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Puratchi Thalaivi Amma's Medical Insurance Scheme – A Boon for the Despondent Unorganized Sector – A Preliminary Case Study on The Penetration of Private Insurance Companies on the Unorganized Sector of Chennai City

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Puratchi Thalaivi Amma's Medical Insurance Scheme – A Boon for the Despondent Unorganized Sector – A Preliminary Case Study on The Penetration of Private Insurance Companies on the Unorganized Sector of Chennai City

M. Mohan Kumar [α], Dr. P. Thiyagarajan [σ] & P. Sarvaharana [ρ]

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I. Introduction

The Insurance sector plays a vital role in the planned economic development, as it not only aims to boost saving habit; but also become a safety-net both for the rural and urban sector. It also aims to generate long-term funds for infrastructural development. Besides, Insurance protects enterprises against risks such as fire and natural calamities. For the general public insurance comes to their aid towards health care, life, property and pension. Therefore, insurance growth and development is synonymous to the growth of an economy wherein it not only safeguards the interest of the industry but the general public as well.

II. Insurance Penetration in India

It is reported in The Economic Survey that insurance penetration of India has increased to 3.4% as against 2.71% in 2001. When compared to Asia such as Malaysia (4.77%), Thailand (5.42%) and China (4.77%) the insurance penetration in India is low. The survey further says that India's insurance density has increased to $59.7 from $11.5 in 2001 – with life insurance density of $46.5 and general insurance density of $13.2 (1).

III. Status of Unorganized Sector

It is rather disheartening to note that among the 47 crore total work force of India 85% or 39 crores belong to unorganized sector. Workers in the unorganized sector have either formal or informal employment, but without social security benefit. Though the employment generation programs of the government are on the anvil the reality is that majority of the workforce relies the unorganized sector, for their employment. How they are engaged what type of employment are open to them (as far as Chennai City is concerned) and their income level is discussed in the later part of this paper.

IV. Government Efforts

The Government had enacted the Unorganized Workers Social Security Act, 2008, which implements different social security schemes for the unorganized sector workers by introducing social security Act. Under this Act 2,08,33,673 people receive pension under Indira Gandhi National Old Age Pension Scheme; 1,75,52 people receive National Family Benefit Schemes as on 31.3.2015; 1,04,16,164 people are benefitted by Janani Suraksha Yojana as on 31.3.2016; 52,34,799 people were benefitted by the National Scheme for Welfare of Fishermen and Training and Extension as on 31.03.2015, 3,50,62,923 people were benefitted by Rashtriya Swasthya Bima Yojana as on 30.09.2016; and about 4,51,07984 people are benefitted by Atal Pension Yojana as on 20.7.2016; 2,6,00,000 people are benefitted by Pradhan Mantri Jeevan Jyoti Bima Yojana (as on 31.05.2016) and 9,43,00,000 people are benefitted by the Pradhan Mantri Suraksha Bima Yojana as on 31.5.2016) (2).

The above schemes are meant for health and life coverage of the rural peasants. The researcher made an attempt to conduct an empirical study on the insurance practice followed by the unorganized urban workers in Chennai city. Ganesh Dash and Tulika Sood in their empirical study construe that many a people associate life insurance product with death and not as a

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tool of investment. Dr. Ganesh Dash and Tulika Soodfurther describe five basic needs under which the general public are joining insurance schemes and they are Protection; Aid to thrift; Liquidity; Tax relief; Money when you need it (3).

a) Objective of the Study

The objective of the study is to understand the penetration of the private sector insurance companies among the different segment of unorganized sector of Chennai city and the extent the unorganized sector utilizes the welfare measure introduced by Puratchi Dr.Thalaivi Jayaraman Jaya Lalitha towards Heath Insurance scheme specifically designed for the people belonging to the Below Poverty Line (BPL).

b) Scope of the Study

It is a fact that the insurance companies, through their life cover mitigate the risk of the consumers. Also by providing general insurance schemes, it creates endowments so that the money can be utilized for future expenses like marriage of the daughter or construction of house or children's higher education. It is an unassailable fact that in all the above activities, the consumer forfeits their present expenditure and aims for a secured life in the future. Countries like India, wherein saving habits are very less among the unorganized sector who are mostly living below poverty line and certainly leading a dangerous life without social security. When 85% of the total work force in India belong to unorganized sector and live a life of mouth to hand, staring at the sky for their next square meal, the present study would help to understand the state of affairs of the unorganized sector in Chennai city and how they mitigate their risk and the role of the state government in giving its helping hand in terms of comprehensive free health coverage and thus giving an helping hand to people living below poverty line to improve their living condition.

c) Methodology Adopted for the Study

The unorganized sector does not have regular employment the claim of the economic survey 2018 is that India's life insurance penetration was about 2.27% and General Insurance penetration was 0.77% when compared to global insurance penetration of 3.47% for life and 2.81% for general insurance. Taking the above 0.77% General insurance penetration of the country the researcher made an honest attempt to conduct survey in the unorganized sector of Chennai city. From the various research works and from the available statistics by means of published work we have categorized the unorganized sector workers in the following manner:-

