



## INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS AND MANAGEMENT

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## WOMEN SELF HELP GROUPS IN THE UPLIFTMENT OF TSUNAMI VICTIMS IN KANYAKUMARI DISTRICT

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### ABSTRACT

*On 26<sup>th</sup> December, 2004 a volcanic earth quake measuring 9.30 rector's intensity shook the Indonesian coast at 6.30 am (IST). The earth quake in the sea formed tremendous waves and tides called Tsunami. The impact of Tsunami was in the form of demise of near and dear ones over night, making orphans and widows, loss of personal belongings like, jewels, cash, cloth cooking utensils, educational by tsunami. The population affected by Tsunami was 9, 84,564. The houses / huts damaged were 1, 26,182. The human lives lost their life in tsunami in Tamilnadu were 8,010. There were 3,432 people injured. In Kanyakumari District, 33 coastal villages were affected by tsunami, which resulted in the loss of 798 lives, apart from 750 persons injured. The active role played by SHGs in assisting Tsunami affected women wiped the hard tears of those who have been wounded by Tsunami. All these indicate that the incomes of the poor have increased as a result of the intensity of poverty (poverty gap) among the poor has come down. The women acquired some non-land assets, health, nutrition and educational status of children improved. After Tsunami the SHG's in Kanyakumari district have been more active than ever before. The main reason for this prospering trend among SHGs is the encouragement it got from Govt. It is particularly true in the case of SHGs functioning in the Tsunami affected area in Kanyakumari District. The SHGs have not only provided financial assistance but also other non monetary assistances bolstering confidence in the minds of Tsunami affected women. The main assistances due from SHGs to its members are infusing self confidence with women, increasing saving habit, creating self employment, creating co-operative sprite, upliftment of the area, improving leadership quality, relieving from the clutches of the money lenders.*

### KEYWORDS

Household, leadership quality, poverty, Tsunami, and upliftment.

### INTRODUCTION

Rural development and alleviation of poverty are the twin major hurdles that any developing nation faces to which India is no exception. Poverty is a multi faceted concept. It is a universal phenomenon. The phenomenon of poverty does not only affect the individual but is a producer of danger to nations. The phila delphia charters have postulated that, "poverty any where constitutes a danger to prosperity everywhere". The social status of women is a reliable indicator of the social development of the society. Rural women in India suffer from being both economically and socially invisible. Individual poor rural women can overcome economic deprivation. To counter powerlessness and economic deprivation women need to alter their self-image and therefore social image. To give rural women visibility and to enable society to come in contact with poor rural women they must get organized into groups. Thus the arrangement for credit supply to the poor through **Self Help Groups** (SHGs) is emerging fast as a promising tool for promoting income generation and economic empowerment for women in rural areas. The formation of SHGS in rural areas has created awareness among women about social issues and emboldened them to take up their cause with the authorities.

### ORIGIN OF SHGS

The origin of SHGs is from the brain child to Grameen Bank of Bangladesh which was founded by the **Prof. Mohammed Yunus** of Cittangong University in the year 1975. This was exclusively established for the poor. "If women are given power there must be a reformation in the society". The self help organizations are functioning with this motto. The first SHG was started in 1992 in Tamil Nadu. An SHG is a small economically homogeneous affinity group of the rural poor voluntarily coming together to save all amounts regularly which are deposited in a common fund to meet their emergency needs and to provide collateral free loans with terms decided by the group at the market driven rates. **SHGs or micro credit groups** have been recognized as useful tools to help poor access financial resources not available to them previously and help them break through the stronghold of exploitative money lenders.

To improve the living standards of masses, several schemes have been devised and programmes were attempted by the planners. Of all the schemes and programmes, none of them, attract the involvement of the beneficiaries. This is the main reason for many of the schemes to fail to achieve their benchmark level objectives. To overcome these difficulties a new scheme has been devised and being tried by our policy makers into the recent past. This is the beginning of the Self Help Groups (SHGs), a non-governmental organization in rigorously formed both at the rural and urban centers with active participation of the targeted beneficiaries. The major break away of this scheme, from the earlier ones is the participation of the targeted beneficiaries. Hence, a natural interest arouse in the minds of researcher to undertake a study area to verify the amiability and performance of **Women Self Help Groups** (WSHGs).

