

Self-help Group and Women Empowerment
—A Case Study of the Disaster Survivors of Nagapattinam, Tamil Nadu, South
India¹—

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Key Words

Natural disaster, microfinance, self-help group, women empowerment

1. Introduction

Self-Help Group (SHG) is considered to be an effective tool in the eradication of poverty, empowerment of women and social change in India. The Tamil Nadu state government and NGOs have created and run SHGs in the tsunami affected areas with the same goal. Based on ethnographic descriptions and analysis of SHGs in Nagapattinam district in Tamil Nadu, South India, this paper attempts to fill the lacunae in understanding the gender and development politics debate and trajectories of social change among disaster survivors by analysing the social transformative capacities of SHGs and the NGOs that run them. The SHG that is analysed in this paper belongs to an NGO, the only one to be recognized by the government of Tamil Nadu. This SHG, therefore, does not only receive benefits from the government; also, it is influenced in many ways by the politicians of the ruling party. The SHG members are used as foot-soldiers for electioneering. Members of SHGs, directly or indirectly associated with the parties, form the core of their campaign. For instance, the DMK² already has a strong presence in the government-sponsored poverty eradication programs. Politically, these organisations are potential threats to mainstream parties because of their transformation into veritable vote-banks. While this can be viewed as if politicians are taking advantage of the poor³ and their helplessness, from the

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² DMK – Dravida Munnetra Kazhagam, Dravidian Progressive Federation is one of the two main political parties ruling Tamil Nadu from 1967.

³ By 'the poor', I mean three types of people, namely the traditional poor due to caste and economic depravity, small time farmers and street vendors in Nagapattinam, all of

perspective of the poor, however, it is an opportunity to actively participate in the political process not only at the local, but also at the state level. Moreover, for the poor any help that can be given by the ruling party and/or government is better than no help at all. The poor need to spend small, sometimes large, amounts of money to meet their daily needs, such as food, medicine, clothing, livestock, small business, and ceremonies or rites of passage to name a few. However, the services of conventional financial institutions are unaffordable to the poor as they do not have enough assets to show as collateral.

The income, saving and loan pattern of the poor is also unstable. Their income will be sometimes surplus and sometimes deficit. How can the poor manage their money? One way is through village level savings club called Rotating Savings and Credit Associations (ROSCAs). According to Adams and Fitchett's analysis (1992), ROSCAs are local, informal financial groups that pool savings and tie loans to deposits by the members. The main features of ROSCAs are the regularity of contributions and the rotation of the funds. In addition, ROSCAs have social connectedness of members, and their interactions are face-to-face (Gugerty 2003). However, in a post-disaster state of affairs, wherein the network of relatives and friends are lost, they are put into a much worse situation, thus, leaving them with no other option except to depend on moneylenders with high interest rates on loans.

Then, what kind of financial services are needed by the poor? Conversely, what financial improvements can be made on an individual level, especially in a post disaster situation? The answer is microfinance⁴. Why microfinance? It is because of the following reasons. Tamil society in general and Nagapattinam in particular is afflicted by caste variations and conflicts⁵. There are Chettiyars mostly the fishermen and the

whom are tsunami victims. Fisher folks are not included as they kept receiving the relief funds as 'official tsunami victims', from the governments and the NGOs.

⁴ Microfinance today stands for financial assistance to the poor not only at reasonable rates of interest but also at sustainable quantum. Microfinance lending includes bank assistance to broader range of services, i.e. credit facility, insurance coverage, marketing of products, government subsidy, etc. Financial institutions address the poor and very poor categories of population who lack access to formal financial assistance to take up a small business venture. Microfinance interventions are well recognized world over as an effective tool for poverty alleviation and improving the socio-economic conditions of the weaker sections of the society.