Petty shop; Domestic Workers; Delivery Service; Street Vendors; Auto Drivers; Building workers; Rag Pickers; Hospital Assistants; Printing workers; Two Wheeler Mechanic; Cobblers

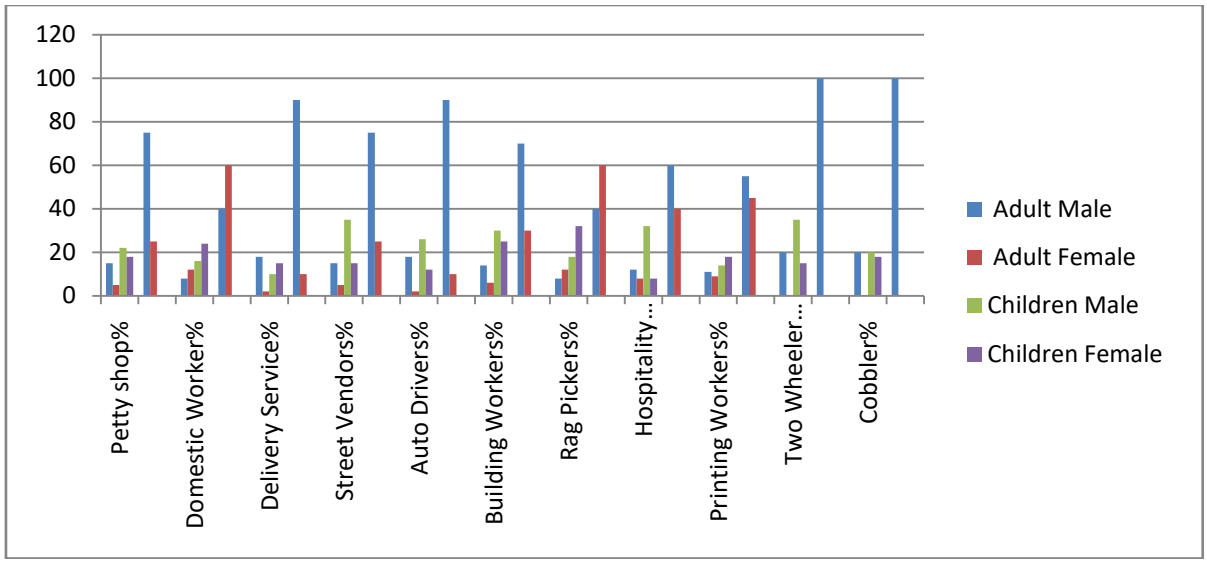
The above categories certainly cover the entire gamut of unorganized sector of Chennai city. We have prepared a Questionnaire to elicit information from the above targeted group scattering all parts of Chennai. The strategy was to collect at least 20 feed-back from each category so that adequate representation among the group has been maintained. As indicated above 220 Questionnaires were obtained from the above 11 categories of the unorganized sector, the demographic details of the respondents are given in Table -1 which indicates gender wise, education wise, age wise, occupational wise, marital status wise, income wise details. The analysis was made with the use of excel application software to generate both percentage table as well as bar diagram. We have not used Anova for the present study as the aim of the study is not to predict permutation and combination of factors that might influence the unorganized sector to increase their enrolment towards insurance schemes with the private sector insurance companies as the strategy of these companies does not seem to attract the masses from the unorganized sector owing to their monetary propensity to mitigate their risks and it is the State Government which came forward to help the unorganized sector labour force with its laudable welfare scheme that calls for this study and makes possible its commitment towards equity and social justice and politicians, sincere social thinkers and economists look at this scheme with awe and majesty. The conclusion of this research work would substantiate the above inference.

Tabulation on Low Income Un-organised Sector Respondents and their family size

Tabulation on Low Income Un-organised Sector Respondents and their family size																							
Sl. No.	Details	Petty shop%		Domestic Worker%		Delivery Service%		Street Vendors%		Auto Drivers%		Building Workers%		Rag Pickers%		Hospitality Assistants%		Printing Workers%		Two Wheeler Mechanic%		Cobbler%	
		Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%
1	Adult Male	15	75	8	40	18	90	15	75	18	90	14	70	8	40	12	60	11	55	20	100	20	100
2	Adult Female	5	25	12	60	2	10	5	25	2	10	6	30	12	60	8	40	9	45	0	0	0	0
Total		20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100
3	Children Male	22		16		10		35		26		30		18		32		14		35		20	
4	Children Female	18		24		15		15		12		25		32		8		18		15		18	
Total no. of children		40		40		25		50		38		55		50		40		32		50		38	

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Graphical Representation of the above data



