recent geologic origin, on underlying material that is highly resistant to weathering, or under conditions of extreme wetness or dryness.

Typical geographical settings include areas of active erosion or deposition (that is, steep slopes or floodplains), and wetlands. They often are associated with urban areas because of the tendency for human settlement to concentrate on river delta or coastal lands. They also can be created by disturbing the land, as in extraction, the moving of earth materials, or the disposal of waste products. Despite their lack of distinct horizons (an optimal condition for agricultural soils), they are commonly arable if given an adequate supply of plant nutrients and water.
Plate 3.1: Profile of Entisols (left) and Inceptisols (right) in Nandivaram-Guduvancheri

Figure 3.6
Inceptisols are a soil order in USDA soil taxonomy. They form quickly through alteration of parent material. They are more developed than entisols. They have no accumulation of clays, iron oxide, aluminium oxide or organic matter. They have an ochric or umbric horizon and a cambic subsurface horizon. They are soils that exhibit minimal horizon development. They lack the features that are characteristic of other soil orders. Although not found under aridic climate regimes, they are nevertheless are widely distributed and occur across a wide range of ecological settings, as here on the coastal zone in the tropics. They are often found on fairly steep slopes, young geomorphic surfaces, and on resistant parent materials. Land use varies considerably with Inceptisols. A sizable percentage of inceptisols are found in mountainous areas and are used for forestry, recreation, and watershed.

The soils of the study area have been modified greatly by human habitations and activities. Agriculture is not practised within the municipal limits of the town, but beyond them.

**Distribution of Households and Population**

The number of households in the town panchayat in 2011 was 11,613. Figure 3.7 shows the distribution of households by wards of the town panchayat. There are considerable (spatial) variations in the distribution of households in the wards of the town: Ward 15 has the smallest number of households (262, or 2.3 per cent) and the ward 17 has the largest number of households (1,305, or 11.23 per cent). Between the lowest and the highest concentrations of households in the two wards, a pattern of distribution is discernible: only 3 wards (wards 3, 8, and 15) have less than 400 households each; wards 2, 4, 5, 6, 9, 10, 11, 13, 14, and 16 have households between 400 and 800; and five other wards (wards 1, 7, 12, 17 and 18) have more than 800 households each. There are 860 households in the three wards with less than 400 households each, which account for 7.4 per cent of the total households. On the other hand, the ten wards with 400-800 households each account for 47.5 per cent (5,515 households) and those wards with more than 800 households each account for 45.1 per cent (5,238 households).

Of course, there are spatial variations in the distribution of households among the three classes, as none has the same number as the others. As per the
census 2011, the average size of the household in the town is 3.8 persons and thus most households are nuclear whereas there are some households yet which are joint or extended in character. Joint or extended households are however rare these days.

The total population of the town was 44,116 with 22,301 men and boys (50.6 per cent) and 21,815 women and girls (49.4 per cent). There were a total of 31,503 voters in the town with 16,732 men (53 per cent) and 14,766 women (47 per cent) voters. There are spatial variations in the distribution of voters as well, ranging from 926 voters in ward 14 to 3,015 voters in ward 18 among the total voters (31,503 voters or 71.4 per cent of the total population). This means that most people of the town are above 18 years of age with voting rights. Likewise, there are variations in terms of gender of the voters as well, with the lowest of 426 men voters in ward 14 to 1,507 men voters in ward 18, and with 440 women voters in ward 10 to 1,507 women voters in ward 18. Thus, ward 18 has equal number of men and women voters.

![Figure 3.7](image)
The gendered distribution of voters reflects the general distribution of male and female populations in the wards of the town panchayat. The highest concentration of male voters is in 2 wards: ward 9 (1,422 voters) and ward 10 (1,346 voters). In almost all other wards, the male and female voters are more or less the same in number, with differences being small between male and female voters.