⁵ It is important to note here that precisely because of the caste system, the distribution of help in terms of relief and rehabilitation, even during disasters, is still based on social stratification. That is why, a dominant caste in one specific area would have the tendency to take care of the members of its own caste, leaving the members of the lower castes unattended. Of course, the ROSCAs would be a good help if the

owners of boats, Naidus, Kallars, and Dalits⁶ and Muslims who are small time vendors. While Naidus and Kallars are farmers, they are also involved in fishing activities. The Dalits are daily wage labourers of both fishing and farming. There are social differences and taboos among and between them. Microfinance which had been promoted by the state and central governments through SHGs is an easy access to finance for the members of the dominant caste in that area in the aftermath of the tsunami. The fishermen who are directly connected with the fishing industry were compensated by the state government and NGO. However, the people who are indirectly connected with the fishing industry and those who are farmers and vendors were left out although they too were the victims of the tsunami.

In recent years, governmental and non-governmental organizations in South Asia have introduced microfinance programs offering financial services to low income households, specifically targeting women⁷. It is based on the premise that women in poor households are more likely to be credit constrained, and hence less able to undertake income-earning activities. Access to credit has received even greater attention in the context of poverty reduction and women's empowerment objectives. In India, in the early 1990s the National Bank for Agriculture and Rural Development (NABARD) started on a new nation-wide microfinance initiative linking banks, NGOs and informal local groups (SHGs). It is a SHG⁸ based microfinance program, the

victims have money to collect and circulate among themselves. As it is, this resource is not available because of the tsunami. They have to look for another source of help—this is where the SHG analyzed in this paper becomes instrumental.

⁶ Dalit means 'the oppressed'. Dalits consist of three out-castes such as Pallars, Paraiyars and Chakkiliyars. Earlier they were known as untouchable. Mahatma Gandhi called them 'Harijan' meaning 'People of God'. But they prefer to call themselves 'Dalits'.

⁷ A majority of microfinance programs target women with the explicit goal of empowering them. However, their underlying premises are different. Some argue that women are amongst the poorest and the most vulnerable of the underprivileged. Others believe in investing in women's capabilities. Several studies suggest that when women gain control over spending, less family money is devoted to instant gratification and more for education and family needs.

⁸ The SHGs in my study are of heterogeneous class addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline and credit history for themselves, as the money involved in the lending operations is their own hard earned money saved over time with great difficulty. They

Indian version of the Grameen Bank founded by Mohammad Yunus, in Bangladesh (Sagayaraj 2010:193-5).

This SHG bank linkage program initiated by NABARD, a Government of India financial institution, which was initially intended for poverty alleviation, has been running effectively in all States with different names. In Tamil Nadu, however, the 'Magalir Thittam' (Women Scheme), did not just cater to poor women but to women, in general. It was seen as an innovative step towards women empowerment. Since then SHG has proliferated in Tamil Nadu (Sagayaraj 2010:196-7). And it was extended to the tsunami hit areas, as well. This study focuses on the 'Magalir Thittam' SHGs⁹ of Nagapattinam, which are run and managed by the DMI¹⁰. This study strives to depict the SHG project intended for the poor victims of the tsunami not only from the point of view of women empowerment and economic development paradigm but also from the perspective of providing relief and rehabilitation for the tsunami victims at both personal and community levels.

2. SHG: A Tool for Women Empowerment

As mentioned above, this paper discusses SHG's outcome from the perspectives of poverty alleviation paradigm and empowerment paradigm, with reference to the tsunami affected areas.

The SHG movement in India is engaged in microfinance activities and is often examined within an economic framework. Within this there is a vigorous debate whether income generation benefits women by reducing poverty and resulting in empowerment or not. A case is argued by some scholars that microcredit does not fulfil its claims of economic empowerment (Poster and Salime 2002). However, this perspective is criticized on the ground of taking too narrow a view of poverty. While poverty is concerned with a lack of money, others take a more encompassing view (Sen

also learn to handle resources of a size that is beyond their individual capacities. The SHG members begin to appreciate that resources are limited and have a cost. Once the groups show this mature financial behaviour, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates. Banks find it easier to lend money to the groups as the members have developed a credit history. The peer pressure ensures timely repayments and replaces the 'collateral' for the bank loans.

⁹ Henceforth, when I mention about SHGs, I refer to the SHGs belonging to the 'Magalir Thittam' of Tamil Nadu government.