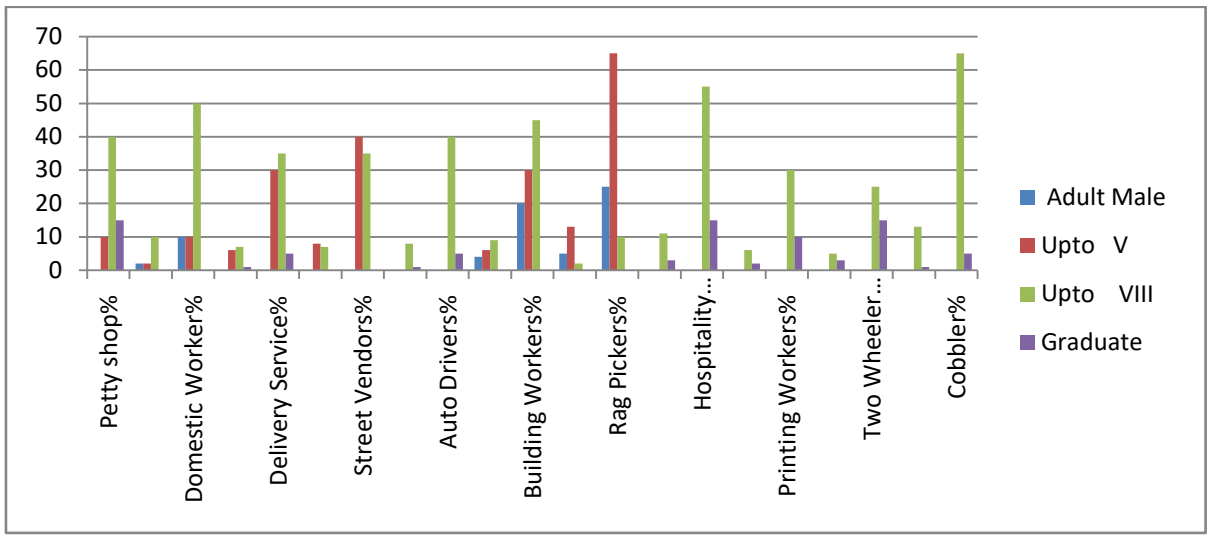
Interpretation

The above table shows the family size. The family size of the street vendors, two wheeler mechanic and building workers are more when compared to other category. On an average each family consist of not less than two children. When the family size is four and with single income affordability towards insurance scheme and saving habit becomes almost impossible.

Education Details of the Respondents

Education Details of the Respondents																							
Sl. No.	Details	Petty shop%		Domestic Worker%		Delivery Service%		Street Vendors%		Auto Drivers%		Building Workers%		Rag Pickers%		Hospitality Assistants%		Printing Workers%		Two Wheeler Mechanic%		Cobbler%	
		Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%
1	Adult Male	0	0	2	10	0	0	0	0	0	0	4	20	5	25	0	0	0	0	0	0	0	0
2	Upto V	2	10	2	10	6	30	8	40	0	0	6	30	13	65	0	0	0	0	0	0	0	0
3	Upto VIII	8	40	10	50	7	35	7	35	8	40	9	45	2	10	11	55	6	30	5	25	13	65
4	Upto X	7	35	6	30	6	30	5	25	11	55	1	5	0	0	6	30	12	60	12	60	6	30
5	Graduate	3	15	0	0	1	5	0	0	1	5	0	0	0	0	3	15	2	10	3	15	1	5
	Total no. of children	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100

Graphical Representation of the above data



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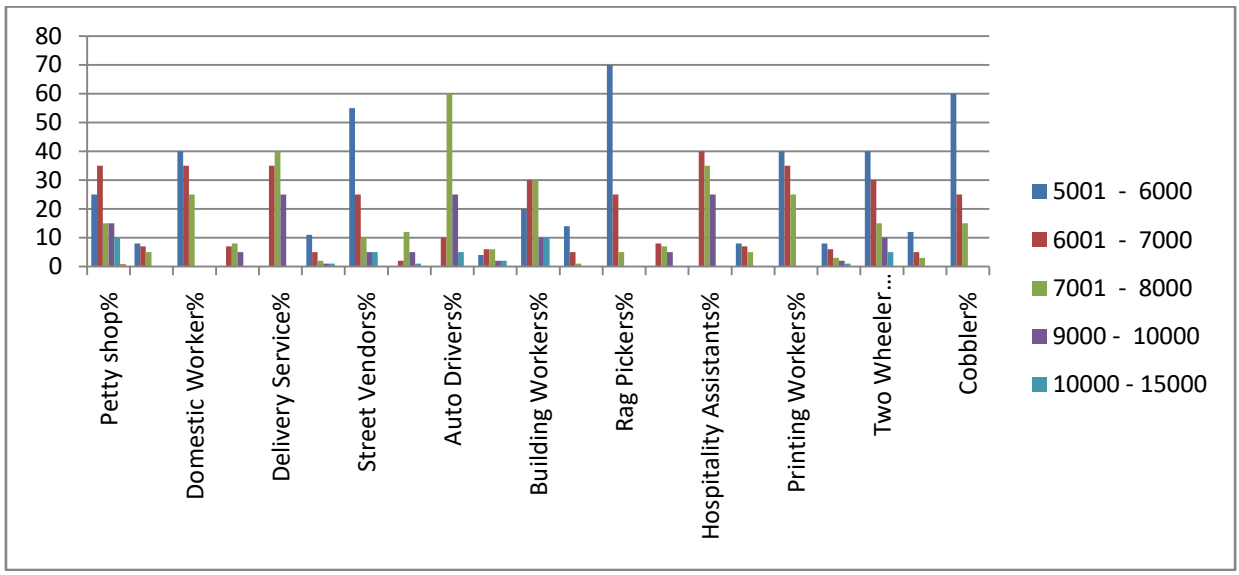
Interpretation

