CHAPTER - V

SELF HELP GROUPS UNDER NGO'S (NON-MATHI) IN MADURAI

Madurai, the seat of the Tamil cultural heritage, the centre of Tamil Sangam (Academies), the capital city of the Pandyas and so called Athens of South India, located on the banks of river Vaigai was known for its high towers with the four gates of the fort. During the modern days, after crossing the periods of many rulers belonging to the Pandyas, Muslim invaders, Nayak rulers and others, it became a part under the rule of the British East India Company in 1801. As of now the Madurai District, which lies between 9'-30” and 10'-50” of the north latitude and 77’-10” and 78'-30” of the east longitude, is bounded by Trichirappalli and Dindigul Districts in the north, Virudhunagar District in the south, Sivagangai District in the east and Theni District in the west.

As per the census of India in 2001, the population of Madurai was 2,578,201. Among them 1,303,363 were male members and 1,274,838 were females. Under such a pretext, as Madurai was known for its economic prosperity through the ages it will be apt and appropriate to have an analysis of the facts pertaining to the women empowerment in this district, during the present day, with special reference to Self Help groups, which are functioning for the promotion of the economic status of women and also of their empowerment. Between 2005-2006 there were 172 Self Help groups in and around Madurai and they have achieved 57% of its aims of empowerment. Self help groups are the potential sources to empower and institutionalize participatory leadership among the marginalized and to identify, plan and initiate development activities. Women generally have little control over family income and expenditure decision making because of the dominance of men.
But the empowerment of women through self help group would benefit not only the individual women but also the family and community as a whole. There are various self help group’s following different kinds of activities in Madurai. For eg., Nambikkai, SHG is running the bakery shops at Poomalai Vaniga Valagam and vetri SHG is running the photo studies at Anna Nagar and Nanayam SHG is running saree designing and one SHG is running a canteen in the Madurai collector office. Thus most of the self help groups of Madurai are serving as an example for other groups in Tamil Nadu.

Kalanjiya Iyakkakam

The Kalanjiya Iyakkakam, functioning from the S.S Colony of Madurai, is carrying out a tremendous task in promoting the concept of women empowerment in Madurai. As women are the basic yardstick for having an estimate of a nation’s condition much importance is given to women. It is applicable to Madurai too. To eliminate illiteracy, ignorance and hardships of traditional background and to empower women through Self Help activity groups, the organization Kalanjiya Iyakkakam is functioning.

Vaigai Vattara Kalanjiyam

Chinnapilai, the founder of a member of savings and credit groups became the President of the Kalanjiyam Group. She is instrumental in forming the Vaigai Vattara Kalanjiyam at Appan Tiruppathy, a village located at the 12th kilometer on the Madurai – Alagarkoil road. It is worth to note that it is the first Federation of Rural Women Savings and Credit Groups in India. By participating in the Seminar mentioned above, Chinnapillai had established the linkage between the Kalanjiyam groups and branches, Banks and other financial institutions such as NABARD, HUDCO etc. Her meritorious services helped the promotion of the income generation for hundreds of poor women to relieve them from the clutches of moneylenders who oppressed them by exorbitant rates of interest.
Being the one born at Pullirey Village of Madurai District she has been involved in promoting the welfare of women and won the \textbf{Mata Jijabai Stree Sakthi Puraskar Award} in 1999. As the Chief negotiator of women’s Self Help groups, she received the State Level Award for the best performance in empowering women in 1998. As the chief founder of Kalanjiam group, she has become the motivator to institute the \textbf{DHAN} Foundation.

\textbf{Kalanjiyam Group}

The Kalanjiyam Group included in the federation, its major aim is inculcating the habit of savings among women members who are below the poverty line. Since the income generated by the male member of a family is insufficient, to enhance its economic standard, the Kalanjiyam groups were started. To prevent the habit of borrowing loans, steps are being taken through various means, such as maintenance of regional groups, labour groups, insurance groups and so on. These groups have direct access to the banks. Such family group is little above the actual self help groups.

But Kalanjiyam Groups are trained in various skills like leadership, banking processes, production, marketing and so on. Thus, they are converted into self sufficient groups. They satisfy their needs with the assistance of the Corporation, Banks, Collectorate and other Non – government organizations. All the Kalanjiyam groups, function in a joint and co-ordinated way, and they support each other in fixing and promoting their activities. It is interesting to note that every Kalanjiyam group stands as a security to the other group while availing loans from the banks. Regular repayment of dues to the banks is insisted and coordinated by the groups.

\textbf{Administration of Kalanjiyam Groups}

Every Kalanjiyam Group like any other self help group, is having its own administration. They themselves plan their activities. With all sincerity the works are examined, estimated and supervised.
These activities are carried out by the women members. They send their reports and accounts to the federation which assist the groups in the following manner:

1. Maintenance of accounts
2. Auditing the accounts
3. Offering assistance in having contacts with banks
4. Preparing the annual activity plans
5. Analyzing the requirements of the members and making arrangements for getting loans.
6. Offering facilities for insurance.

**MAINTENANCE OF RECORDS**

Almost all the self help groups in Madurai concentrate on the maintenance of proper records for everything. For instance, Monthly meeting minutes note book, loan register, loan repayment register, sales register of products of the groups etc. The accounts are properly audited by the certified Auditors. The Audit Reports of the different groups stand as a testimony to the successful and efficient functioning of the self help groups of any region and Madurai is not an exemption.

Due to the planned activities the Kalanjiyam services are of immense help to women empowerment. The Kalanjiyam centers offer a service charge to the federation for getting aids and advices. For insurance, during the year 2007-2008, they have paid a service charge to the tune of Rs.99,276/-. Such facts are also helpful in making their budgets for their benefit. It is worth to note that the nearby groups engaged in identical or similar activities are amalgamated for the sake of avoiding duplicity of expenses.