¹⁰ DMI is Daughters of Mary Immaculate, a Christian women religious, non-government and non-profit organization with a charism to work for the holistic development and empowerment of women.

1999), distinguishing between income poverty and capability poverty. The former refers to income level and deprivation; the latter concerns inadequacies in capabilities and a paucity of opportunities to expand one's ability. Sen (1999) introduces the concepts of human capital (skills) and social capital (community networks and strength of supports) as important factors in increasing capability poverty. The two types of poverty are inextricably linked. However, relieving income poverty without addressing capability poverty will not lead to effective female poverty alleviation.

In relation to women and development, I would argue, that gender issues tend to be ignored in prevailing trends in development literature and work. The focus has shifted from women to the relationship between women and men, unequal power relations at all levels (household to global) and the need for development to become a process that is more gender equitable. Hunt (2004) argues that this entails not only changes in legislation and policy, but complementary bottom-up community development approaches and processes that understand and challenge oppressive gender relations and create change towards greater power equality. Moser (1993) argues that the focus should be turned to the strategic needs of women, rather than their practical needs. Practical needs are ones that perpetuate women's existing positions, whereas the former, including the need to participate in decision-making, would challenge existing structures and contribute to change and transformation.

Some may argue that such local-level initiatives do no more than ameliorate discontent and have little broader impact. However, there is a growing support for the view that local activity can extend its reach to other similar activities and can also influence policy at higher levels. This is what Robertson (1995) refers to as 'glocalization' and is based on the assumption that globalization is not only a one-way economic process, but the local can also influence broader levels of activity. At the same time, it is certainly reasonable to argue that no matter what opportunities may be created for participation; poverty still means a lack of income and finance. It is in this context that a study on SHGs is relevant. SHGs are given the main thrust with the proclaimed aim of empowering the women in rehabilitation process after the tsunami. Therefore, it is vital to understand the different types of empowerment that will help in assessing the effects of SHGs.

2-1. Three types of empowerment

i) Economic empowerment: The financial sustainability and feminist empowerment paradigms emphasize women's own income-generating activities. Women's access to savings and credit gives them a greater economic role in decision making. When women control decisions regarding credit and savings, they will optimize their own and the household's welfare. The investment in women's activities will improve employment opportunities for women and thus have a 'trickle down and out' effect (See,

Fernando 2006). The emphasis is more on increasing incomes at the household level and the use of loans for consumption. Individual economic empowerment is seen as dependent on social and political empowerment (Soundari 2006:57-59).

ii) Social and political empowerment: It is a combination of women's increased economic activity and control over income resulting from access to microfinance with improved women's skills, mobility, and access to knowledge and support networks. Status within the family and the community is also enhanced. These changes are reinforced by group formation, leading to wider movements for social and political change. The financial self-sustainability paradigm and the poverty alleviation paradigm assume that social and political empowerment¹¹ will occur without specific interventions to change gender relations at the household, community or macro-levels. In contrast, the feminist empowerment paradigm advocates explicit strategies for supporting women's ability to protect their individual and collective gender interests at the household, community and macro-levels (Soundari 2006:60-61).

I would add a third dimension which is brought about by the above mentioned empowerment processes. And that is the increased well-being of women leading to increased well being of the whole family.

iii) Psychological Empowerment (Increased well-being): Psychological empowerment signifies confidence-building, acquisition of a sense of efficacy and the ability to overcome the feeling of helplessness (Sharma 2000:35). Access to savings and credit facilities and women's participation in what is being done with savings and credit, strengthens women's say in economic decisions of the household. This enables women to increase expenditure on the well-being of themselves and their children. This is the main concern in the poverty alleviation paradigm. Women's control over decision-making is also seen as benefitting men through prevention of leakage of household income to unproductive and harmful activities. Financial security in the household results in less anxiety about the future and the improvement of the emotional well-being of women.

2-2. Social Networks

Empowerment is also a process of socio-economic change by which individuals or groups gain economic power and ability to organize their livelihood. It involves increased well being, access to resources, increased participation in decision making and control over the use of resources. In other words, empowerment is a process, which challenges the traditional power equations and access to economic resources. The microfinance facilitates the poor women to organize as groups and rotate funds among the members and build economic capacities.