The increase in total population in the decade 1991-2001 was 7,228 persons, accounting for a decadel variation of 37.4 per cent over 1991 population. The increase in total population over the decade 2001-11 was 17,541 persons, meaning a decadel growth of around 66 per cent over the 2001 population. In the previous decade of 1991-2001, it was 7,228 persons amounting to a decadel growth of around 37 per cent or an annual average growth rate of 3.7 per cent. The town population was growing at an annual average rate of 6.6 per cent during 2001-11, primarily because of migrants from all across the country settling down in the town as a result of their newfound occupations in and around the town. The SRM University, a private deemed university of repute, is indeed the main attraction for youngsters of both the sexes for the university has on its rolls some 25,000 students. Most of them have come from nearby states such as Andhra Pradesh, Kerala and Karnataka and a good number of them have also come from the northeastern states of the Indian Union. There are also students from abroad, particularly from Africa and the Southeast and South Asian countries.

The automobile industries (Ford, for example) and IT and ITES institutions (Accenture, for example) also attract large number of industrial and IT workers from across the country and a good number of them make the town their residential precincts. MNCs and TNCs in the vicinity of the town have initiated housing projects in the town for their workers and gated communities exist nearby. Floating population of some thousands everyday is a normal feature of the town and the traffic that pass through carrying passengers, commuters, tourists, and other long distance travellers is rather heavy through day and night and 24 x 7.
Contrasts in spatial variations in population, male and female populations are rather stark. All wards have different strengths of population and therefore differentially gendered population as well. As for total population, wards 3, 8, and 15 are with populations less than 1,500 persons each, totalling however 3,360 persons or 7.6 per cent of the total. Wards 1, 2, 4, 5, 6, 9, 10, 11, 13, 14, 16, and 18 are with populations between 1,500 and 3,500 each. The total population in the 12 wards is 27,605 persons or 62.6 per cent of the total population in the town. And wards 7, 12 and 17 are with populations above 3,500 each, totalling 13,151 persons or 29.8 per cent (Figure 3.8). There are three clusters of high concentration of population in the town, two principally along the NH45 and one away from the corridor and in the southwest of the town.

Figure 3.9 shows distribution of male and female populations in the town panchayat. Except for 4 wards (wards 7, 8, 10, and 15) where women and girls outnumber men and boys, in all other wards there is male domination in terms of numbers: that is, men and boys are more in number than women and girls in them. There are some wards in which both male and female populations almost equal each other as in wards 3, 4, 6, and 16. In these wards, the male population is slightly larger than the female populations. The wards with noticeably more than half the population being male are the wards 13 (54 per cent against 46 per cent) and 14 (53 per cent against 47 per cent). In the rest of the wards, men and boys are a simple majority, 51: 49.
A more or less similar distribution pattern of male and female population has existed in the town during the census year 2001. The sex ratio for the year 1991 was 964 and this has improved slightly in the year 2001 to 981 females for every 1,000 males. This ratio has however declined again to 978 in 2011.
Figure 3.10 shows the distribution of population density in the town by the wards. Being a town in the southern periphery of Chennai metropolitan centre has relatively high population densities in comparison with the other towns in the vicinity. It is bound to be so when the town is a host to the industrial and IT employees and students of the private university in the proximity. Concentration of high densities of 5,000 persons to a km$^2$ is in the middle of the town and along the NH45 and suburban rail track. Densities between 2500-5000 persons to a km$^2$ are on either side of the high density wards in Guduvancheri (in the southwest and the east of the town). Milder densities of 2,500 persons or less to a km$^2$ are also found in
both the neighbourhoods, in the north and northwest and in just one ward in the southeast of the town.

