

WIN SOCIETY: WOMEN'S INITIATIVE NETWORK¹

Alice Lukose

Women take up your destiny,
Take it up in your own hands,
And walk with your brother and sister,
Walk into the fullness of life.

Dominic George S.J.

*The WIN Society pays homage to late Fr. Dominic George S. J.,
Co-Founder and former Director of the WIN Society.*

INTRODUCTION

Although the state of Kerala in India is known for its high level of social indicators of development, the small artisan fisher folk continue to form one of the least developed groups in the state in economic, educational, social and political sense. The fishermen's struggle for basic rights has been a key issue in Kerala's political agenda since 1970's. Despite bringing much needed attention to the situation of the traditional fishermen, this campaign still ignored an important section of the population, the fisherwomen. The Women's Initiative Network (WIN) Society was conceived out of the need to make the women of the fishery sector in Kerala more visible, to make their voices heard and to involve them in interventions aimed at the development of their community. In other words, the WIN Society has had the objective of "helping women help themselves." With this objective the WIN Society was started in 1991 in order to work among fisherwomen of the two coastal districts of Kerala, Ernakulam and Alappuzha.

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Vision and Mission

The vision of the WIN Society is the realisation of fully empowered and creative women as the basis for building healthy and vibrant communities in the fishery sector in Kerala. In pursuit of this vision the WIN Society has its mission of building self-help groups (SHGs) of women as the basis for (i) fostering the complementarities of men and women on the principles of spirituality, human values and social justice, (ii) enabling people to secure adequacy in livelihood, (iii) nurturing the environment, and (iv) inculcating a mutually enjoyable and enriching way of life.

In its programmes of action the WIN Society follows the need based approach in identifying development interventions, which enlist local community participation and resources as far as possible. The key and all embracing objective of the WIN intervention is the development of a process, which should precede its every activity, namely the process of empowerment of women and children. In other words, every activity and programme in the WIN intervention should be measured in terms of its capacity to empower its direct beneficiaries, viz. women and children.

Since 1991 the WIN Society has been working in participation with local women to form SHGs of women in the districts of Ernakulam and Alappuzha. Today the WIN SHGs have reached out to 12000 households in the area. With this expansion the project has been divided into five regional areas. Women leaders of each area are periodically (say at least twice a year) called together for common planning, review and evaluation of the project activities. This is also allowed to be a forum for the ventilation of grievances, if any. The area gatherings have become a very lively forum for exchange of ideas and communication between the project implementers and the grassroots stakeholders of the project. The WIN project Director makes it a point to attend all these area gatherings.

Through the SHGs the WIN Society fosters and encourages community ownership in all its development initiatives. The various development activities are undertaken with the guidance and facilitation provided by the WIN social action team. The programmes are implemented by the WIN SHGs. Formation and development of the WIN social action team and WIN SHGs are important processes

that take place within the WIN Society. The major activities undertaken by the WIN Society can be broadly grouped into four categories: economic schemes (thrift and credit operation in particular), social development programmes, skill training and environment protection.

WIN SOCIAL ACTION TEAM

The goal, orientation, efficiency and the innovativeness of the WIN project depend primarily on the capacities and performance of the WIN social action team. Hence, training of this team is taken very seriously by the WIN project management. The objective of this training is to impart the varied knowledge, skills and attitudes which are needed to be good and effective guides of women in the WIN SHGs. The animators have to be thoroughly informed about the goal, objectives, methodology, strategies and programmes of the WIN project, and the techniques of planning, monitoring and evaluation. The WIN team has to function as trainers of women during the weekly meetings of the SHGs in all matters and activities which form part of the empowerment programme of the WIN project. The training of animators is conducted on a weekly basis during the weekly team retreat when the WIN animation team comes together in order to report, review, evaluate and plan together. Specific leadership inputs and group interaction skills are imparted during this weekly retreat. Apart from the skills needed for the performance in the project, special courses and workshops in psychology, mental disorders, counselling techniques etc. are provided to the WIN animators for their personality development. Another effort at staff development is to send the staff members to participate in workshops and seminars conducted in different parts of the country for the benefit of social workers.