¹¹ For a discussion on social and political empowerment see, Rankin (2006).

Creating a network of group support and forming alliances with professional groups or like-minded organizations provides strength, and enhances the ability of women to make demands for shares of assets and resources. NGOs provide support systems and strengthen local initiative and capacity, working from people's perspective, and provide inter-mediating or bridging links between bureaucracy and SHGs. Institutional bureaucracies, be they government or financial institutions, provide services and mobilize the poor. From the 1990s onwards building partnership between government, NGOs, banks and communities has become essential¹². It is in this light that the SHGs run by DMI in the tsunami affected areas are looked at.

SHG is understood by Harper in the following terms:

A SHG is a group of about 20 people from a homogeneous class, who come together for addressing their common problems. They are encouraged to make voluntary thrift on a regular basis. They use this pooled resource to make small interest bearing loans to their members. The process helps them imbibe the essentials of financial intermediation including prioritization of needs, setting terms and conditions and accounts keeping. This gradually builds financial discipline and credit history for themselves, as the money involved in the lending operations is their own hard earned money saved over time with great difficulty. This is "warm money". They also learn to handle resources of a size that is beyond their individual capacities. The SHG members begin to appreciate that resources are limited and have a cost. Once the groups show this mature financial behavior, banks are encouraged to make loans to the SHG in certain multiples of the accumulated savings of the SHG. The bank loans are given without any collateral and at market interest rates. Banks find it easier to lend money to the groups as the members have developed a credit history. "Cold (outside) money" gets added to the own "warm money" in the hands of the groups, which have become structures, which are able to enforce credit discipline among the members. The members have experienced the benefits of credit discipline by being able to decide the terms of loans to their own members. The peer pressure ensures timely repayments and replaces the "collateral" for the bank loans (Harper 2002:7-8).

¹² In the tsunami affected areas it is the various religious institutions that played a pivotal role in alleviating the sufferings of the tsunami victims. For more discussion on the role of religious institutions read Sagayaraj (2011).

For this study's purpose, SHGs are understood as a heterogeneous network of women belonging to various age groups, religions and regions (in the sense of their geographical residence even if they are from the same village), caste, class, and political affiliation, which is made possible because of the devastation caused by the tsunami, where people had to live in make-shift shelters without caste and religious divisions. An SHG is a group of about 20 people. One hundred SHGs form a federation with leaders elected from these groups. And these federations are administered and supervised by an NGO. The NGOs are registered in Tamil Nadu Corporation for Development of Women Ltd (TNCDW) which is a government department funding, assisting and monitoring the activities of the SHGs through the NGOs. Thus, SHG networks are a new set of social networks of women¹³ who actively participate in the socio-economic and political processes leading to the empowerment of women and the well-being of the society in general. This process will be elucidated in the next section with a case study.

3. Study Area Description

The field research was conducted¹⁴ in Nagapattinam district which was devastated by the December 2004 Tsunami. Nagapattinam lies in the coastal belt with a stretch of 187.9 km, which is about 15 percent of the coastline of Tamil Nadu. There are eleven ports, of which eight are open to foreign trades. The east side faces the Bay of Bengal. The main occupation in the town of Nagapattinam is fishing. Fishermen from Nagapattinam fish in the waters of Bay of Bengal and sell them in the town's fish market. There is a large number of ice factories for preserving the fish caught. Its fishing industry was severely damaged by the tsunamis that struck its coast on 26th December 2004. Agriculture is the most important occupation in the inner parts of the district. It is practiced in the villages surrounding the town. It has vast farmlands where rice is cultivated. These farmlands are irrigated through an extensive network of canals from the distributaries of the river Cauvery.

¹³ The DMI created groups that are not based on castes and background but according to the interest of the members in learning and/or doing business. These groups are started by the DMI when the people are still in close quarter with each other. Through this, the women in that area are not only trained in various skills, but they are also able to go out of their homes or settlements to have regular meetings, yearly gatherings, or other various cultural, economic and socio-political activities. Through these activities, these women are able to meet people from different castes, religions, and professions. They are also given the opportunity to meet members of the NGOs, politicians and other officials.

