

CASE STUDY NO - 1

NAME : Mrs. Sugashini
AGE : 29 years
QUALIFICATION : NIL
HUSBAND'S NAME : Mr. Babu
OCCUPATION OF THE SPOUSE : Lorry Driver
CHILDREN : Girls -2; Boys -3
AGE OF MARRIAGE : 14 Years
NAME OF THE SHG : Chithiram
WORK : Dry Fish Sales
ADDRESS : No: 3/214, Pillaiyar Kovil street, Kothiyam
Bakkam Colony, Chithukadu.



Mrs. Sugashini hails from a poor family and her husband is working as a lorry driver in the chamber. His income is not sufficient to manage the family and support the education of her children. She was working, as a coolie to substantiate her husband's income. After receiving the DMI micro-credit amount of Rs. 5, 000, she started selling dry fish. Now, she is earning about Rs. 70 to 80 per day and earns Rs. 480 in a week. DMIs micro credit programme has given a new ray of hope to her life and she feels very confident to manage the family.

CASE STUDY NO – 2

NAME : Mrs. Jyothi
AGE : 37 Yrs
QUALIFICATION : NIL
HUSBAND'S NAME : Shanmugam (late)
CHILDREN : Girls -2 & Boys- 2
PLACE : Kothiyambakkam
SHG : Chithiram
WORK : Sari business
ADDRESS : NO; 2/134, Kothiyambakkam, Chithukadu.



Mrs. Jyothi is a widow and has four children. She struggled a lot to run the family after her husband's death. Her elder daughter is working in a company and the others are studying in school. After becoming a member in the self help group she took up sari business but the income was not adequate to support her family. She decided to take up a new business to fetch her extra income and with the help of DMI micro-credit loan (Rs. 5, 000), she bought milch animals. She is now selling the milk and is earning around Rs. 125 per day. She extends her sincere gratitude to the DMI sisters for the timely intervention and moral support.

CASE STUDY NO - 3

NAME : Mrs.M. Kavitha
AGE : 28 Yrs
QUALIFICATION : 9TH Std
HUSBAND'S NAME : R. Muruganatham
CHILDREN : Boy – 1; Girl –1
PLACE : Kothiyambakkam
SHG NAME : Thamarai – ii
BUSINESS : Shop
ADDRESS : No.54, Mariyamman Koil St,
Kothiyambakkam, Chithukadu.



Mrs. M. Kavitha and her husband worked as coolies. Kavitha got confidence after joining self help groups and started a petty shop with the help of EA and other loans. She was not able to develop her business due to lack of financial assistance. After receiving the micro-credit loan, she got additional commodities and expanded her business. Now, she is able to get more profit and she is grateful to the organization for the timely intervention. She is able to earn Rs. 500- 750 per week and feels happy about the new business.

CASE STUDY NO – 4

NAME : E. Shanthi
AGE : 30
QUALIFICATION : 5th Std
HUSBAND'S NAME : Elumalai
CHILDREN : 3 boys & 1 girl
SHG NAME : Angalaparameswari
BUSINESS : Appalam making
PLACE : Madhuravayel, Arikarai



Mrs. E. Shanthi hails from a poor background and she was finding it very difficult to survive with her 4 children. Her husband's income is not sufficient to run the family and she decided to start a business of her own. She approached DMI sisters for help and a sum of Rs. 5, 000 was given as the micro credit loan. With the help of Microcredit money she is now making appalams at home. She gets orders from the companies and markets her appalam. She is able to earn more than Rs. 1200/- per month and she is able to manage the family.

She is able to manage the family and trying to get more contracts from the companies. She is got a new ray of hope in her life and feels very happy about the new business. She extends her gratitude to DMI sisters for helping her to escape the poverty situation.

CASE STUDY NO – 5

NAME : MRS. VISHALAM
AGE : 55 YRS.
QUALIFICATION : NIL
CHILDREN : Boys –5 & Girls – 2
SHG NAME : THAMARAI – II
BUSINESS : MAT SALES
ADDRESS : NO.2/72, MARIYAMAN KOIL ST,
KOTHIYAMBAKKAM, CHITHUKADU.