WIN Society has a 100 per cent women team. The whole gamut of the WIN Society's work depends on the commitment and dedication of the WIN social action team. The members of the team are selected from the SHGs in each area. The potential leaders are picked up from the SHGs and given leadership training. Whenever the need arises for an animator, the person selected for the same is given a special training of induction into the team. The various areas of training, that are given to the WIN staff team, cover (i) formation and nurturing of the SHGs, (ii) basic managerial skills, (iii) people skills, (iv) personality development, (v) effective team work, (vi) bare foot counselling, (vii)

gender training, (viii) research methods for social service, (ix) distance education programmes, (x) disaster preparedness, and (xi) life coping skill for work related stress and mental health. Interaction with team members of other organisations are also arranged for facilitating the WIN team to think of developing more creative ways of social intervention programmes.

Win Day

Celebration of the Win Day is an annual event held as part of the staff development programme of the WIN Society. It is a get together of the WIN animators and their families in order to express the solidarity and family spirit of the WIN family. This takes place every year on September 8 at the WIN Centre. It is also a day when the WIN staff members demonstrate their cultural and artistic skills during a cultural programme which forms part of the celebration.

WIN SELF-HELP GROUPS

The WIN Society undertakes its activities through the SHGs formed and developed by its social action team. Some of the important activities of the SHG development are the weekly meeting, group discussion, annual project planning and leadership training.

Weekly Meeting

Weekly meeting of the SHGs is held as the most important and decisive input of the WIN project in all its programmes and activities. The most regular and consistent forum for the empowerment and training of women is the weekly meeting of the SHGs. The regularity at which it is held, the level of participation of the SHG members, the procedures adopted in holding the meeting, the variety of topics discussed, the kind of knowledge disseminated and awareness created during the meeting, the quality of the discussions held, the motivation and commitment inculcated, and the kind and quality of decisions taken during these weekly meetings are what make the WIN SHGs the powerful tool for the empowerment of women. The WIN animation team, consisting of over 50 members, provide the non-directive guidance to the WIN SHGs during these meetings. The training, which the women receive through these meetings, is the most educative process that happens in the WIN project.

Subject Matter of Discussion

One major way of empowering the women in the SHGs attempted by the WIN Society is to enable them to have frequent and well planned discussions on real life issues which are part of their daily life. The subject matter for discussion in the SHG meetings is carefully chosen, and the women are given the full freedom to have their own topics for discussion at any particular time. Topics are usually chosen with the objective of building up the women's awareness on health and hygiene, economic, social, political and environmental issues. Well prepared inputs on the chosen topics are given by the animators of the WIN project, who are specifically trained for this. Modules on a number of relevant topics are prepared and kept ready for use by the WIN staff.

Annual Project Planning

It is compulsory for all the SHGs to prepare their own annual 'plan of action' with clear objectives, quantitative and qualitative targets for achievement, and specific time frames. Each group is trained to implement its own plan, and monitor and evaluate the implementation. This guided process enables all the groups to acquire the knowledge and skills in the procedures of planning, implementation, monitoring and evaluation. What is important in this process is that women are made to formulate simple but scientific plans and take several decisions on their own. This training in planning and decision making is a very important tool used in the WIN project for women's empowerment.

Leadership Training for Women

Frequent meetings of the SHG leaders, where all the presidents, secretaries and treasurers of the SHGs come together, are held in different localities of the WIN project area for brain storming sessions, and discussions and scientific inputs on several social and economic issues. Specific sessions in leadership training are provided for enhancing the capabilities of the women leaders. A great deal of attention is paid to building up the capacities of the women leaders to keep the accounts and records of the SHGs which they lead. This has made the WIN project a programme where 100 per cent women leadership is maintained quite consciously.

The impact of the leadership training has been clearly demonstrated during the recent local administration elections where

50 women from the WIN SHGs contested. We feel that this is a considerable achievement of our programmes for women's empowerment. This means that the SHG members are now participants in political decision making process. Slowly women have started discussions on the various developmental issues like drinking water, sanitation, roads, electricity, employment, education, health, women's issues etc. Usually eight to ten SHGs come together forming a 'women's forum' to plan in detail the various activities that they need to undertake.