¹⁴ The fieldwork was done in March 2011.

Among the confirmed human loss of 8,081 people in Tamil Nadu, Nagapattinam coast alone inhabit 6,065 deaths, which is 76 percent of the state's total loss. The coast zone was declared by the district administration as "*Ground Zero*" because of the fact that within 10 kilometre range 4,592 deaths were recorded, 73 affected habitations along the coast line, flattened 51 fishing hamlets, total power cut and water supply, pilgrim town of Nagore and Vailankanni severely hit. Apart from the destruction of houses, boats and catamarans, fishing harbours, fishing landing and auction centres, damages were also reported due to the intrusion of salt water into the agricultural land and farms.

4 . The Daughters of Mary Immaculate and their Work

When the 2004 Indian Tsunami occurred, Daughters of Mary Immaculate, a Catholic Religious Order was among the first organizations to give help to the affected people of the Nagapattinam district. In 2005, they entered the district with the permission of the Collector, and this made them the only religious NGO working in that district that was officially recognized by the Government. This Religious Order formed several SHGs that are primarily working with women and children. Their work included Rescue Operations, Relief Operations and Rehabilitation.

a) Rescue Operations

The DMIs were involved primarily in the rescue operations for children and women who did not have any male help to depend on. This work was focused on rescuing them from danger and providing these affected people with shelter. The DMIs were also collecting dead bodies from these affected areas. They cleaned these bodies, dressed them and provided them with proper burial services.

b) Relief Operations

The sisters were not only providing these victims the shelter that they needed. They were also offering them food and medication, but more importantly, counselling, so that these victims could survive the trauma that the calamity caused them.

c) Rehabilitation

In 2006, the DMI started forming SHGs in the sense that they started animating and training possible members who would help the tsunami victims. In 2008, these SHGs had finally been formed and started functioning. And in 2011, the groups were fully operational and had become well-established networks that had been involved in the rehabilitation process of the victims of the calamity.

Up to the rescue and relief operations, the groups that were formed by the DMIs had only concentrated on providing services and catering to the needs of only women and children. However, in the rehabilitation part of their work, the entire families of the victims were finally included by these SHGs. It is in this particular

respect that the DMI groups gave special attention to non-fishing communities who were affected by the tsunami.

Before the arrival of the DMIs, both the state and central governments, and the local and international NGOs had been concentrating on the rehabilitation of the fishing communities that got affected by the tsunami. But to think that the Nagai District's victims were only limited to these communities is not at all accurate. The Nagai District houses two pilgrimage sites that are frequented by a good number of pilgrims. And precisely because of this, many different people who are from the neighbouring communities and towns go there to conduct their small scale businesses.

The two pilgrimage sites in the Nagai District are the Muslim Pilgrimage Centre in Nagore and the Marian Shrine in Vailankanni. These pilgrimage sites are visited not only by Christians and Muslims but also by a large number of Hindus as well. These sites, then, provide business opportunities for both large scale and small scale entrepreneurs.

And so, when the tsunami happened on the day after Christmas in 2004, it was business as usual in these pilgrimage sites, and because of this, there were a lot of people from different parts of the Nagai District and from all over India that got affected by the said calamity because they were in the area conducting their daily work. When the tsunami happened, then, it was not only the rich people who reside in the District who lost their properties but also the small scale business people as well.