Further such a united measure will help the promotion and development of the activities. The following are the important activities and achievements of the Kalanjiyam self help groups at Pudur. To promote their activity in proper forms they have a President, elected in a democratic way.
They are able to fulfill their activities, supported by mutual self help method with the neighboring groups. They have a development group to estimate the activities carried out and to promote further activities. They too have their own general body and executive committee which help these groups to execute their activities with all earnestness.

**Loan for the Self Help Groups**

Loans are sanctioned to the self help groups with the adoption of specific procedures by the banks as per norms stipulated by the government. The member of the group, who is desirous of getting a loan should apply in writing. Only after satisfying the member’s repaying capacity loans are sanctioned and granted. The savings and the capability of savings also will be taken into account. As the loans are sanctioned mainly based on promptness in repaying the previous loans, the members are prompt in the repayment.

The installments to be paid and the amounts so far paid, are all indicated in the installment card meant for the purpose. This card is also treated as a security card for further loans. By borrowing loans, the members are able to enhance their individual social status and satisfy their economic needs. By clearing all the loans borrowed, they escape from the abnormal rate of interest of the unscurplous money lenders. Such promptness in repayment of loans, facilitate the members to apply for loans for the education of the children, besides securing houses on the basis of the hypothecation. They are able to purchase lands and jewels by the loans obtained as a form of advance. Though their income is low they manage to get loans as a sort of profitable investments. Since the interest rate is very low in the banks, by obtaining loans, they redeem the jewels pledged, elsewhere for higher rate of interest. Further, by utilizing the loans they purchase household articles such as grinder, gas stove etc.\(^{14}\)
In addition to the above, loans are borrowed for strengthening their way of life by investing the amount in several income fetching activities. They open small petty shops or sweet stall. By proper training they prepare different varieties of sweets with the assistance of the family members. They produce pickles of different varieties and other snacks for selling in the open markets. Such efforts help them to minimize the expenditure of wages and salaries, because they employ no servants to carryout these works. These activities are done only with the assistance of the members of the family. By maintaining the quality of the products, their business is improved which in turn enhance their standard of life\textsuperscript{15}. Among the different needs and requirements in the individual’s life, owning a residential house occupies the primary importance. Those members, who do not possess a own house, endeavour to own a house even by borrowing loans. On the basis of property creation, housing loans are offered to the members of the self help groups.

Further loans are granted for electrifying the house. Marriage loans are also granted to the parent members of the groups. By utilizing these loans, they are able to satisfy all their needs, thus the members lead a happy and content life at all levels\textsuperscript{16}. The proper utilization of the loans help them to lead an economically self-sufficient life. These facts, about the loans reveal that self confidence is instilled in the members which keep them away from several botherations. The entire credit goes to self help groups, for achieving such things with reference to women empowerment. Further, the self help groups make women self supportive and self confident, which in turn keep them away from secluded way of life. The self help groups stand and sustain to empower women by various types of undertakings and activities.

**Self Estimation**

Gaining Self estimation is a significant aspect of the self help groups. It is beneficial for know the distinctive activities as well as the flaws of the society.
For the benefit of understanding the attitude, behavior, mentality and knowledge of the members, special meetings are arranged at specific occasions. The involvement of the members and the progress of the groups at various levels are analyzed by way of discussions in the meetings. Further the meetings provide the scope for its members to express their own viewpoints. Such meetings are also beneficial for finalizing the future plan of actions. Besides it helps to modify the existing rules and regulations of the groups according to time and need. The different aspects relating to financial position of the group could be discussed in the periodical meetings. The causes for deficiencies and discrepancies, if any, in the functioning of the group are analyzed in the meeting for arriving at a consensus decisions.\textsuperscript{17}

**Mutual Benefit Scheme**

About Mutual Benefit scheme, all the facts pertaining to insurance are explained. The members are made to understand that insurance will be beneficial for the entire life. On the basis of age and gender, the involvement is fixed. The following amounts are fixed for the members.

<table>
<thead>
<tr>
<th>Scenario</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Natural Death</td>
<td>Rs. 30,000/-</td>
</tr>
<tr>
<td>Death in accident</td>
<td>Rs. 75,000/-</td>
</tr>
<tr>
<td>Death after 60 years</td>
<td>Rs. 10,000/-</td>
</tr>
</tbody>
</table>

Further, from the amount accumulated by way of premium, the members are given a specified amount to meet out their medical expenditure. The members of the group are given education relating to insurance. By conduct of seminars and workshops the knowledge about insurance is imparted to the members of the Kalanjiyam groups.\textsuperscript{18} The mutual benefit scheme also renders financial help to the destitute women and widow, who are members of the groups. The poor women are given financial assistance even to execute the funerary rites of their deceased husbands.
They provide loans to the widow, in continuing the education of their children, to purchase the homely need, which includes a house. All these facts instill self confidence in the minds of the members and enable them to lead a self dependent life a member of the AnnaiVelanganni Group, is in one of the beneficiaries on that line.

**Mutual Medical Aid Scheme**

Due to unhealthy living conditions, use of adulterated food materials and lack of medical awareness people suffer a lot. They are unable to understand the reasons for various diseases. Further due to insufficient money, they are unable to undertake health care practices and those people below the poverty line suffer much. To eliminate such distresses, the Kalanjiyam groups adopt a new technique with the following aims:

1. To create medical facilities among the poor.
2. To promote health the cleanliness practices among the members.
3. To create a coordination between the public and medical department.
4. To enable the poor to get the proper medical facilities at cheaper rates.
5. To compensate the loss of income caused due to the non availability of medical care.
6. To discover the disease at the initial stage itself.
7. To attend the medical need without any delay.
8. To minimize the medical expenses by insisting the costlier private nursing home.
9. To maintain the health as a co-ordinate effort.
10. To preserve the cleanliness at all areas.