**Figure 3.10**

**Land Uses**

The land use /land cover map has been prepared using the satellite imagery for the year 2010, LISS III of the IRS shown in Figure 3.11. For preparing the land use / land cover map, ground verification for land uses has been carried out and the activity yielded the five major land use types shown in Figure 3.12.
Having been a town panchayat and then an upgraded municipality recently, and also in close proximity to Chennai metropolis, the town is characterized largely by built-up area (nearly 70 per cent of the area under it), interspersed with fallow lands in 5 scattered pockets (roughly 12 per cent of the total geographical area), agricultural lands in adjoining areas (about 8 per cent of the geographical area), water bodies in the form of lakes (about 7 per cent of the geographical area), and vegetation in just about 3 per cent of the area of the town.
With the arrival of the automobile and IT industry, newer gated communities, and the development of a private university, the skyline of the town has changed drastically. Real estate has appreciated for more than 300 per cent in the peripheral areas and even more than 500 per cent in some parts of the inner town, making it impossible for the poor and the marginal to afford housing in the town. There has been a conversion of agricultural lands into non-agricultural lands but primarily for housing and infrastructure development. Industrial scene of the area has also
changed with most industries becoming responsive to the changing times, despite the economic slowdown in the country and the state.

**Socio-Economic Development of Kanchipuram District**

Kanchipuram district is fairly well developed and is second only to Chennai on the human development index at 0.712 in 2001. The gender development index is also high at 0.710 and thus the district ranks second in gender development as well. The literacy level of the district is at 76.9 per cent, with male literacy at 84.7 per cent and female literacy at 68.8 per cent. The sex ratio is 975 with rural sex ratio slightly higher than urban sex ratio, that is, 986 against 965. This is understandable from the point of view of male migrants to urban areas in search of jobs, which the towns of Kanchipuram district offer. The population under poverty line is 23.38 per cent in rural areas and 33.62 per cent in urban areas.

Nandivaram-Guduvancheri is very well developed in all aspects of development when compared to several towns in the district. Its socio-economic developed is greatly influenced by the metropolitan Chennai in the vicinity. Most government employees of the town are also working in Chennai and they commute regularly using the suburban railways, the metro bus services and their own two-wheelers.

**Infrastructural Facilities**

Information on the infrastructures in the town indicates that there are: a bus stand, a sub-post office, a suburban railway station, a police station, a primary health centre, a private hospital, a cinema theatre, a commercial centre by the bus stand, another commercial centre in Nandivaram part of the town, and several schools of various descriptions (2 primary schools and one each of welfare school, government girls higher secondary school, government boys higher secondary school, and government middle school). The government schools cater to all segments of population except the rich who could afford private education. There are 5 private schools, which teach both in Tamil and English mediums.
Within the town are roads different descriptions for a length of 60 km or more, of which cement roads are for a length of little more than 4 km, bitumen topped roads for about 15 km, gravelly roads for about 26 km, and mud roads about 15 km. Street lights are quite large in number at 2,050 but yet there are certain areas of the town without street lights. They number about 15 residential precincts. There are a total of 168 shops, of which 29 are at the bus stand premises, 93 are municipal/town panchayat shops, and 44 fish outlets. There are 3 parks in Nandivaram and 2 parks in Guduvancheri. The culverts in the town number about 35 and the drainage is about 8 km in length. As for sanitary and scavenging facilities, there are 2 tractor trailers, 2 mini-lorries, 18 three wheelers and one mini-autorickshaw, totalling 23 vehicles. There are 3 public toilets, one each at the bus stand, Nandivaram, and commercial centre. They are all connected to water supply, of which one is operated and maintained by a SHG and the other two are operated and maintained by the municipality.