Apart from domestic workers, building workers, Rag pickers other category are educated. There are graduates among the petty shop traders (15%); Delivery Service (5%); Hospitality Assistants (15%); Printing Workers (10%); Two wheeler Mechanics (15%); Cobbler (5%), the study shows that majority of the unorganized sector are atleast studied up to VIII standard and the persons who are matriculate range from 35% to even 60%.

Income level of the Respondents

Income level of the Respondents																							
Sl. No.	Monthly income	Petty shop%		Domestic Worker%		Delivery Service%		Street Vendors%		Auto Drivers%		Building Workers%		Rag Pickers%		Hospitality Assistants%		Printing Workers%		Two Wheeler Mechanic%		Cobbler%	
		Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%
1	5001 - 6000	5	25	8	40	0	0	11	55	0	0	4	20	14	70	0	0	8	40	8	40	12	60
2	6001 - 7000	7	35	7	35	7	35	5	25	2	10	6	30	5	25	8	40	7	35	6	30	5	25
3	7001 - 8000	3	15	5	25	8	40	2	10	12	60	6	30	1	5	7	35	5	25	3	15	3	15
4	9000 - 10000	3	15	0	0	5	25	1	5	5	25	2	10	0	0	5	25	0	0	2	10	0	0
5	10000 - 15000	2	10	0	0	0	0	1	5	1	5	2	10	0	0	0	0	0	0	1	5	0	0
total	total	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100	20	100

Graphical Representation of the above data



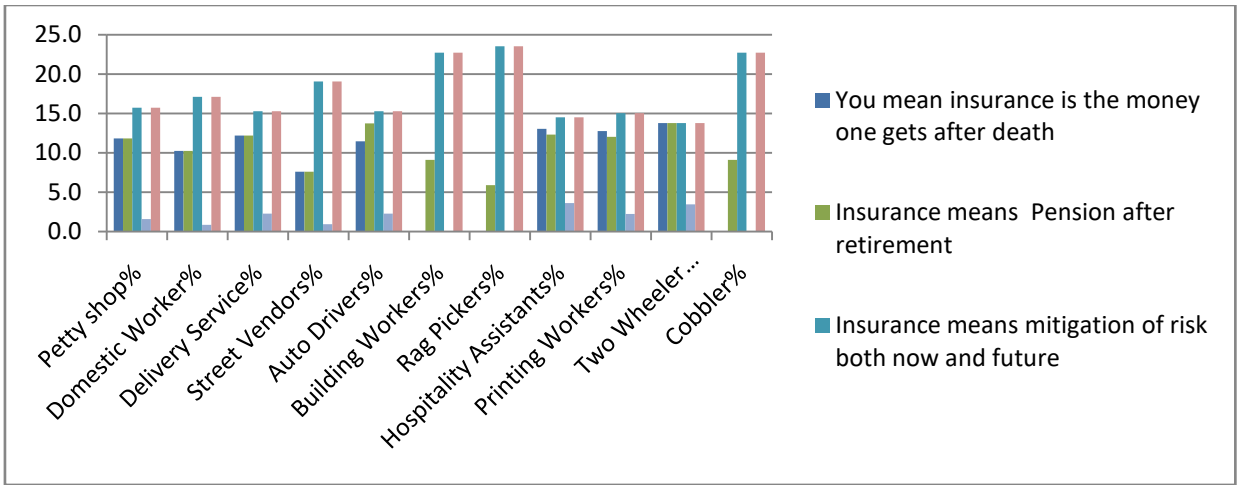
Interpretation

32% of the unorganized sector's income level are between Rs.5000 to 6000/- per month. The cumulative percentage of the entire population earning an income from Rs.10,000 to 15,000/- are only 3%. The person who are earning between Rs.6000 to Rs.8000 per month are 55%. This shows the affordability towards their future welfare is less though the literate level is 85%.