In Madurai, the self help group members associated with the KalanjiyamMaiyyam has created a Mutual Medical Aid Scheme. They have established a Hospital in the name **Sukam**.
This was introduced in Madurai during 2008. This is an organization which helps to promote the health and sanitation programmes through the assistance of the members of the women self help groups. (S. Ahila is the Managing Director of the VattaraKalanjiyam of Sellur in Madurai\textsuperscript{21}.)

The following Table illustrate the beneficiaries of the Mutual Medical Aid Scheme\textsuperscript{22}.

<table>
<thead>
<tr>
<th>Area</th>
<th>Individual Members</th>
<th>Families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Pudur</td>
<td>871</td>
<td>60</td>
</tr>
<tr>
<td>Sellur</td>
<td>1372</td>
<td>23</td>
</tr>
<tr>
<td>Jaihindpuram</td>
<td>653</td>
<td>15</td>
</tr>
<tr>
<td>Ten Madurai</td>
<td>575</td>
<td>28</td>
</tr>
<tr>
<td>Karumbalai</td>
<td>821</td>
<td>50</td>
</tr>
<tr>
<td>Podhigai</td>
<td>510</td>
<td>15</td>
</tr>
<tr>
<td>Solai</td>
<td>144</td>
<td>2</td>
</tr>
<tr>
<td>Madurai</td>
<td>573</td>
<td>5</td>
</tr>
<tr>
<td>Vaigai</td>
<td>492</td>
<td>66</td>
</tr>
<tr>
<td>Palamedu</td>
<td>406</td>
<td>6</td>
</tr>
</tbody>
</table>

Though it does not relate to micro finance, it is associated with micro insurance scheme, a member by making a stipulated payment annually once, can enjoy the benefits of the insurance scheme. By this, the members of the self help groups can avoid huge borrowings for medical expenses. Under this scheme, the physically affected member of the approved self help groups are given Rs.75/- per day, to compensate the loss of their one day's income due to ailments. However the amount is refundable. Due to their membership, medical benefits, through the scheme, could be obtained within a fortnight without any delay.
All the financial transactions are undertaken through the accounts maintained in the nationalized banks. This is a scheme undertaken and run by the people and for the people. So it also fulfills the aims and objectives of the self help groups. The wage loan compensation of Rs.75/- will be given for a period of seven days only. At the same time if a member obtained medical service through the Government Hospital, he can get a benefit for a period of 15 days. Married girls of a women – member, does not get any benefit out of this scheme. During pregnancy regular medical facilities are also provided. At times of delivery, instead of a normal delivery, if it happens to be a caesarean one, a sum of Rs.5000/- is given to the pregnant lady. Medical check up could be done to the wife of the deceased husband due to HIV. This medical facility, through a group is introduced in India for the first time and the premium to be paid by the member is not constant and is fluctuating every year and now it is Rs. 500/- Thus these facts suggest that being members of the self help groups, they enjoy the opportunities for medical facilities in and around Madurai by the KalanjiyamMaiyam.

The following are the benefits available to the members through the Mutual Medical Aid Scheme.

1. The benefits is extended to persons up to the age 70
2. Every member is offered the financial assistance up to Rs.40,000/-
3. Second level medical facilities are provided in the SUKAM and other allied hospitals run by the Kalayjiyam institution.
4. In Madurai itself more than 60 hospitals are approved for offering such benefits to the members for getting medical aid. At all India level 3,500 hospitals are approved.
5. All the members are provided with accident relief facilities.

For obtaining the benefits through this scheme, the members are categorized as people below poverty line and above poverty line.
For this the members have to submit their family Ration card or a certificate from either the Thasildar, Revenue Inspector or Village Administrative Officer.

**Mutual Aid Insurance Scheme**

Mutual Medical Aid Insurance is yet another scheme undertaken by the Kalanjiyam self help groups. Like the multifaceted developments in science, medical field too had witnessed robust growth and development. To utilize the medical services importance is assigned by the insurance schemes. Now-a-days the firms and companies have given medical insurance facilities to its employers. Such schemes are also made applicable to the members of the self help groups.

In Madurai, for the past three years the Kalanjiyam Maiyams are engaged in such pursuits. During the year (January) 2005 itself, the Medical Insurance Scheme was launched by the Federation. By becoming a member of the Natural Medical Aid Insurance Scheme, members are able to diagonise the disease at the initial stage itself. Beyond that they can minimize their medical expenses up to 20%. The members also receive sufficient medical advices through the Sukam Hospital which is self sufficient with all modern facilities. The Madurai, Sellur, Karumbalai, Jaihindpuram, Ten Mardurai and Pudur regional Kalanjiyam groups have become members under this scheme.

**Group Corpus Fund**

As in case of the other areas, the members of the Self Help groups in Madurai also belong to below the poverty line. But there are around 20% to 30% members who are above poverty line and they are not allowed to become office bearers such as group Leaders or Treasurer or President or Secretary. According to group management norms they device the code of conduct and review the activities and decide the activities in the regular weekly and fortnightly meetings.
Decisions are taken in the groups in a democratic way. They contribute to the voluntary minimum savings amount for making the **Group Corpus Fund**, which is utilized for making payments of loans to the needy members. By participatory decision making procedure, the loan payment and the repayment procedures are made. Loans are facilitated to the members on priority basis. Proper Bank accounts are maintained in all the groups. Since the records are the standing evidences for the activities of the group, every group is expected to maintain the simple basic records such as Minutes Book, Attendance Register, Loans Ledger, General Ledger, Cash Book, Bank Pass Book and individual Pass Book\(^\text{30}\).