There are 7,760 houses of which 4,932 are with individual toilets, leaving about 36 per cent of them without toilets. Obviously, therefore, the households living in these units have to use either the public toilets or the open spaces about the town. The municipality however says that there is no open defecation in the town. The houses without individual toilets are generally occupied by the households below poverty line. There are six slums which are also more or less in similar conditions, although the housing in the slums is not as bad as those in the city. The housing units are small but with open spaces and vegetation around them. There are 4 overhead tanks which supply drinking water to the town. Their water holding capacity 0.86 million litres. There is only one ground level water tank with a holding capacity of 60,000 litres. There are 22 public wells, 284 water pipes, and the length of the water supply conduit is 65 km. The operation and maintenance of the facilities is by the municipality and the Palar Water Supply Board. Water is supplied on a daily basis and the water supplied is 80 lpcd. There are 2 wards without proper water supply and efforts are on to provide them with water. The Chennai Metrowater supplies half a million litres of water every day at a cost of Rs. 3.0 per 1,000 litres. The monthly water charge is Rs. 30 to a metered household and the pipelines are fitted with water meter.
Nandivaram-Guduvancheri is called the ‘town of marriage halls’ because of
the number of marriage halls the town boasts of (15) within 2 km of each other.
Muthiah Medical Centre is the biggest private hospital in the town and there are also
2 private nursing homes. SUP GARDEN is the first ever gated community (private
city) in Guduvancheri whereas ESTANCIA is Chennai’s first integrated township
and it is a joint venture of Larson and Tubro and ArunExcello private limited. The
township consists of an IT SEZ with more than 2,000 luxury apartments,
VidyaMandir School, a shopping mall, multiplexes and hotels and restaurants.

Located astride NH45, the town has higher connectivity to distant towns and
cities in the State of Tamil Nadu and is connected by several Metro Transport
Corporation (MTC) routes: G70, 70V, 170K, M18, M18G, M18N, M52 and several
others. The MTC buses passing through the town are: Route Numbers 500, 500A,
500B, 500Ct, M500, 540, 555N, 577, and M118. There are other State Transport
Corporations plying buses which go through the town and as such there is long
distance bus every 3 minutes. The private luxury buses being run from the city as
well as from Perungalathur, the numbers could swell to anywhere between 500 to
800 a day passing through and serving the town’s people and floating population.
Literally, there are 3 buses every minute passing through the town. There are
suburban trains which carry thousands of passengers as well and are passing through
the town, stopping at the Guduvancheri railway station. The suburban train services
start at 4.25 am every day and run right through the night till past midnight. The
tracks are rested just for 2-3 hours in the early hours of the day.

There are several bank operations in the town: Canara Bank, Indian Bank,
State Bank of India, Union Bank of India, Corporation Bank, and Urban and Rural
Cooperative Banks. All nationalised banks provide ATM facilities at the town and at
points convenient to the customers.

There are several factories and companies in the town. Among them are the
White House, an inner garments factory, Intimate, another inner garments factory,
Bosch, an IT company specializing also in electronics, WIPRO, another IT
Corporate, Estancia, an IT and Multiplex complex, and Krishna Fabricators, a Lorry
fabrication company.
As for local governance, a municipal administrative set up with elected members, including the chairman of the municipality, is in place. Among the elected representatives are the 18 ward members (generally referred to as councillors). The municipal chairman and the vice chairman are the ward members of wards 2 and 18. Among the wards, 3 wards are reserved wards for scheduled communities, and 5 wards with women representatives and they are also reserved for women representatives alone. The rest of the 10 wards are for both men and women representatives. Among the municipal workers are 4 specialist workers and 30 staff engaged in solid waste disposal and general cleanliness. The expenditure of the town panchayat was Rs. 38.47 million in the year 2010-11, which was also the income of the township for the same year.

Community Infrastructures

In the absence of data on the performance of the community infrastructures in place, from secondary sources of data and documents, we have used here some data we have collected from the 300 women interviewed for the study, evaluating the performances of the facilities and amenities that are essential to carry on a smooth work and life in the town. Table 3.1 below is a summary of the better off and worse off situations revealed by the women sample (150 women members of SHGs and 150 non-SHG women of the town) as to the nature and value of performances of the community infrastructures in Nandivaram-Guduvancheri for evaluating their usefulness in their work and life. The basic infrastructures of domestic water supply (4 aspects), power (3 aspects), sewage, garbage disposal, transport, pollution, civic facilities, service delivery and essential services such as postal, police, newspapers, agricultural and marketing, repair, shopping and other services are the ones scaled by the women interviewed.