Self Help Group (SHG) is defined as a voluntary group valuing personal interaction and mutual aid as means of altering or ameliorating problems perceived as alterable, processing and personal by most of its participants, over the last few years: the Self Help approach has been utilized in a growing number of projects and programmes.

The objectives of Self Help Group are:

- Development of leadership qualities
- Self-confidence building
- Increasing social awareness
- Improving the status of the women in the family and society
- Improvement in the family welfare
- Functional literacy
- Awareness of legal rights
- Economic development
- Inculcating the habit of savings
- Increasing income
- Increasing assets



- Access to market, choice of activities
- Getting out of money lenders clutches

The coastal district of Tamil Nadu suffered massive destruction and damage to life and property on 26-12-2004 by the **TSUNAMI**. In Kanniyakumari district women Self Help Groups have made a significant impact on the life of its members. It is especially true during and after Tsunami which hit the southern part of the Indian continent in 2004. In the upliftment of women worstly hit by Tsunami, the Self Help Groups functioning in Kanyakumari district have played an immense role which never could be forgotten. The present paper explains the impact of Self Help Groups on the upliftment of women in the tsunami hit area in Kanyakumari district.

#### THE SPECIFIC OBJECTIVES PERTAINING TO THIS STUDY ARE:

- To study the extent of benefits extended by Self Help Groups to their members in ameliorating their problems after tsunami.
- To evaluate the impact of SHG's in the upliftment of their members in Kanyakumari District.
- To locate the problems faced by members of SHG's in availing of assistances.

#### METHODOLOGY

The data collected from 100 sample respondents through an interview schedule from randomly selected Self Help Groups functioning in the tsunami hit area has been used for the study. All the respondents have been living in the tsunami hit area and directly affected by tsunami. Scaling method is employed to evaluate the different assistances availed by the respondents. The first ranking assistance gets 7 scores followed by other assistances in descending order. Similarly for evaluating the problems faced by members scaling method with seven scores has been employed. Secondary data collected from DRDA, Nagercoil, KSS, Nagercoil and other published sources have also been used.

**Galab and Chandrasekhara Rao** (2003) in their study based on the review of some relevant studies found that participation in SHGs has improved the access of women to credit. This has helped women in reducing their dependence on moneylenders. The women have invested the credit obtained from SHGs in new economic activities and or strengthening the old activities. They have contributed to the occupational diversification at the household level. The non-agricultural activities undertaken by the women helped the households to obtain income from low risk activities. All these indicate that the incomes of the poor have increased as a result of the intensity of poverty (poverty gap) among the poor has come down. The women acquired some non-land assets, health, nutrition and educational status of children improved.

#### TSUNAMI

On 26<sup>th</sup> December, 2004 a volcanic earth quake measuring 9.30 rector's intensity shook the Indonesian coast at 6.30 am (IST). The earth quake in the sea formed tremendous waves and tides called Tsunami (Japanese word meaning 'harbour waves' **Tsu** means '**harbour**' and **Nami** stands for '**waves**') which hit the Indian coast between 8.30 am (IST) and 11.30 am (IST). Today Tsunami has become a cautioning word for every Indian citizen from children to very old person in India. Before December 2004 nobody in India was aware of Tsunami. In 2004 the Tsunami had made a bad impact in Indian continent. Many coastal parts of the country especially in Tamilnadu were much affected in India. Among the worst hit districts in Tamilnadu next to Nagapattinam, Kanyakumari is the most affected one. The unprecedented devastation with distortions impacted in the coastal region caused unimaginable socio-economic challenges before the humanity as whole. The traditional and hardworking fisherman community suffered heavy losses.