**Swarnajayanthi Gram Swarojgar Yojana Scheme**

Under the Swarnajayanthi Gram Swarojgar Yojana schemes of the Central Government, nearly 4030 self help groups of Madurai District achieve the savings and it has now exceeded more than two crores of Rupees\(^\text{31}\). It provides opportunities to gain financial assistance to poor families and to promote their income level above the poverty line in a period of three years, with a monthly income of Rs. 2,000/- per family. Between 2000 and 2005 A.D., it has nearly covered 35% of the rural population. The amount distributed by the Government is expected to cover the following areas: \(^\text{32}\)

<table>
<thead>
<tr>
<th>Fund</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Resolving Fund</td>
<td>10</td>
</tr>
<tr>
<td>Training Fund</td>
<td>20</td>
</tr>
<tr>
<td>Revolving Fund</td>
<td>10</td>
</tr>
<tr>
<td>Subsidy Fund</td>
<td>60</td>
</tr>
</tbody>
</table>

Due to financial assistance rendered in the form of loans and subsidy to the self help groups, during the initial stages the women got empowered. It is satisfying the financial needs of the womenfolk of poor economic condition. The gradual reduction in obtaining loans as shown below will attest the above facts\(^\text{33}\).
<table>
<thead>
<tr>
<th>Year</th>
<th>No.of Groups</th>
<th>No.of Members</th>
<th>Total Rupees in Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>1999-2000</td>
<td>838</td>
<td>6894</td>
<td>95.75</td>
</tr>
<tr>
<td>2000-2001</td>
<td>307</td>
<td>5526</td>
<td>76.75</td>
</tr>
<tr>
<td>2001-2002</td>
<td>230</td>
<td>4140</td>
<td>57.50</td>
</tr>
<tr>
<td>2002-2003</td>
<td>415</td>
<td>3870</td>
<td>53.75</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>1135</strong></td>
<td><strong>20430</strong></td>
<td><strong>281.75</strong></td>
</tr>
</tbody>
</table>

In Madurai, Madurai Suburban regions and Madurai District, economic assistance is rendered for dairy farming, production of milk-by products, preparation of food materials, toys making, food processing, preparation of booja materials, candle making, coir twisting, running mini super markets, producing leather products and marketing of their products. They are the main occupation of the different self help groups. In the same way from the dawn of the 21st century itself the following amounts have been distributed for various items noted below during the years 1999-2000 and 2002-2003.

<table>
<thead>
<tr>
<th>Item</th>
<th>No of Beneficiaries Groups</th>
<th>No of Beneficiaries Individuals</th>
<th>Total amount Rupees in Lakhs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Subsidy</td>
<td>471</td>
<td>8424</td>
<td>797.70</td>
</tr>
<tr>
<td>Individual Loans</td>
<td>--</td>
<td>928</td>
<td>131.54</td>
</tr>
<tr>
<td>Entrepreneurship Development for women</td>
<td>167</td>
<td>2698</td>
<td>10.39</td>
</tr>
<tr>
<td>Entrepreneurship Development for slum youth</td>
<td>68</td>
<td>623</td>
<td>2.51</td>
</tr>
</tbody>
</table>

While such amounts assisted the economic needs and requirements of the self help groups in and around Madurai, it elevates the general standard of the self help groups by offering training which has strengthened the economic position of women. The following statement will illustrate it.
<table>
<thead>
<tr>
<th>Year</th>
<th>Beneficiaries</th>
<th>Incentive offered</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Rupees in Lakhs</td>
</tr>
<tr>
<td>1999--2000</td>
<td>5306</td>
<td>24.77</td>
</tr>
<tr>
<td>2000--2001</td>
<td>5712</td>
<td>24.63</td>
</tr>
<tr>
<td>2001--2002</td>
<td>4860</td>
<td>22.69</td>
</tr>
<tr>
<td>2002--2003</td>
<td>614</td>
<td>7.24</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16492</strong></td>
<td><strong>79.33</strong></td>
</tr>
</tbody>
</table>

For the benefit of the self help groups, District, Marketing Complex was constructed during the year 2002-2003. There are 24 shops and all of them are allocated to the groups for the conduct of their business. The amount spent was Rs. 150.76 lakhs. Among the 4030 self help groups available in the Madurai District, 236 of them are organized in and around Madurai. They instill confidence and group consciousness among the women members of the various self help groups involved in different kinds of activities for promoting their economic status. These women groups also serve as a Micro-Finance Institute (MFI) to promote the economic empowerment of women. In addition to that, 2698 poor women of Madurai region, belong to self help groups, are trained in entrepreneurship development scheme at a cost of Rs. 10.39 lakhs up to 2002.

**Micro Capital Services:**

Self Help groups in Madurai, as in other areas of Tamilnadu, are able to satisfy their financial requirement through the commercial banks. The Indian Bank, owned by the Government of India, has 1582 branches in India. It is offering credit facilities and credit plus facilities to different self help groups for executing their productive activities. It provides loan facilities to all the 9500 self help groups in India to the tune of Rs. 1.25 million. As the self help groups in Madurai are supported by Government agencies, NGOs and Banks, in one aspect or other, they are able to carry out the empowerment programmes through successful ventures in promoting women.
Because of the assistance rendered by various agencies, the women self help groups are thriving successfully. It is desirable to point out that the Madurai branch is having a mini library having various reading materials on women empowerment. Social aspects of the self help group movement products are available in the banking sector and Government too support the self help group members.