Water availability (81.7 per cent), water quality (73.7 per cent), cost of water (67 per cent), piped water availability (58 per cent), power availability (53 per cent), sewage or drainage (87 per cent), civic facilities (90 per cent), garbage disposal (50 per cent), public transport connectivity (73 per cent), pollution (land, water, air, noise) prevention (66 per cent), agricultural services (62 per cent), marketing services (57 per cent), and shopping services (53.7 per cent) are all better off for a simple to very large majority of the women households in the town.
Table 3.1: Community Infrastructures Performances Scaled in the Survey

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</table>

Source: Questionnaire Survey 2013.

On the other hand, the community infrastructures which are worse off at the higher or highest levels are quality of electricity distribution to domestic and industrial users (61.7 per cent), cost of electricity in terms of tariff (64 per cent), garbage disposal (50 per cent), and repair and garage services (51.7 per cent). Overall, however, the town accounts for a majority of the women, anywhere from 50 per cent to 90 per cent of them, perceiving the performances of the community infrastructural services as worse off in most aspects. The exceptions are the quality of power distribution (better off: 61.7 per cent), cost of power or tariff (better off: 64
per cent), and repair and garage services in the nearest town (better off: 51.7 per cent).

**Self-Help Groups of Kanchipuram and Nandivaram-Guduvancheri**

Self-Help Group is about people coming together with others who are affected by a particular issue (experience, disadvantage, discrimination) to support each other and to work together to change the disadvantage affecting them. Activities that the groups do include community education, information and mutual support. Self Help group (SHG) is a self-governed, peer-controlled small and informal association of the poor, usually from socio-economically homogeneous families who are organized around savings and credit activities. Funds for credit activities are coming through regular savings deposited by all of its members on a weekly or fortnightly basis. In the meetings they discuss common village problems and plan solution, share information; make efforts to improve their health and literacy skills.

Every SHG is a development scheme, operating on the principles of self-regulation, mutual help and co-operation (Getaneh, 2006). The members create their own capital (financial) through regular savings. The scheme provides savings and credit services stimulating members’ self-help capacity which in turn resulting in social and economic empowerment as a resource for poor families, especially women (Jothi, 2010; Mettei, 2008). Mettei (2008) has observed in Manipur that most members experience increased income earning capacity after joining the SHG. Closer home, in Krishnagiri district, Saraswathy et al. (2009) have found that a majority of the members’ income, expenditure, and savings have gone up after joining the SHG. The SHGs have also become ambassadors of development in the Krishnagiri villages.

The Government of Tamil Nadu realized that SHG is an effective tool for delivering credit to the rural poor for their economic development and social development. In Tamil Nadu, 337,744 Self-Help Groups (it was 312,778 in 2006) were formed exclusively for women below poverty line, up to 31.3.2007 and credit linkage of SHGs have been taken in a big way for improving the economic empowerment of women in the State. At the end of 2010, the number of SHGs in
operation in the state was 489,008, with 331,937 in rural areas and 157,843 in urban areas. The total women members enrolled were 7.6 million, with 5.2 million in rural areas and the rest in urban areas. The total savings that year was Rs. 29,730 million.

The SHG movement which was started in 1989 as a pilot project with the help of International Fund for Agricultural Development (IFAD) has emerged as a powerful and vibrant movement illuminating the lives of poor women across the state. There was a tremendous growth of SHGs in Tamil Nadu during the period of 3 years immediately after the initiative. The amount of loans provided under the project increased more than 200 per cent during the same period. The SHGs have grown at 170 per cent. Average group size was 16 members and average savings of the group was Rs. 40,000 and state average lending per group was Rs. 85,000. In Tamil Nadu, NGOs have been encouraged to help in the formation of SHGs, provide training and monitor the SHGs to accelerate their performance. The NGOs have also been provided with monitoring costs by the Government.