The impact of Tsunami was in the form of demise of near and dear ones over night, making orphans and widows, loss of personal belongings like, jewels, cash, cloth cooking utensils, educational by tsunami. The population affected by Tsunami was 9, 84,564. The houses / huts damaged were 1, 26,182. The human lives lost their life in tsunami in Tamilnadu were 8,010. There were 3,432 people injured. In Kanyakumari District, 33 coastal villages were affected by tsunami, which resulted in the loss of 798 lives, apart from 750 persons injured. There were 2536 houses fully damaged and 3965 houses partially damaged. Agricultural and Horticultural crop in an area of 297.26 ha were damaged and 1080 farmers were affected. There were 1187 livestock lost their lives. There were 91 small traders in the coastal area were heavily damaged. Further 4 schools, 30 anganwadis and 12 sanitary complexes were damaged. The roads damage in the district by Tsunami was 123.36 kms. The other damages caused by tsunami in the district are: materials like books, bags etc. The confirmed death in Indonesia was 1, 30,736, in Srilanka 35,322, in India 12,045 Thailand it was 5,395. In Tamilnadu 13 districts were affected

1. The bridge connecting Mela manakudy and Keezha manakudi which was constructed at a cost of Rs.8.60 crores got completely washed away.
2. The China Muttom fishing harbor near Kanyakumari was also severely damaged.
3. Regarding the electricity supply 2601 LT poles, 58 kms of conductors, 1316 public lights and 27,294 individual connections were damaged.
4. The ferry service between Kanniyakumari and the Vivekananda rock memorial was stopped because of the damages to the ferry and the boat jetty.
5. Water supply to Kottilpadu, Colachal, Simoncolony, Kadiapattinam, Keezha manakudy, Mela manakudy, Azhikal, Pillaitoppu were severely affected.

#### SELF HELP GROUPS IN ACTION

There are 2393 Self Help Groups exclusively functioning for the welfare of women in Kanyakumari District. Since SHGs have been directly assisting women, the Govt. encouraged the women in Tsunami hit area to start as many SHGs as possible, were by the Govt felt that the Tsunami hit women could be uplift at the earliest. As the out come many number of SHGs were formed in the Tsunami hit area after Tsunami. The details of new SHGs formed in the Tsunami hit area in Kanyakumari District are presented in table 1

TABLE-1: SELF HELP GROUPS FORMED IN KANYAKUMARI DISTRICT AFTER TSUNAMI

Sl. No	Name of the Town Panchayat	No. of SHGs formed
1	Kanyakumari	361
2	Reethapuram	104
3	Manavalakurichi	125
4	Kallukottam	223
5	Ganapathypuram	205
6	Mandaikadu	152
7	Pallapallam	143
8	Puthalam	152
9	Anjugramam	67
10	Kollencode	403
Total		1935

Source: NABARD, Nagercoil, Kanniyakumari District

Table 1 shows the details of the growth of SHGs in Kanyakumari District after Tsunami. Though SHGs have been started throughout the district the growth is high in the Tsunami hit area. As the maximum of 403 SHGs were formed in Kollencode Town Panchayat followed by Kanyakumari panchayat with 361 SHGs and Kallukottam with 223 SHGs. In the Tsunami hit area in Anjugrammam Panchayat 63 SHGs allowed were formed after Tsunami. The main reason for the lag in the growth of SHGs in Anjugramam Panchayat is that for the upliftment of women who have been affected by Tsunami, revolving fund is sanctioned by the Govt. of

Tamilnadu in priority to those groups functioning in the Tsunami affected area. The details of revolving fund sanctioned for the SHGs functioning in Tsunami affected area in Kanyakumari district is presented in table 2.

**TABLE- 2: REVOLVING FUND SANCTIONED FOR SELF HELP GROUPS IN KANYAKUMARI DISTRICT**

Sl. No	Name of the Town Panchayat	Revolving fund sanctioned (Rs.in lakhs)
1	Kanyakumari	29.70
2	Reethapuram	15.30
3	Manavalakurichi	12.10
4	Kallukottam	14.90
5	Ganapathipuram	48.50
6	Mandaikadu	19.80
7	Pallapallam	31.40
8	Puthalam	27.90
9	Anjugramam	16.30
10	Kollencodu	46.80
Total		262.70

Source :NABARD, Nagercoil, Kanniyakumari District

Women in the Tsunami hit area have developed their family and set aside their losses made by Tsunami not alone by joining in the SHG, but also undergoing various training programmes conducted by various agencies. The NGO's sponsoring SHGs conduct several training programme which include basic orientation training and skill development training. Both of the training programmes imparted by the NGO's guided the members of SHGs to start industrial activities. Further the programmes instill confidence in the minds of Tsunami hit women which makes them to be bolder to face the challenges. The details of basic orientation training programmes and skill development programmes conducted in Tsunami hit area for SHG members is presented in tables 3 and 4.