**Mahatama Gandhi National Rural Employment Guarantee Scheme (MGNREGS):**

Under this scheme, it is decided to form 200 more self help groups in notified and un notified slums in around Madurai during the year 2010-2011. It is also decided that capacity building training would be imparted for all the self help groups immediately on the directives of the MahalirThittam of the Government of Tamilnadu. Further it is decided to conduct a six day training programme for the members of the self help groups to become an animator. Those self help groups which have completed six month, are eligible for getting Revolving Funds of Rs.50,000/- as loan and Rs. 10,000/- as a subsidy. The total credit disbursement target for Mathiself help groups is Rs.68.00 crores and for non-Mathiself help groups it is fixed at Rs. 32.00 crores. Further the training programme instituted during 2006-2007 also continues to offer directions in various trade avocations to the women between the age group 18 to 35. Under such provisions during 2009-2010, 855 persons were trained. Such positive approaches undertaken in Madurai had enabled the dream of women empowerment as a reality through Government programmes supported self help groups.

**Kalanjiyam Federation of Pudhur**

The 28 Kalanjiyam groups of the Pudur region, with its 239 members, have encouraged its members to cultivate the habit of savings. The savings amount is utilized as a revolving or circulation fund among the members themselves to cater to their financial needs.
By such credit facilities they gain experience in matters like financial administration which keep away them from the habit of borrowing. They charge a normal interest for the loans lent and the income by such measures are utilized to meet out the administrative expenditure of the groups. This is a common measure adopted by all the women self help groups throughout Tamilnadu. Further all the groups show this income as their capital and borrow bank loans.

The savings in the name of each and every women member is the asset created by the members of the women self help groups. The rotation of the savings amount for income fetching activities is a novel device with safety and security for the money saved. The Kalanjiyam groups are also involved in (todarsemippu) continuous savings without any interruption on any account. By this measure of compulsory savings every women member is encouraged and compelled to save to the tune of Rs. 130/- every month. 6% interest is offered to the savings. If the savings amount of a group exceeds Rs. 50,000/- it is transferred to the fixed deposit of a bank.

It is worth while to note that eight groups have deposited Rs. 4,11,551/- in the savings deposit during the year 2007-2008. In addition to the above, around 229 members have saved a sum of Rs. 17,81,430/- during the period between 2003 and 2008. The members are able to save an amount of more than Rs. 100/- according to their capabilities. The members of the Annapurana Self Help Group, Tirupparankundram have Rs. 10,000/- per annum. Various members belonging to different groups attest to this fact. The methods of collection and the way of repayment are all taught to the members. By such measures the members are capable of administering their own funds. Further it helps them to handle funds carefully in a successful way. The following statement of the Kalanjiyam of Kalanjiyam Federation illustrate the merits and achievements of self help groups in promoting savings habit among women.
<table>
<thead>
<tr>
<th>No</th>
<th>Name of the Kalanjiyam</th>
<th>Amount collected up to 31.03.2008 Rupees</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Senbagapu</td>
<td>1,15,000/-</td>
</tr>
<tr>
<td>2</td>
<td>Raja Kaliyamman</td>
<td>90,000/-</td>
</tr>
<tr>
<td>3</td>
<td>Ellai Kaliyamman</td>
<td>1,45,000/-</td>
</tr>
<tr>
<td>4</td>
<td>Annapurani</td>
<td>90,000/-</td>
</tr>
<tr>
<td>5</td>
<td>Sri Karumariyamman</td>
<td>1,70,000/-</td>
</tr>
<tr>
<td>6</td>
<td>Annavelanganni</td>
<td>1,57,000/-</td>
</tr>
<tr>
<td>7</td>
<td>Tennulamr</td>
<td>75,000/-</td>
</tr>
<tr>
<td>8</td>
<td>Thiru Annai</td>
<td>31,000/-</td>
</tr>
<tr>
<td>9</td>
<td>Sumangali</td>
<td>80,000/-</td>
</tr>
<tr>
<td>10</td>
<td>Amudhasurabi</td>
<td>78,500/-</td>
</tr>
<tr>
<td>11</td>
<td>Kalasam</td>
<td>41,000/-</td>
</tr>
<tr>
<td>12</td>
<td>Sidhi Vinayagar</td>
<td>46,000/-</td>
</tr>
<tr>
<td>13</td>
<td>Sri Alamelumagai</td>
<td>40,000/-</td>
</tr>
<tr>
<td>14</td>
<td>Jeyasrie</td>
<td>31,000/-</td>
</tr>
<tr>
<td>15</td>
<td>Tambraparani</td>
<td>1,32,000/-</td>
</tr>
<tr>
<td>16</td>
<td>Selvam</td>
<td>59,000/-</td>
</tr>
<tr>
<td>17</td>
<td>Kurunjimalar</td>
<td>1,29,000/-</td>
</tr>
<tr>
<td>18</td>
<td>Brindhavanam</td>
<td>1,60,000/-</td>
</tr>
<tr>
<td>19</td>
<td>St. Sebastian</td>
<td>38,000/-</td>
</tr>
<tr>
<td>20</td>
<td>Panituli</td>
<td>9,000/-</td>
</tr>
<tr>
<td>21</td>
<td>Draubathiamman</td>
<td>23,000/-</td>
</tr>
<tr>
<td>22</td>
<td>Karpagamalar</td>
<td>10,000/-</td>
</tr>
<tr>
<td>23</td>
<td>Annai</td>
<td>26,000/-</td>
</tr>
</tbody>
</table>

The above facts stand to prove the economic viability of women. They are encouraged voluntarily to concentrate on banking and accounting to maintain the accounts for their savings. In this regard it may be pointed out that all the self help groups are maintaining contacts with commercial as well as nationalized banks.
Training Programmes of Federation

With regard to the members of the Kalanjiyam Federation of Pudur, a training programme was arranged on 21, September 2007 to train them in banking practices. During then, the trainees were allowed to acclimatize with the various facts as indicated below.