The Government of Tamil Nadu has brought out policies specific to women’s development. This policy is known as the MahalirThittam in Tamil Nadu. It aims at seeing that women themselves participate, earn a living which builds confidence, and inculcate savings which lead to capacity building and a social and economic security to themselves.

The MahalirThittam under the Tamil Nadu Women Development Corporation seems to have involved women in a lot more activities. Women coming together under this scheme involved themselves in the making of agarbathi (incense sticks), production of candles and soaps, readymade garments, pickles, appalam (a pulse-based eatable), vattal (dry eatables), fur toys and bags, palm leaf products, sarees, dhotis (traditional clothing wear), herbal products, fancy sea shell ornaments, eatables, coir mats and other coir products like mattresses, chappals and leather goods. Here too, women were trained to exhibit their entrepreneurial abilities in producing different products and selling them to earn an income. Tamil Nadu Women Development Corporation’s MahalirThittam holds regular exhibitions for marketing of SHG products (Tamil Nadu Women Development Report, 2005-06).
There were 19,492 SHGs in Kanchipuram at the end of March 2007. As on March 31, 2008, there were 20,641 SHGs formed with a total enrollment of 330,256 women. The SHGs saved a whopping sum of Rs. 1025.45 million. The growth of the SHGs registered that year was of the order of 216 per cent. According to Baskar and Sundar (2012: 279) there were more than 25,000 SHGs in the district of Kanchipuram, functioning under 20 NGOs. Paramanandan and Pakirisamy (2013: 42) report of 29,268 SHGs in the district by the latest count of January 2013. These SHGs are functioning in the 13 blocks of the district (Table 3.2):

Table 3.2:  Distribution of Self-Help Groups by Development Blocks in Kanchipuram District

<table>
<thead>
<tr>
<th>S.No</th>
<th>Development Blocks</th>
<th>SHGs#</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>01.</td>
<td>Kanchipuram</td>
<td>2,450</td>
<td>8.4</td>
</tr>
<tr>
<td>02.</td>
<td>Uthiramerur</td>
<td>2,250</td>
<td>7.7</td>
</tr>
<tr>
<td>03.</td>
<td>Kattankolathur</td>
<td>2,868</td>
<td>9.8</td>
</tr>
<tr>
<td>04.</td>
<td>Achipapakkam</td>
<td>1,940</td>
<td>6.6</td>
</tr>
<tr>
<td>05.</td>
<td>Thirukazhukundram</td>
<td>2,106</td>
<td>7.2</td>
</tr>
<tr>
<td>06.</td>
<td>Chithamur</td>
<td>1,126</td>
<td>3.8</td>
</tr>
<tr>
<td>07.</td>
<td>Sriperumbuthur</td>
<td>2,303</td>
<td>7.9</td>
</tr>
<tr>
<td>08.</td>
<td>Madurantakam</td>
<td>2,956</td>
<td>10.1</td>
</tr>
<tr>
<td>09.</td>
<td>St.Thomas Mount</td>
<td>2,153</td>
<td>7.4</td>
</tr>
<tr>
<td>10.</td>
<td>Thirupporur</td>
<td>2,670</td>
<td>9.1</td>
</tr>
<tr>
<td>11.</td>
<td>Lathur</td>
<td>1,340</td>
<td>4.6</td>
</tr>
<tr>
<td>12.</td>
<td>Walajabad</td>
<td>2,755</td>
<td>9.4</td>
</tr>
<tr>
<td>13.</td>
<td>Padappai</td>
<td>2,351</td>
<td>8.0</td>
</tr>
<tr>
<td></td>
<td>District Total</td>
<td>29,268</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Source: NABARD

Among the 13 blocks of the district, Madurantakam block has the highest number of the SHGs in the district (2,956 or 10.1 per cent), followed closely by Kattankolathur block (2,868 or 9.8 per cent), Walajabad block (2,755 or 9.4 per cent) and Thirupporur block (2,670 or 9.1 per cent). While Kanchipuram block accounts for 8.4 per cent of the SHGs, Padappai block accounts for 8 per cent.
Chithamur block has the smallest number (1,126 or 3.8 per cent) with all others falling in the category having sizeable but between 4 and 9 per cent of the SHGs of the district.