Awareness of Insurance Schemes by the Respondents

Sl. No.	Details	Petty shop%	Domestic Worker%	Delivery Service%	Street Vendors%	Auto Drivers%	Building Workers%	Rag Pickers%	Hospitality Assistants%	Printing Workers%	Two Wheeler Mechanic%	Cobbler %
1	You mean insurance is the money one gets after death	11.8	10.3	12.2	7.6	11.5	0.0	0.0	13.0	12.8	13.8	0.0
2	Insurance means Pension after retirement	11.8	10.3	12.2	7.6	13.7	9.1	5.9	12.3	12.0	13.8	9.1
3	Insurance means mitigation of risk both now and future	15.7	17.1	15.3	19.0	15.3	22.7	23.5	14.5	15.0	13.8	22.7
4	Are you subscribing to private insurance	1.6	0.9	2.3	1.0	2.3	0.0	0.0	3.6	2.3	3.4	0.0
5	Do you aware of the various insurance schemes offered by the private insurance companies.	15.7	17.1	15.3	19.0	15.3	22.7	23.5	14.5	15.0	13.8	22.7
	Total	57	56	57	54	58	55	53	58	57	59	55

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Intrepretation

The above table proves the awareness of the respondent towards insurance schemes – perhaps their family size and income level becomes a stumbling block towards affordability of joining insurance schemes. Though the above interpretation on the compilation of family size, education, income and awareness of the insurance scheme reveals the fact of despondency but what is encouraging is the respondents under unorganized sector availing the Health Insurance Scheme called the Amma Medical Insurance scheme provided to every family whose income is below Rs.72,000/- per annum i.e. BPL (4).

		Chief minister's comprehensive health insurance scheme availed by the respondents																			
Sl. No.	Details	Petty shop		Domestic Worker		Delivery Service		Street Vendors		Auto Drivers		Building Workers		Rag Pickers		Hospitality Assistants		Printing Workers		Two Wheeler Mechanic		Cobbler	
		Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%	Resp	%
1	Are you beneficiary of the medical insurance offered by the government of Tamilnadu	12	60 %	15	75 %	7	35 %	16	80 %	2	10 %	10	50 %	19	95 %	8	40 %	15	75 %	14	70 %	17	85 %
2	If so are you satisfied with the services extended by the private hospital	12	60 %	15	75 %	7	35 %	16	80 %	2	10 %	10	50 %	19	95 %	8	40 %	15	75 %	14	70 %	17	85 %
3	Are you treated on par with the other patients who are not covered under the medical insurance scheme	12	60 %	15	75 %	7	35 %	16	80 %	2	10 %	10	50 %	19	95 %	8	40 %	15	75 %	14	70 %	17	85 %

Interpretation

As can be seen above that 60% of the Petty Shop owners, 75% of the domestic workers; 80% of the street vendors; 95% of Rag pickers and 85% of the Cobblers among the unorganized sector are availing the Medical Insurance Scheme provided by the State Government of Tamil Nadu. One can also see that percentage of delivery service; auto drivers; building workers are less because of the income ceiling contemplated by the Amma Medical Insurance Scheme which is meant only for the people coming under Below Poverty Line (BPL).

In other words, almost all the respondents whose income is below Rs.72,000/- from the unorganized sector of Chennai city are benefitted by one of the most well thought of welfare scheme that enables the poor among the poors to enter in the portals of Corporate private hospitals for their medical needs otherwise they cannot dream for such a facility less to say about their affordability.

In view of the equitable aim of the health scheme, it is imperative to understand about this scheme that targets only the poor among the poors i.e. the people who are suffering and who come under BPL and it certainly substantiates their medical needs with their meager income.

V. About the Scheme

This Scheme was launched by the Government of Tamil Nadu in 2014 with a noble ambition to provide free medical and surgical treatment to the members of any family whose cumulative annual family income is less than Rs.72,000/- with a only condition of producing an income certificate issued by the revenue department. The scheme intended to provide medical coverage up

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to Rs.1,00,000/- per family per year on a floater basis for the following ailments:

Cardiology and cardiothoracic Surgery; Oncology; Nephrology/urology; neurology and neuro surgery; ophthalmology; Gastroenterology; Plastic Surgery; E.N.T; Gynaecology; Haematology.

Later the Government extended the financial limit from Rs.1.00 lakh to Rs.1.50 lakhs. There are two other covers apart from the hospitalization which are meant for Follow-up Treatment and Additional Diagnostic procedures.

This holistic health insurance scheme aimed towards welfare measure for the poorest the poors show benevolence and extraordinary care taken on the poors of the economy that reflects the ideology of Dravidar Iyakkam which aims for equity and social justice to prevail in the society. The personality behind such humanitarian and merciful act is none other than former Hon'ble Chief Minister of Tamil Nadu Selvi Dr. Jayaraman Jayalalitha respectfully known as Manbumigu Amma (mother).

Besides the above, steps were taken by the Government to arrange for free health camps by network hospitals through an user-friendly system which assures that all the eligible patients can avail this facility without any hurdle. The relevant website of the Government gives all the information besides a 24 hour Call Centre has been set up with sufficient manpower with toll free help line. The Toll Free Line (1800 425 3993) is competent to answer the query in the vernacular language. Importantly, the official website of the Health Department of the Government that gives statistical details that bewilders, wherein the number of beneficiaries crossed the target level of 1.5 crores population belonging to below poverty line covering the entire districts of Tamil Nadu. The above are the salient features of the Amma Medical insurance scheme which was in operation from 2014 onwards floated with a view to cover the economically poor of the society.