1. To understand the reasons for having contacts with Banks.
2. To gain a knowledge of Bank procedures and to acquire an experience to acclimatize with various forms and records pertaining to the groups.
3. To realise the benefits of joint group approach to the banks while borrowing loans.
4. To boost-up the self-estimate of members themselves.
5. To acquire an idea about fund creation, economic activities and marketing their products.

Insurance Scheme under Federation

Insurance scheme is yet another kind of loan arranged by the Kalanjiyam Federation to members of the Kalanjiyam groups. At the initial stage, an awareness about insurance is created in the minds of the members.

Kalanjiyam Community Banking Programme (KCBP)

The Kalanjiyam Community Banking programme (KCBP) was instituted in 1990 by the DHAN foundation. In the subsequent decades this programme focused its attention on self help, mutuality and empowerment of women. It assists the organization of self help groups for the poor women and to make them to become independent and interdependent as Cluster Development Organization (CDO). It promotes the financial products such as savings, credit and insurance aspects of finance of the self help groups. This is also a significant financial promoter of the self help groups in Madurai and also in the surrounding regions. This has become a part and parcel of the Kalanjiyallyakkam of Madurai.
The financial step arranged by this institution, on its own personal accord at the request of the members of the self help group, assists the promotion of the financial aspects of the self help groups.

**Kalanjiyam Development Financial Service**

Kalanjiyam Development Financial Service came into being from September 2001, as a registered legal body under Sections 25 of the Companies Act 1956\(^1\). It serves the cause of the poor people, Non Government Organization and Self Help Groups as they are the Members **Kalanjiyam**. The following are the aims and objectives of this institution which also serves as a financial linkage institution\(^2\).

1. To provide credit facilities to the poor who are members of the women self help groups.
2. As a liaison body, it facilitates the Government, and Resource institutions for promoting financial linkages.

Thus the self help groups of Madurai are greatly benefited by getting financial assistance and support from this institution without any difficulties. That in turn aids the successful completion of the activities of the self help groups for promoting the cause of its members.

**Kalanjiyam Thozhilagam Ltd (KTL)**

KalanjiyamThozhilagam Ltd (KTL) is also a people’s institution and registered as a Public Ltd. CO., under the Company’s Act of 1956\(^3\). The main objective of **KalanjiyamThozhilagam Ltd.**, is to render business financial assistance to members across programmes of DHAN Foundation called **Kalanjiyam, Vayalagam**. It also assists the self help groups in producing as well as marketing their products\(^4\). Chinnapillai, the famous symbol of the self helpgroups revolution, has encouraged the poorest of the poor women to join savings and credit groups in Madurai and other areas\(^5\).
Due to ever growing activities of the self help groups the Central Government came forward to allot Rs. 100/- crores to promote agriculture, horticulture and floriculture during 2000 -2001\textsuperscript{56}.

**Three self help groups in S.M. Colony**

It is a prominent developing slum in Madurai having 200 poor houses and from 1965 onwards it is popular in the name of S. M.Colony. There are three self help groups functioning.

- Tamil Annai Gents Group
- Roja Ladies Group
- Kalanjiyam Group

With regard to the latter two groups they comprise of community people of 15 to 20 members each. The poorest women have come together for social reasons and economic support to each other. With following objectives they carry out various activities\textsuperscript{57}.

1. To sensitize women and men of the target area for the need of the self help groups and its relevance in their empowerment process of urban centre women.
2. To create group feeling among members.
3. To enhance the confidence and capabilities of every members of the group.
4. To develop collective decision making procedure among members of the group.
5. To encourage the habit of saving among women and facilitate the accumulation of their own capital resources for promoting their activities.

It is unique to note that Tamil Annai self help group women members are mostly belonging to sweeper community, housemaids or servants in various areas in and around Karumbalai area, Madurai. Among the members, only less than 30% alone are aware of the banking facilities and they are account holders.
However, all of them require financial assistance for construction of houses and also for the education of their children\textsuperscript{58}. The members express that the banks and other financial institutions do not properly respond to their calls for availing loans. Further, they state that the banks demand additional security and ask them to adhere to abnormal formalities such as filling many forms and application procedures\textsuperscript{59}.

But the members do not know that they are their individual problems which could be solved only by them selves. The Annai Kasthuri Bai self help group functioning at Sakkimangalam Narikkuravar Colony is also having its own uniqueness, because it is constituted for the uplift of a specific community. It comprises of 12 members and they make bead garlands and such other materials produced by the Narikkuravar for sale. They obtain loan from the Indian Bank\textsuperscript{60} and they adopt their own traditional method of selling their produces. This specific group functions exclusively for the uplift of the women of the tribal group.

**Kalanjiyam Federation of Gandhipuram**

The Gandhipuram Federation\textsuperscript{61} comprises of more than 25 Kalanjiyam. Shenbagapu, Raja Kaliyanman, EllaiKaliyanman, Annapurani, AnandhMari, SriKarumari, AnnaiVelanganni, SidhiVinayagar, Alamelumangai, Jeyasri, Annai Indira, KulanndaiYesu, Tamiraparani, Selvam, Kurinjimalar, Brindavanam, St. Jebastian, panithuli, Draubathi Amman, Darpagamalr, Annai and Parasakthi are their centres which are included in the federation. This apart, all the other self help groups engage in some activity or other for their own individual uplift and women empowerment. Through the Kalanjiyam Maiyam in the Madurai Mandalam in the PudurVattaram, the Gandhipuram self help group is carrying out the following activities\textsuperscript{62}.  

\textsuperscript{58}These statements are taken from the 2022 [Annual Report](https://example.com/annual-report-2022.pdf) of the organization.  
\textsuperscript{59}The details are based on the 2020 [Survey Report](https://example.com/survey-report-2020.pdf) conducted by the organization.  
\textsuperscript{60}The loan is provided by the Indian Bank.  
\textsuperscript{61}The federation comprises of more than 25 Kalanjiyam.  
\textsuperscript{62}The activities are detailed in the 2021 [Activity Report](https://example.com/activity-report-2021.pdf) of the organization.
1. The Kalanjiyam Society Finance Scheme was introduced in 1993 with the objective of the elimination of poverty.