But as is the custom when calamities such as this happen, only those who can prove, with documents, that they are proper residents of that area, are being given help by the government and the NGOs. Four groups are neglected and these four groups have become the special focus of the DMIs.

a) Small-scale vendors

The people who belong to this group are poor vendors who came from Nagai Town. They go to Nagore and Vailankanni with their entire family and belongings to do various businesses such as selling food and different merchandise in these pilgrimage sites. When the tsunami happened, they not only lost their livelihood; some of them even lost their own kith and kin.

b) Local tenants

The fishermen in these areas who are quite rich were able to build houses that could be rented out to tenants. And since these tenants were not from this area, despite the fact that they also lost their properties during the tsunami, the government and the NGOs that were working in Nagai District were not inclined to help these victims.

c) Small time farmers

These farmers do not have their own land to till. They lease the rich landowners' lands and they till these lands for them. When the tsunami happened, not only did their crops get destroyed, but the salt water that flooded these properties

made the land non-tillable for long time to come. And yet, precisely because they are under contract with these rich land owners, they still have to pay their landlords despite the fact that they will not earn anything. This, of course, increases their poverty and suffering.

d) The Dalit fish vendors

These are the people who buy fish from fishermen from the coast and go to the interior area to sell them. They are small scale vendors, carrying fish products on their head, or riding a bicycle or carrying them through pushcarts. But since the fishermen cannot fish, or refuse to fish because of the trauma that the tsunami caused them, these small time fish vendors will not have anything to help them provide for themselves and their families. And this is precisely making them even more economically poor.

These are the four groups of people who have become the beneficiaries of the SHGs that the Daughters of Mary Immaculate formed.

5. SHGs run by DMI: A Case Study in Women's Empowerment

Sr. Arockia Mary, the director of DMI, Nagapattinam, states that DMI's thrust is to promote sustainable source of income to all the tsunami victims and safe guard women and children by motivating them in disaster preparedness as they are the vulnerable sectors of the community. The booklet distributed to the SHGs describes the specific objectives as to enable the tsunami victims to regain normalcy; to instil and cultivate the habit of saving to meet the needs of their family and educational needs of their children; to enable the tsunami affected children to have holistic development; preparing the tsunami affected people to overcome trauma and return to normalcy by counselling; to provide medical care by mobile health clinic and to empower them economically by providing loans for economic activities. The main activities of DMI to achieve the above mentioned objectives are the following:

- a) Formation of SHG, PLF,WLF, and BLF¹⁵
- b) Skill training
- c) Livelihood programme
- d) Disbursement of revolving fund and loans
- e) Marketing the produce
- f) Mobile health care
- g) Training on Community Based Disaster Risk Management (CBDRM)

5-1. Formation of Self-Help Groups, Federations and Awareness Programs

¹⁵ PLF (Panchayat-local council- Level Federation); WLF (Ward Level Federation); BLF (Block Level Federation).

DMI took around 6 months to one year for forming the groups. The process of evolution of SHG was found to be voluntary. Source of funds to SHG was initially from the government and DMI's contribution. Bank credit came later. Activities financed by the SHGs were need based and flexible in approach. The interest on loans was 20%, with longer repayment periods. Conducting regular weekly meetings was one of the hallmarks of functioning of the groups. Savings by members serve as the main bond for being together in the group. Pattern of savings differs from one group to another mainly on the basis of income generating activities of the members. Apart from providing identity cards, the first of its kind for these tsunami affected women, DMI ensures that proper training is given to the individuals, groups and facilitates the coordination between the groups. DMI provides training in maintenance of account books at SHGs level either at its training centre or through the Federation members, as seen below. Before sanctioning loans to DMI for on-lending to groups, bank branch managers visit the groups and participate in meetings to satisfy themselves about the functioning of the group. Once they are satisfied by the recovery of loans under the programme, the banks decide to extend loans through DMI. Recovery of loans by banks is excellent without any default.

Every year, women's rights awareness training is conducted on World Women's Day (March 8th) at DMI centre. The training highlights the women issues. On 8th March, 2011 the chief guest for the program was a Judge named Mrs. Margaret, who gave a lecture to the SHG members on the rights of women and a variety of issues regarding psychological and physical problems, dowry, sexual exploitation, harassment by husbands and domestic violence and explained to them the ways and means available to face the above mentioned problems and find solutions. There were seventy two participants who are the leaders of SHGs run by the DMI.

SHGs have federated into larger organizations like, Panchayat level federations, block level federations and district level federations and at each level there are meetings for all the members of SHGs. Federation leaders and members of all the PLF, BLF and DLF are restructured and strengthened by the DMI. They are motivated to develop their leadership qualities and find solution to social problems.