Life History of AMMA in brief:*

The terminology AMMAis synonymous in the hearts of millions of Tamils for whom she was the only savior not only nourished with assured welfare schemes and she worked for them in the name of an undisputed slogan that shines like the northern star "Makkalal Naan" Makkalukkagave Naan" Ungalal Naan – Ungalukkakave Naan". "I am empowered by the people and I exist for them alone" is the near translation of the great phrase reverberating for decades that assured a sense of belonging to the people that this Chief Minister exist for us – she will take care of our welfare-there will be schemes every time Ammaopens her mouth in the legislative assembly to the consternation of every legislator.



**We mention brief here because it is a fallacy in belief to construe that even a big book running to pages cannot characterize the intricate intricacy of the sacrifice made by Amma to uplift the party after the demise of its leader, the great MGR" and the firm conviction Amma determined to undertake the noble phrase " Makkalal Naan – Makkalukkagave Naan" are not mere words but born out of pure and eternal love for people of Tamil Nadu. This should not be construed to be born out of her ego because of the use of a common noun I. There is a ocean of difference between superfluious words coming out of oneself from exalted egoistic state than that comes out from the bottom of the heart of benevolence. It is the reflection of gratitude and benevolence that matters not the usage of a phrase that had great impact on the people who depend on this impeccable leader.*

Born on 24 February, 1948 at Melukote, in Pandavapura Taluka, Mandya district, then in Mysore State, Jayaraman Jayalalitha was educated at Bishop Cotton School at Bangalore and later the Presentation Convent at Chennai. She had to stay away from her mother in Mysore and longed for her mother's love; that became more predominant in her mind even when she was shifted to Chennai. She chose to be alone always because of her straight forwardness who prepared to face truth boldly. Though her class mates in Presentation Convent decried her by quoting her mother's smaller role in the films (not a great heroine) but Ammu (Jayaraman Jayalalitha) silenced them by her noble character of obeying the commands of her teachers and topping everyone in all the subjects. This approach made her critiques' to think twice before they decry her.

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Acting in the films was not a cup of tea for Amma - nor did she liked it; neither that of her mother's wish. Her mother Smt. Sandya was a great sacrifier who taken upon herself to cinema just to support her children's study after the death of her husband Sri. Jayaraman. Sandhya however refused many times to send her daughter to act in movies when many chances knocked their door, at the time when Amma was in school. It was indeed fate that came in the form of opportunities that never seemed to leave Amma who otherwise had great dreams either to become a doctor or an IAS officer or even a lawyer. Always fate wins, in this case also, because it knew that Amma is destined to become a scintillating heroine who is going to carve a niche in setting great example of an actress by her impeccable and flawless acting (putting her heart and soul) in every role she played in more than 140 films in Telegu, Malayalam, Hindi and English. Indeed Amma was a versatile singer and Carnatic dancer too. Later, she also became a writer with several published short stories and novels at her credit (5). Politics was not an accident to Amma as she herself exclaimed (her own words):

"It will not be an exaggeration to say that Aayirathil Oruvan has laid foundation for my entry into politics...it was my first film with MGR ... the film gave me an opportunity to meet and interact with him...and this film has left with me an unerasable life-time experience," the Hon'ble Chief Minister of Tamil Nadu Puratchi Thalaivi J.Jayalalitha said in her message sent to Divya Films G Chokkalingam, who took pains for the re-release of this movie in digital form after a gap of half a century. September 1 marked the 175th day celebrations of the screening of the digital version of the movie. Amma further said that "This film enjoyed the successful screening of over 100 days in 1965 now it has crossed 175 days it shows that the movie has withstood the test of time...even now, it attracts present generation too to the theatre this has proved that Aayirathil Oruvan has achieved what the new films have failed to".

The stamp of impeccable quality that was maintained in the story, lyrics and tunes of songs makes Puratchi Thalaivar Dr.MGR fans to watch his movies even after 29 years of his demise.







The chaste combination continued in politics as well	The ever green combination *"MGR-JJ"*	After 49 years this movie ran for 175 days – a record in Tamil Cinema

A leading English Daily exclaimed that "Despite several new films seeing the light of the same day, the freshly minted 49-year-old blockbuster opened in over 120 screens all over the state. In a near-packed standalone downscale cinema hall in Chennai, many who turned up for the noon show seemed to have already seen and savored the film when it was released first in 1965. In the 14-seater box, where the ticket rate is as high as Rs.50, almost everyone should be over 50 years. *It started during the title scene and then went on during the mellifluous song sequences and some moments of 'meaningful' dialogue delivery.* As a film that should have been ahead of its time in terms of technical excellence and also in creating a do-gooder image for MGR, Aayirathil Oruvan portrays its swashbuckling hero as a committed leader of the people, ready to make any sacrifice for his followers. The movie also saw its leading woman J Jayalalithaa, giving a sterling performance with impeccable dialogue delivery. The crowd savored every moment, fully engrossed in the action and drama and enjoying the melodious music, tapping foot and swaying their heads. No catcalls, no hooting's, no loud comments and no jokes. The crowd was there to watch the movie" (6).