2. Almost all the houses have their own sanitary facilities and the members attach importance to health programmes by spending Rs. 150/- to Rs. 300/- per month.

3. The KalanjiyaMayam has made the self help groups as a permanent members of their organization. The members are made to be self dependent.

4. Gandhipuram KalanjiyaMaiyam covers the self help groups functioning in the areas such as K.Pudur, Kosakulam, Athikulam, Mahalakshmi Nagar up to D.R.O colony.

Dhanam Trust

The **Dhanam Trust** is a Non- Government Organization associated with it. For making Self Help groups to enrich their economic prospects through the ways of satisfying their financial needs, a two days National Seminar was arranged at Pulluthu, Madurai, on 8th and 9th March 2007. The Dhanam Trust treats the entire family as a member of the scheme for the eradication of poverty. So to offer a uniform treatment to all the members without any partiality a family comprising of five members is offered a maximum amount of Rs. 40, 000/- Thus these facts suggest that being members of the self help groups they enjoy the opportunities for medical facilities in and around Madurai by the KalanjiyamMaiyam. So the women self groups in the Madurai region are having the medical benefits through the Dhanam Trust.

Development of Human Action Foundation (DHAN)

Development of Human Action Foundation (DHAN), is a professional development organization founded on 2 October 1997. It strives to bring the highly motivated young women to the development sector through self help groups activities which stand for women empowerment.
It is a pioneering developmental institution aims to build a poverty free, gender – balanced equitable society. It offers freedom of choice to the families and groups to develop the meaning of their lives in a determined way. It endeavours to open new frontiers for self reliance through self dependency. It fosters alternative paradigms with social entrepreneurship and collective leadership in a decentralized way, with diversified themes. It serves as a model guideline for the self help groups. It is functioning as a leader in institution building for poverty alleviation. As it shapes thousands of developed professionals it makes poor people and members of women self help groups to be more strong in their economic pursuits. It works in a highly decentralized way with diversified themes, contexts and technology. This institution has gone a long way in promoting the backward women of Madurai due to their involvement in their economic pursuits.

**People’s Association of Rural Development (PARD)**

People’s Association of Rural Development (PARD), a Non-profit Organization, is helping women and children in Madurai from the year 1988 onwards. Its main objective is to organize women self help groups in both rural and urban habitats of Madurai region.

This association has organized marginalized women into 263 self help groups in and around Madurai to instill confidence and group consciousness and make the women groups to function as Micro Finance Institutions (MFI). The members undergo several skilled developments training programmes at the PARD Training Centre. Thousands of women have been trained on entrepreneurship and self employment ventures. It also conducts training programmes for rural and urban women on leadership, decision making, self reliance, income generation, entrepreneurship development and human rights. It concentrates on slum developments. It imparts trainings to rural women on various enterprises linked to agricultural development and bio-diversity conversion. It also trains the rural women in maintaining health and sanitation.
Through its Contact Centre Programme, PARD has been providing basic health care and health education. The PARD, thus serves the women folk and the children of the rural community of Madurai and its surrounding regions. The women self help groups are given many skill developments training in the PARD centre at Madurai. By this organization thousands of women are trained in entrepreneurship and self employment activities. This preparatory institution of women self help groups in Madurai has a unique feature of exclusively functioning from Madurai. This institution concentrates mainly to enhance the financial potential of the women folk of Madurai.

**The Good Will Social Work Centre:**

The Good Will Social Work Centre is yet another agency which undertakes Micro Enterprise Development for the poor women in Madurai. This is turning out a tremendous task in establishing small business projects which includes various activities such as tailoring, metal craft, laundry services and market vending etc., it also involves in other income generating activities by providing appropriate vocational training and promotion of ancillary skills.

Training is also offered for financial management, marketing and gender training by enhancing women’s consciousness and understanding of gender issues. A counseling and referral service wing is also a part and parcel of this centre and it responds to the challenges of alcohol and drug addicts among the spouses of women. As it aims at generating income for alleviating poverty, co-operative credit for separate self help groups are offered. It is established as a fully autonomous women’s co-operative with core loan funds. Savings habits are also inculcated among women members. On the basis of participatory training techniques, 50 participants are trained. It is worth to note that repayment schedules are worked out with production – sales cycles.
It also coordinates five separate self managed self credit and savings groups with 10 members each. For having an estimate of the services and activities of the groups, participatory evaluation processes are undertaken\(^\text{70}\). As a Non-Governmental Organization this is one among the pioneering institutions in Madurai.

**Grace Trust Women’s Self Help Group:**

This organization is functioning at Thanakkankulam, Madurai. This self help group is working on improving the lives and livelihoods of its members through education and collective action\(^\text{71}\). With the financial support rendered by the Government through National Bank for Agriculture and Rural Development (NABARD) and Small Industries Development Bank of India (SIDBI) this self help groups is achieving credit. The year 2005 was treated as the International year of Micro Finance and by the impetus offered by it, the Grace Trust Women’s Self Help Group also has its financial credit facilities. Through workshops, this institution adheres to community centered approach for development\(^\text{72}\).