5-2. Entrepreneur Development Program

The following is a description of the skill training programs of the SHGs funded and administered by DMI.

a) Simple Chemical-mixing Training:

They were given skill training on simple chemical (detergent powder, phenol and candle) mixing. Ninety members participated and benefitted from the training conducted in cooperation with the CWM (Christian Workers Movement)¹⁶

¹⁶ The CWM could be described in the following terms: "It is a movement of adult

network. Jewel making, readymade garments making and paper cup making are the skill training programs organized by 'Magalir Thittam'. Twenty five women from Nagapattinam municipality participated to learn paper cup making.

b) Catering and Hand Work Training:

Catering and hand work training was organized in collaboration with Sathyam industrial school using the funds provided by 'Magalir Thittam'. Seventeen members belonging to 29th ward had participated in the training for catering and twenty five members of 21st ward took part in hand work training.

c) Sari Designing:

On 2nd March 2011 skill training in sari-designing was conducted at 11th ward and the skill trainer was Miss Sumathi of Nagapattinam municipal office. It was arranged by DMI and supported by CWM. There were thirty participants.

d) Diploma in Tailoring:

Tailoring sessions for fisher-women were organized on 12th March, by the sisters of DMI. The Panchayat President explained to the participants in detail to strictly follow the rules and regulations, including the requirement of 95% compulsory attendance for Trainee certificate, which will make them eligible to get funds and make way for sustainable livelihood.

5-3. Financial Activities of SHGs

A member's savings per month is Rs. 100 to 150¹⁷. The saving money is put in the common pool and it is shared within the group whenever they are in emergency need and for their better economic development. Accounting of inter loans are done by the elected group members who are the designated leaders. Loan availing are prioritized and given to all the members in the group without any partiality or discrimination.

The SHGs are linked with the local banks in their own service areas to receive loans. For example, in the first three months of 2011, they received a loan amount of Rs.

workers in action to attain their deepest aspirations and to live according to their dignity as persons; it is a movement of adult workers in action to attain their deepest aspirations and to live according to their dignity as persons; it is a movement of workers, open to one and all...; it is a movement of workers, which creates communities of action, of review and change, where workers discover and live in a feeling of solidarity and deepest meaning of life. The CWM has units in most of the cities of India, which are affiliated to the National Body at Chennai (formerly Madras)."

(<http://www.cwmindia.org/WhatistheCWM.asp>).

¹⁷ The savings per month differ from group to group in general but the amount mentioned above refers to all the SHGs of the DMI in the tsunami affected areas of Nagapattinam district.

67. 82,000 (sixty seven lakhs and eighty two thousand rupees, approximately ¥3,400,000). The loan is of two types; one is direct linkage and other is for the economic activities with some amount as subsidy. Most of them are regularly repaying the loan with interest but some are irregular. The burden of repaying that amount falls on the group and finally on DMI. A concerted effort is made by the staff to motivate them to repay the loans with interest.

5-4. Economic Activities of the SHGs

The production centre was established in South Poigainallur where 4 SHGs are involved in the manufacturing of *semiya* (noodles), detergent powder, *masala* powder, health powder mix and simple chemicals. From the lessons learned from the trading experience, a fulltime production unit for *semiya* and detergent powder was established. At present there are 3 SHGs which are involved in the production of these products.

DMI also assists them in marketing the product with the help of district administration. There is a marketing team which takes these products to villages and to retail shops in urban areas. The SHGs have a network of over 200 women involved in direct marketing, and they use the transport vehicle purchased by DMI.

Developing a Community Participatory Marketing System (DCPMS) is also underway by providing market survey, product training, introducing products through market team, and conducting confidence building programmes. Marketing by individuals, marketing teams and village level marketing network are the components of marketing strategy.