Amma Enters Politics

Bharat Ratna Dr. Maruthur Gopalamenon Ramachandran (MGR) the then Chief Minister of Tamil Nadu *wanted Jayaraman Jayalalitha as his successor.*

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*Dr.*MGR brought Dr. Jayalalitha, who had acted in28 films along with him, to lead the party, and strongly believed, that Amma had the fire power, to lead the party from the front. To a question from thesenior Minister; MGR replied, every creation, will have a future dissolution, and when there is a development, there should be recession. After me, to take our objectives further, and sustain its development andfame, Ammu (Selvi Jayalalitha was affectionately called as Ammu by MGR) alone can do it. If I hand over the reign of this party to others, I will be doing a great discredit to Anna quotes Balu Manivannan (pp 75). This prediction, had become a reality, when MGR was admitted in Broklyn Hospital, USA, Amma single handedly campaigned Tamil Nadu Elections and made AIADMK victorious(7).

Dravida Kazhagam firmly rooted for the implementation of Mandal Commission report, which was later adopted by the V.P. Singh led government in 1990. One of the significant achievement that was made under the premise of equity and social justice was the 69% reservation for the other back ward classes, adopted by the iron hearted *Revolutionary Leader SelviJ. Jayalalitha during her tenureas the Chief Minister of Tamil Nadu* that earned the title of "*Woman Saviour of Social Justice"* and entered in the portals of the annals of history of the great Dravidar Iyakkam which is envied even by her friends too (8).The following are the top welcomed schemes of AMMA's current rule (9):

- Amma Unavagam (Canteen)
- Amma Kudineer (Water)
- Chennai Small Bus
- Amma Pannai Pasumai Shops (Nugarvor Kootturavu Kadai) In Chennai (Farm Fresh Consumer Outlets)
- Health Insurance For Srilankan Tamil Refugees
- Free Mixie, Grinder & Fan
- Monthly Pension For Transgenders
- Amma Tnfdc Fish Stall Chennai
- Free Rice (20kg) For The Poor
- Free Laptop For Students

The 2014 victory of Mullaiperiyar dam case in Supreme Court in May 2014 that allowed Tamil Nadu to raise its water level to 142 feet that had greatly helped the agricultural community; canteens with subsidized food called Amma Unnavagam for the homeless. Apart from the mid-day meal scheme, Amma introduced breakfast meals across government schools and the agile care taken to mitigate power shedding through solar energy including providing 200-750 units of free electricity to handloom and power loom weavers rose the eyebrows of the opposite parties. Amma was lauded for ensuring huge investments, in the two day Global Investors Meet in Sep.2015 as she acehived a towering task of investment to the tune of Rs.2.42 lakh crores.

According to the government website, 4 grams of gold with Rs 25,000 towards marriage assistance have been given to 86,676 educated poor women, and her return to power (successfully for the consecutive second time) she increased the quantity of giving gold from 4 to 8 gms. Rain water harvesting, the cradle baby scheme and total ban on all lotteries including online and killing of dreaded poacher and sandalwood smuggler Veerappan are hall mark of excellent administration displayed by this eminent Chief Minister who worked on the three syllables "*Peace"-" Wealth" and "Welfare".*

It was a fact that Amma never forget her mentor Bharat Ratna Dr. Marudur Gopalamenon Ramachandran as can be seen from the following sayings:

"People enjoy happiness by praising MGR as Ponmana Chemmal, Puratchi Thalaivar; Makkal Thilagam, Idayakkani. The three syllables MGR itself is a mantra. The three syllables give us mental strength when we think about it; and when we chant, it gives courage. In the film industry and in politics, it is our leader Puratchi Thalaivar who planted the victory flag. We can see great people in the history of every country who work for the upliftment of the poor and oppressed day in and out. MGR is not only equivalent to such leaders of the world who has qualities beyond these great leaders. When we think of such historical leader who has been gifted to us by God himself we are elated with tears of joy in our eyes. He stood as the heart's fruit (Idayakkani) of Peraringer Anna who was responsible for the growth of DMK and stood as its root and nourishment. The pride goes to Puratchi Thalaivar MGR who worked day in and out to alight DMK Party to the throne to rule Tamil Nadu. To establish equity and justice in the society, to provide education to all; to provide mid-day meal to every school going children; to provide justice to the down trodden and deprived people; to weed out corruptive practice in the society; to drive out bad elements from the society; and to establish peoples rule thereby enabling the benefits of the development activities to reach the unreached and to attain these through peaceful means devoid of violence MGR entered in politics. In politics and in administration the changes MGR made have entered in the annals of history and stands as a silent revolution. It is because of the popular schemes that were implemented by Dr.MGR during his rule in Tamil Nadu he lives in the hearts of people even this day" (10). The articulate Chief Minister, a multi-talented versatile personality with bounty of benevolence certainly reminds us a great verse from the Bagavat Gita Chapter 10 (41) "Certainly wherever and whatever is majestic, beautiful or magnificent, you must know that all these arise from my glory".