**TABLE-3: BASIC ORIENTATION TRAINING IMPARTED TO SELF HELP GROUPS IN KANYAKUMARI DISTRICT AFTER TSUNAMI**

Sl no	Name of the Town Panchayat	Total no of SHGs	Basic Orientation training	
			No. of SHGs	Expenditure
1	Kanyakumari	361	210	4.43
2	Reethapuram	104	54	1.12
3	Manavalakurichi	125	58	1.23
4	Kallukuttam	223	106	2.20
5	Ganapathipuram	205	185	3.88
6	Mandaikadu	152	94	1.96
7	Pallapallam	143	120	2.53
8	Puthalam	152	134	2.81
9	Anjugramam	67	57	1.22
10	Kollencodu	403	164	3.44
Total		1935	1182	24.82

Source:NABARD, Nagercoil, Kanniyakumari District

**TABLE-4: SKILL TRAINING IMPARTED TO SELF HELP GROUPS IN KANYAKUMARI DISTRICT AFTER TSUNAMI**

Sl no	Name of the Town Panchayat	Total no of SHGs	Skill Training	
			No. of SHGs	Expenditure
1	Kanyakumari	361	40	0.80
2	Reethapuram	104	95	1.90
3	Manavalakurichi	125	94	1.88
4	Kallukuttam	223	36	0.72
5	Ganapathipuram	205	32	0.64
6	Mandaikadu	152	22	0.44
7	Pallapallam	143	43	0.86
8	Puthalam	152	50	1.00
9	Anjugramam	67	50	1.00
10	Kollencodu	403	0	0.00
Total		1935	462	9.24

Source: NABARD, Nagercoil, Kanniyakumari District

It is clear that in Kanyakumari district as a maximum 210 SHGs in Kanyakumari Town panchayat basic orientation training resulting in an expenditure of Rs.4.43 lakhs followed by Ganapathipuram Town Panchayat with 185 SHGs (Rs.3.88 lakhs) and Kollencodu town panchayat with 164 groups (3.44 Lakhs).

In respect of skill training Reethapuram town panchayat topped the list with 95 SHGs ( Rs 1.90) followed by Manavalakurichi town panchayat with 94 SHGs(Rs 1.88 lakhs).it is interesting to note that in kollencodu town panchayat even though sufficient number of SHGs have undergone basic orientation training , no group has come forward to undergo skill training . it all shows that still there is hesitation among SHGs to undergo various training programmes and whereby they could improve their well being.

#### IMPACT OF SHGS ON THEIR MEMBERS AFTER TSUNAMI

After Tsunami the SHG's in Kanyakumari district have been more active than ever before. The main reason for this prospering trend among SHGs is the encouragement it got from Govt. It is particularly true in the case of SHGs functioning in the Tsunami affected area in Kanyakumari District. The SHGs have not only provided financial assistance but also other non monetary assistances bolstering confidence in the minds of Tsunami affected women. The main assistances due from SHGs to its members are infusing self confidence with women, increasing saving habit, creating self employment, creating co-operative spirit, upliftment of the area, improving leadership quality, relieving from the clutches of the money lenders.

The details of the impact of SHGs made on its members in the Tsunami hit area in Kanyakumari District by way of different assistances listed above is furnished in table 5.