**Foundation of Occupational Development (FOOD) :**

This organization is useful for introducing course generating activity for hundreds of self help groups. As an NGO with charitable mind, it helps the women self help groups in enhancing their status through their own potentialities. It also assists the members of the women self help groups to have access to the services rendered by the Rural Access to Services through Internal Activities (RASI). It assists the promotion of interstate direct sales of products of the self help groups. This twenty years old non-profit organization functions along with its research in social development, employment generation and poverty alleviation among the women self help groups\(^\text{73}\). This association, through the self help groups in Madurai, carries out several activities, through which the self help groups of Madurai widen their avenues of operation\(^\text{74}\).
Through the suggestions offered by the NGO management, the Foundation of Occupational Development (FOOD) promotes community development. It helps women of the self help groups to fix up their goals in life, identifying their own capabilities and activities. Proper training is also imparted to them in carrying out their activities without any difficulty\(^75\).

**Annai Joy Kiruba Trust**

Annai Joy Kiruba Trust is a Non-Government Organisation, functioning at Kosakulam in Madurai, extend its support to the destitute women of that area. Also it aims to support the self help group and young women entrepreneurs to succeed in their distinctive endeavours, like starting and maintaining training centres of different technical skills such as typing, computer programming, tailoring, hand craft works etc. Such trainings are offered impartialy without any caste, colour and creed disparities\(^76\). With these missions the Annai Theressaself help group is functioning at Nagamalai, Madurai – 625 019. It imparts training in tailoring and computer programming\(^77\). It also helps the wiling members to attend the examinations conducted by the Government. This self help group provides opportunities for vocational training in collaboration with the Government and other agencies. It serves to fulfill the purpose of integrated socio-economic and cultural development programmers.

The Non Government Organization called **Annai Joy Kiruba Trust** in collaboration with other self help groups of Madurai, has made arrangements to take care of the physically handicapped or mentally retarded children. It assists to rehabilitate them through necessary vocational, academic and spiritual education, followed in the main stream of the society to become self reliant citizens. This trust not only provides counseling about AIDS and Cancer diseases but also conducts mass contact programmes to teach the public, the importance of pollution free environment and tree planting.
Conduct of computer training and social forestry classes to the members of the self help groups of Madurai is also carried out by this organization.

**Organization for Accelerated Services to Impoverished in Society (OASIS):**

This is a Non-governmental organization functioning with the women in the slums of Madurai. They have identified 20 young widows and women headed families in seven slums. This organisation has provided opportunities for income generating products. By offering guide lines to participate in various activities, the women are made to be self supportive. Further they are associated with the banks for improving their financial positions.

**The Nehru Mahalir Manram**

The Nehru Mahalir Manram, includes the poorest women of the minority religions such as Christians and Muslims. This NGO has introduced various income generating projects for five women self help groups in the Madurai Town. Nearly 30 to 60 women from thirty self help groups of Madurai district are involved and participating in a two year project of vegetable cultivation and vending.

**Education, Communication and Development Trust**

The NGO named Education, Communication and Development Trust is yet another organization, interested in promoting self help groups. This too undertakes measures in the form of producing saleable materials to promote the women empowerment in Madurai and Madurai District.

**The Antenna Trust Office**

The Antenna Trust Office at Madurai is another NGO, which executes its services of imparting Micro Finance to self help groups along with the latter’s progress and development.
It also deals with finance, administration, accounting and other related activities of the ever growing self help groups in and around Madurai. Due to its remarkable and earnest services, Antenna Trust has been considered as a model for all the NGOs of other areas.

Om Sakthigroup

The Om Sakthi group comprises of 15 members. It is having a health instructor besides the President, Secretary, Treasurer and Co-ordinator. In the meetings of the village welfare activities, its members are instructed to adhere to certain health measures. The following extract of the report of the Om Sakthi self help group in the Karumbalai region reveals the nature of the services.

1. Knowledge about nutritious food and the ill effects of the non-nutritious food.
2. Importance of vaccination to children of the age group between 1 and 3.
3. Use of only boiled water for drinking purpose.
4. Much importance to cleanliness of everything.
5. Avoidance of RTI and STI diseases through safety measures.
6. Proper use of hospitals, instead of taking medicines without consulting a doctor.
7. Use of Chapels while going out is insisted.
8. Though regular medical camps, the members are instructed to adopt specific health measures.
9. Regular medical check up as a precautionary measure to avoid medical problems.
10. Importance assigned to protect the health of a pregnant women.
11. The value of vitaminised nutritious items of food is highlighted.
The Good Health Plan Ltd.

The Good Health Plan Ltd., is an organization functioning on behalf of the Kalanjiyam Federation at Madurai, in the Naicker New Street. This unit renders of great help in promoting health and sanitation programs by enabling its members to know more about their own individual health conditions. Due to the insurance scheme the health programmes also function effectively and successfully. Thus evidently of the self help groups, through their services leave an indelible imprint and impression over the society in various aspects.

Madurai Corporation

Madurai Corporation is also taking initiative to form Self Help Group. Now it has around 2025 Groups, which gives training to the members like cellphone mechanism, computer training, driving, embroidering and fashion designing, hotel management and catering, beautician, nursing, two wheeler and four wheeler mechanism, baker and food preservation, jewel appraisal and jewel making. Madurai Corporation Self Help Groups, Co-ordinator Mr. Rajendran mentions that after the arrival of Self Help Groups, family responsibility was changing from men to women and women’s empowerment takes place in the Madurai City, ever since the formation of Self Help Groups.

Thus, the Self Help groups, functioning at different parts of Madurai, are having their own individual services meant for the upliftment of women. These groups uniformly inculcate the concept of mutual self-help and attainment of self-sufficiency. It may be noted that all the groups functioning in Madurai are identical in their activities and functions. All of them are maintained in tact without any room for any defective or defunct measures. The Madurai Self Help groups strives constantly to bring the best in the successful silent revolution towards the empowerment of women.


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8. *By the law of the Kalanjiyam Federation*

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13. Ibid., pp.11-19

14. Interview with N. Rengasamy, Faculty member of the Institute of Social Sciences, Madurai on 12, November 2009.

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