The director states, “Our approach and intervention towards the holistic development of the community, especially the vulnerable disaster-affected community has taken a multi dimensional approach. Investing in women’s leadership to gain gender equity is an operating principle of our holistic development activities”. As a social movement, it organizes and mobilizes women on trade lines, promoting social and financial independence of poor women in and through small enterprise development. The PLF, WLF and BLF setup enables poor women to emerge as leaders in their own right to influence public policy through collective action.

5-5. Community Based Disaster Risk Management (CBDRM)

In view of the integrated approach to holistic empowerment, DMI also conducted programs for disaster management. They work with the community at the grass-root level especially in the sectors like women and children who are more prone to vulnerability in any disaster. Implementing process involves a procedure of first selecting the target (community) and building a rapport which facilitates the participatory disaster risk assessment, participatory disaster risk management planning, training and establishing a community based disaster risk management

organization. As a first step in each village, a preliminary survey is done and then groups¹⁸ are formed allotting different responsibilities after due training. The trained groups study and come up with a report on village history, social and vulnerability mapping. As part of the awareness programme, the village elders and key persons are briefed before organizing programs such as rallies, street plays, essay competitions in schools, wall painting with dos and don'ts for various hazards.

As Nagapattinam is a disaster prone area, CBDRM will build up the capacity to cope with future hazards. When the community is prepared for disaster, the extent of the community's vulnerability and impact of the disaster is very much minimized.

6. Conclusion

Two observations can be pointed out from the results of the empirical evidence gathered in this study. On the one hand, the central government insists that women have been reached through SHGs, giving them access to income, savings and community development activities and bringing them together in groups for economic empowerment by 'Magalir Thittam' which has been supported and subsidized by it. On the other hand, 'Magalir Thittam' is still projected and carried out as one of the state government's welfare measures. As a scheme, 'Magalir Thittam' is appropriated to the ruling party's own advantage. The welfare approach allows political parties in Tamil Nadu to draft the services of members of SHGs. The SHG members become the foot-soldiers for electioneering. Members of SHGs, directly or indirectly associated with the parties, form the core of their campaign. As mentioned above, the DMK already has a strong presence in the government-sponsored 'Magalir Thittam' poverty eradication programme which aims at empowering women, all the other political parties in the state are also competing with each other in enrolling SHG members to their cadre.

An unintended positive outcome is that the SHG members get an opportunity to actively participate in political discourse which further opens up the possibility for contesting local elections. Thus political empowerment is ensured.

The primary focus of the SHG programs has been on administering cycles of loans and loan repayment, as repayment has been the main criteria of success of the program. The pressure exerted on women to repay their loans, for example, can be argued to entrench - not challenge - existing social hierarchies along lines of caste, class, ethnicity, and gender. On the contrary, the very fact that those women from

18 In all five groups are formed such as 1. Information and Warning Team, 2. Rescue & Evacuation (Shelter) Team, 3. Food, Water & Sanitation Team, 4. Medical & First Aid Team, 5. Coordinating Team.

various castes and creed could come together once a week not only for the purpose of microfinance but also for solving family or community problems and having meals together and conducting various activities during celebrations brings about a new set of social network. This unintended effect opens up the possibility of, if not a casteless society, at least a society that is above caste or creed and does away with such discrimination. Thus the intended objectives of the central and state governments together with the NGOs to alleviate poverty and empower women have resulted in the unintended results¹⁹ of new social network and political participation for the tsunami affected women and thus have a 'trickle down and out' effect on society in general.

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¹⁹ One can find a parallel of this kind in the Noon Meals Scheme of the 80s in Tamil Nadu. The scheme was introduced by M. Kamaraj (The first non-Brahmin Chief Minister of Tamil Nadu, belonging to the National Congress Party) to improve enrolment in schools and arrest the drop-out rate. MGR (M.G. Rama Chandran, A film star turned politician and two-times Chief Minister of the state) appropriated it by expanding it with some nutritious content and took the credit. MGR was criticised for politicising the scheme for his own popularity. Later the demographers found that Tamil Nadu was doing better in the human index score in the next two decades and found the answer in the noon meals scheme. The girls who benefitted from the scheme grew to be empowered women equipped with the knowledge of government programs for health and welfare and utilising it. This is the unintended objective.

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