TABLE -5: IMPACT OF SELF HELP GROUPS ON MEMBERS

Sl.No	Weight	7	6	5	4	3	2	1	Total	Rank
	Particular	I	II	III	IV	V	VI	VII		
1	Infusing self confidence	21 147	22 132	9 45	15 60	21 63	12 24	0 0	471	2
2	Women increasing saving habit	34 238	20 120	10 50	24 96	9 27	3 6	0 0	537	1
3	Creating self employment	12 84	10 60	30 150	15 60	3 9	10 20	20 20	403	4
4	Creating co-operative sprite	8 56	13 78	15 75	11 44	18 54	21 42	14 14	363	5
5	Uplift of the area	2 14	12 84	11 55	14 56	15 45	20 40	26 26	320	6
6	Improving leadership quality	7 49	8 48	5 30	9 36	9 27	27 54	35 35	279	7
7	Relieving from the clutches of the money	16 112	15 90	20 100	12 48	25 75	7 14	5 5	444	3

Source: Primary data

It is clear from table that women in the Tsunami hit area have been assisted by SHGs in a large scale. Among the various assistances 'increasing saving habit' among members of SHGs gets highest priority with 537 weighted scores. Hence SHG's in the Tsunami hit area has much impacted on its members through increasing saving habit. Next to this assistance SHG's have much impacted through the variable self confidence with 471 and hence it gets second priority among respondents. The least impacting variable on members is relieving from the clutches of the money lenders with 444 scores. Thus the analysis of the data reveals that SHG's have impacted in the upliftment of its members in different forms.

Inspite of the hard initiatives there have been several criticisms leveled against SHG's by its member because of the problems encountered by them in availing the benefits especially after Tsunami. The various problems and difficulties experienced by the members of SHG's in the Tsunami hit area in Kanyakumari District are lack of strong leadership, financial deficit, misuse of the group money by leaders, lack of education among members, non awareness of government scheme, non repayment of loan by members and other miscellaneous problems.

The major problems faced by the members of Self Help Groups in the tsunami hit area are presented in table 6.

TABLE -6: PROBLEMS FACED BY MEMBERS OF SELF HELP GROUPS

Sl.No	Problems Weight	7	6	5	4	3	2	1	Total	Rank
		I	II	III	IV	V	VI	VII		
1	Lack of strong leadership	32 24	20 120	9 45	24 96	9 27	4 8	2 2	522	1
2	Financial deficit	21 147	20 120	10 50	15 60	21 63	11 22	2 2	464	2
3	Misuse of group money by leaders	7 49	8 48	5 25	9 36	9 27	26 52	36 36	273	7
4	Lack of education in member	8 56	13 78	15 75	11 44	18 54	17 34	18 18	359	5
5	Non awareness of government scheme	18 126	15 90	20 100	12 48	25 75	7 14	3 3	456	3
6	Members don't repay the loan amount	12 84	14 84	30 150	15 60	3 9	15 30	11 11	416	4
7	Other problems	2 14	10 60	11 55	14 56	15 45	20 40	28 28	322	6

Source: Primary data

Table 6 shows that members of SHG's in Tsunami hit area in Kanyakumari District have been facing many problems after Tsunami. The paramount problem which affects the sample respondents in the study area is the absence of strong leadership. The sample data reveals that absence of strong leadership has been attributed as a major problem by majority of the members with 522 scores. The other important problem which are perceived to be much affecting the members are financial deficit (464 scores) and non awareness of Government schemes (456 scores) respectively in priority. The least faced problem by SHGs in the study area is misuse of group fund by leaders. It all shows that inspite of the several assistances provided for the upliftment of members, it has several criticisms.

## CONCLUSION

In the upliftment of women affected by Tsunami SHGs have been doing Women service. SHGs have been so active after Tsunami in Kanyakumari District. The active role played by SHGs in assisting Tsunami affected women wiped the hard tears of those who have been wounded by Tsunami. It is possible for the SHGs only through the co-operation of the Government and NGOs who have sponsored SHGs. Among the different assistances extended by SHGs a few alone have much impacted on women than the other assistances. Inspite of these hard facts there are hue and cry in some corners as to the pains and problems as they are experiencing in availing assistances from SHG's. A much more concentrated effort on the part of the SHG's will remove such hardship.

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