Findings of the Research work

It becomes evident that though the empherical study does not give an encouraging result but the conclusion is in escapable that:

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- Majority of the respondents who are minimum school level educated and aware of the benefits of the various insurance schemes floated by the private insurance companies but could not afford to take insurance because of their low income level.
- As evident from the survey that less than 1% of the respondent have taken insurance from the unorganised sector which is more than the national mark.
- 60% of the Petty Shop owners, 75% of the domestic workers; 80% of the street vendors; 95% of Rag pickers and 85% of the Cobblers among the unorganized sector are availing the Medical Insurance Scheme provided by the State Government of Tamil Nadu.
- One can also see that percentage of delivery service; auto drivers; building workers are less because of the income ceiling contemplated by the Amma Medical Insurance Scheme which is meant only for the people coming under Below Poverty Line (BPL).

Sen and Jean Dreze i*n their 2013 book, An* Uncertain Glory: India and its Contradictions*, these economists (Amartya Sen and Jean Dreze) devoted a number of pages to Tamil Nadu's progress over the past 30 to 40 years in terms of social development. The following excerpts from the book on Tamil Nadu's development trajectory are reproduced for the purpose of research analysis (11).*Tamil Nadu is another interesting case of a state achieving rapid progress over a relatively short period, though it started from appalling levels of poverty, deprivation and inequality. Throughout the 1970s and 1980s official poverty estimates for Tamil Nadu were higher than the corresponding all-India figures, for both rural and urban areas (about half of the population was below the Planning Commission's measly poverty line). Much as in Kerala earlier, social relations were also extremely oppressive, with Dalits (scheduled castes) parked in separate hamlets (known as 'colonies'), generally deprived of social amenities, and often prevented from asserting themselves even in simple ways like wearing a shirt or riding a bicycle, it was during that period that Tamil Nadu, much to the consternation of many economists, initiated bold social programmes such as universal midday meals in primary schools and started putting in place an extensive social infrastructure – schools, health centres, roads, public transport, water supply, electricity connections, and much more. Today, Tamil Nadu has some of the best public services among all Indian states, and many of them are accessible to all on a non-discriminatory basis.

They also say that these states are just 'outliers' overlooks the fact that their respective development trajectories, despite many differences, have shared features of much interest. First, active social policies constitute an important aspect of this shared experience. This is particularly striking in the vigour of public education, but it also extends to other domains, such as health care, social security and public amenities. Second, these states have typically followed universalistic principles in the provision of essential public services. This is especially noticeable in the case of Tamil Nadu. The basic principle is that facilities such as school education, primary health care, midday meals, electricity connections, ration cards and drinking water should as far as possible be made effectively available to all on a non-discriminatory basis, instead of being 'targeted' to specific sections of the population. In fact, in many cases the provision of essential services and amenities has not only been universal but also free.

They also state that dealing with social inequality has also been an important part of these shared experiences. In each case, the historical burden of social inequality has been significantly reduced in one way or another. In Kerala and Tamil Nadu, principles of equal citizenship and universal entitlements were forged through sustained social reform movements as well as fierce struggles for equality on the part of underprivileged groups – especially Dalits, who used to receive abominable treatment and have to continue their battle to reverse the old handicaps altogether. *While Sen and Dreze do not specifically name or credit any politician it is an undisputed fact that Manbumigu Amma Selvi Jayaraman Jayalalithaa was the 11th, 14th, 16th, 18th and 19th chief minister of the state spread spanning 15 years; indeed played an important part in Tamil Nadu's development, as did others. Others are: Amma's Political mentor the Bharat Ratna Marudhur Gopala Menon Ramachandran her predecessor; Dr. Kalainger Karunanidhi and Peraringer Anna.*

The above establishes the fact that the tireless efforts made by Puratchi Thalaivi Manbumigu Amma in bringing schemes with a view to uplift the poors as part of the political ideology of Dravidar Iyakkam under the ambit of equity and social justice. It is here one should understand the ideology of Dravidar Iyakkam the equity and social justice enunciated the iron-hearted EV Ramaswamy Periyar belovedly known as Thanthai Periyar.

Recommendations

The study establishes the fact that provision of comprehensive medical insurance scheme free of cost to the people belonging to below poverty line certainly enhances the concept of equity and social justice beyond the provision of reservation in the job and educational opportunities. It is the avowed scope of the researchers, if the ceiling is increased say to Rs.1.00 lakh the greater people belonging to lower rung of the income level can be brought under such a welfare scheme thoughtfully implemented by the former Chief

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Minister Puratchi Thalaivi Dr. Jayaraman Jayalalitha and justified her commitment to the people of Tamil Nadu who had voted her to power for the second term.

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