Mrs. Vishalam is 55 years old. She is staying with her son now. All her sons and daughters got married and all of them are struggling to make their means. Most of the times, she had to drink water and gratify her hunger. She joined self help group three years and decided to start a tiny business. With the help of Micro credit money, she started to sell mats and earns about Rs. 500 in a week. Now, she feels economically independent and her self-esteem has gone high.

CASE STUDY NO – 6

NAME : Mrs. S. Nagalakshmi

NAME OF THE SHG : Pudiya Paravai SHG

HUSBAND'S NAME : Mr. Suresh Kumar

BUSINESS : Idly shop

ADDRESS : Vadakku Nalliyar
Thottam, Nagappattinam.



Nagalakshmi is an active member of Pudiya paravai self help group. Her husband works as a coolie and the little income he brings home is not sufficient to run the family. It was only then Nagalakshmi decided to take up the business and was looking out for financial help. With the help of DMI micro credit fund (Rs. 5, 000) , she started a tiffin shop and now she is earning about Rs. 150/- per day. She is very happy about the business and is managing the family very well. Her husband feels proud of her and thanks DMI sisters for their financial support and motivation. Besides all this, she is now able to afford the education of the children.

CASE STUDY NO -7

NAME : Saradha
AGE : 47
HUSBAND'S NAME : Mr. Veerasamy
SHG NAME : Sudar
BUSINESS : Fruits Sales
ADDRESS : Anna Nagar, Vellippallayam,
Nagappattinam.



Mrs. Saradha is running a fruit shop with the help of DMI micro credit fund. She has three children and she was struggling to support the education of her children. After knowing about DMI's Micro credit fund, she approached the sisters to help her for starting a new business. Sisters extended financial assistance of Rs. 5, 000 and with that as capital, she started a fruit shop. The shop is running well and she is able to earn a monthly income of Rs. 4, 000. "I am highly indebted to DMI sisters for providing microcredit assistance at the right time. I am now able to educate my children and at the same time feel very confident to manage the financial matters of the family" notes Mrs. Saradha.

CASE STUDY NO - 8

NAME : Mrs.K.Padma

SHG NAME : Anbu SHG

SPOUSE NAME: Mr.Kumar

BUSINESS : Running Soda Unit

ADDRESS : No.63, Dharma koyil street,
Nagappattinam.



Mrs. K. Padma was a home maker before and now she is running a soda making unit. Her husband was running the same business previously and the unit was on loss. She took initiative to re-start the unit and with the help of DMI micro-credit assistance of Rs. 5, 000, she started it again. She worked very hard and the unit is established well and she is earning a profit of Rs. 4, 000 per month. She is feeling very confident and extends her sincere gratitude to DMI for the financial assistance and motivation. She is a successful entrepreneur and also she manages the family very well.

CASE STUDY NO -9

NAME : Mrs. P. Saradha

SHG NAME :Avaram Poo SHG

BUSINESS : Pot sales

HOUSE : Ramanayakan kulam,
Vadakarai, Vellippalayam, Nagapattinam.



Mrs. Saradha is a widow and has six children. All six are married and have settled else where. She is living alone and has debts to repay, she had got for her daughter's marriage. Saradha decided to start a business but was in need of capital investment. She approached DMI sisters for micro credit assistance and with the help of Rs. 5, 000 she started selling earthened pots and stoves. Now she is able to earn about Rs. 1, 500 and she is economically independent. She is able to manage herself and also able to repay the debts. She says "I am highly indebted to DMI sisters for helping me to start the own business and making me self-sufficient"

CASE STUDY NO – 10

NAME : Mrs.R.Susila

SHG NAME :Saenthalam poo SHG

SPOUSE NAME :Mr.Rajashekar

BUSINESS : Kola Powder

ADDRESS : Ramanayakan Kulam,
Vadakarai, Velippallayam, Nagapattinam.



Mrs. Susila is an active member in the self help group and has undergone number of entrepreneurship development training programmes organized by DMI. She was highly interested in starting a new business but the economical situation of her family did not permit her to do so. She then started selling kola powder and is earning about Rs. 50 per day. She is able to support the education of her children and at the same time feels economically independent.