Nandivaram-Guduvancheri falls in Kattankolathur block with the second largest number of SHGs in the district after Madurantakam block. The district with 29,268 SHGs has accounted for roughly 9 per cent of the SHGs of the state in 2013. There were only 83 self-help groups in the year 2001 and they have now grown to 235 with a membership of 3,521 women. They were all organized by three NGOs, namely, Arivoli (128), REPCO (35) and ARDCS (72), and these NGOs are the ones that operate locally in Kanchipuram district and particularly in towns along the GST-NH45.

Some Findings of Research Studies

There are research studies on the impact of SHGs on the household economics and socio-economic development of the communities in the district. The SHGs in KovalamKuppam of Kanchipuram district in Tamil Nadu, for example, show that the women groups are heterogeneous with respect to financial capacity, caste and literacy. It is the same with the SHGs of Nandivaram-Guduvancheri, for towns such as this represents a melting pot of caste and community groups. Women are from families of different standards of living, some with basic amenities and some without. Hindus, Muslims and Christians have come together in the district to form the SHGs. Only 45 per cent of these women are however literate. A homogeneous group of below poverty line to a greater extent has been a failure in achieving the goals of the SHGs but the best examples are the groups of widows (Sr. Mary and Swaminathan, 2012) who have the motivation to excel among the women of the state, for reasons of their own.

Our field experience shows that the NGOs are playing an important role in SHG members’ capacity building in the state as well as in the district. They take a special care and provide various training programmes for the SHG members to enhance their skills and ability. The scholar’s discussion with the SHG members in the study area has revealed that the members who are trained in entrepreneurial aspects are into small and medium industries which are functioning successfully than
those of the non-trained women of the SHGs. Women empowerment is also taking place by the capacity building among the women members. Capacity planning is a process of determining the production capacity needed for an organization to meet the changing needs and demands for its products.

The NGOs conducting periodical training programmes for their SHG members, to promote leadership qualities and income generating activities organize two types of training: (a) Training of the SHG members; and (b) trainings of the SHG leaders. The training imparted to members are generally in the areas of: Orientation and social awareness, micro-credit training, identifying and training in income generating activities, promoting the SHG Federation Concept and Panchayat Raj, motivation, leadership training for SHGs, record maintenance, and marketing of the SHG products. These programmes and training help the SHGs come closer to the NGOs for formation and function. Many SHGs prefer them (NGOs) for these unique reasons.

A study of Paramanandam and Packirisamy (2013: 44) involving 600 women members of the SHGs in the district has shown that 54 per cent of the women member households have recorded improvements in quality of life, 53 per cent improvements in economic status, nearly 55 per cent improvements in decision-making, 52 per cent improvements in leadership qualities, 55 per cent improvements in social participation, and 48 per cent improvements in respect and recognition in the family. Another study of 212 rural and 138 urban women members of the SHGs from Kanchipuram district (Baskar and Sundar, 2012: 294) has shown that the SHGs have made a tremendous impact on economic dimensions of the women member households: increase in income earned after joining the SHGs (t-test 52.406 significant at 0.01 level), significant differences between expenditure before and after joining the SHGs (t = 60.406 at less than 0.000 level), and significant increase in levels of savings after joining the SHGs (t = 51.404 at less than 0.000 level). They have thus been positively affected in raising their levels of income, capacity to expend, and to scale up the economic ladder, to improve the savings considerably and to buy more assets to improve their standards of living. The SHG mechanism deserves the credit for having transformed the life of the women of self-help groups in the district.