Annual Day Celebration

Annual day is celebrated by each of the WIN SHGs. It is primarily a day of expressing and strengthening the solidarity and sisterhood of the SHG members. The day is also meant for stocktaking, critical evaluation and planning for the next year. At the public meeting held on the annual day the annual report, prepared according to a given format, is presented before the WIN Centre representative, revealing the basic operational status of the SHG.

THRIFT AND CREDIT OPERATIONS

The artisan fisher household typically faces two chronic problems – financial insecurity and lack of savings to tide over crisis periods. To deal with these problems the WIN Society has facilitated the “thrift and credit operations” as a core, regular activity in all its SHGs. This has contributed to poverty alleviation in different ways. First, with the motto of “a rupee saved is a rupee earned,” it has stimulated regular saving habit in the members and asset creation in households. Second, it has provided timely access to low-interest loans for productive purposes like entrepreneurship activities, development of income generation programmes in traditional crafts and tourism, and access to social security schemes like Demise Fund and Med Claim Insurance.

Micro credit activities, that form a basic programme of the WIN SHGs, are prompted by the need of poor women to gain some level of financial independence for themselves and their family members. The SHG members meet together weekly to deposit their savings in the group account, and this stimulates a regular habit of thrift in them. Through the accumulated weekly savings women are also linked to the bank, with the help of the WIN Society. This provides them

opportunities for better access to credit facilities from the local banks too. The functioning of the group in this activity is characterised by a balance between an egalitarian need assessment and a healthy internal check on a member's financial behaviour. In this way loans are granted where need is the greatest (decided democratically within the group), but only if the member has shown healthy thrift/ credit behaviour (in the form of regular attendance at meetings, regular savings, punctual repayment of loans, and active participation in group activities).

Many of the women in the WIN project area are involved in traditional activities such as coir-making, fish drying and selling, and helping husbands having own fishing craft and gear. However, as the income earned from such activities is only very marginal and subject to the vagaries of the market and private trading intermediaries, most women are looking for micro-enterprises financed by the WIN SHGs as alternative means of income generation. Examples of the micro-enterprises, for which loans have been granted by the SHGs, include telephone booths, auto rickshaws, general provision stores, catering services, rentals for public functions, and agricultural production and food processing (like dairy farming, duck rearing, *papad* and pickle making, firewood selling, preparation of bakery items etc.). These programmes that have created income-generating employment for several women are of prime importance in the process of empowerment of women from the poorer classes. In the WIN project great importance is given to the creation of employment, particularly self-employment. A recent survey has shown that during the past three years nearly 6000 self-employment jobs have been created in the families of the members of the WIN SHGs with the use of the loans made available through the thrift and credit operations of the women's SHGs.

Among the activities of the WIN project, the thrift and credit operations of the SHGs are of crucial importance to the economic well-being and empowerment of the SHG members. These operations are an integral part of the agenda of the weekly meetings and have been going on quite well. The thrift collection fund of 600 SHGs with a membership of 12000 has become quite substantial (around Rs.15 million) which is being rolled back as hassle-free loans to the women members. Over and above this, the SHGs have been linked with the commercial banks of the locality and the members can avail themselves of loans at relatively low levels of interest for micro enterprises either

individually or collectively. They have radically transformed the credit possibility environment in the whole of the WIN project area.

Social Safety Nets

We in the WIN project try to promote social security schemes in three areas. First is the inculcation of saving habit as explained in the programme of thrift and credit operations. The others are the health insurance programme and the demise fund. Apart from food expenses the second largest expense for the poor is on health related items. Due to poor housing, and lack of safe drinking water and nutritious food, most of the time either one or the other member of the family is a sick person. This involves large expenditure. The Med Claim Insurance programme, subsidised by the government of India, is availed by around 4000 families catering to 20,000 people in the WIN project area. The total insurance coverage at the rate of Rs.30,000 per family below poverty line comes to Rs.12 crore.

This is the second year since we started the demise fund. This also was created by the SHG members themselves. Under this scheme, when a member of the SHG or her guardian dies, an amount of Rs.5,000 per person is given to the family for the funeral expenses. This is a great relief for the family at the time of such distress. Usually a death in the family resulted in debts for the funeral expense.

Household Financial Planning

Household financial planning is another aspect where women try to gain some control over their own resources and destiny. The culture of coastal area is one of celebrations and over-spending. Alcoholism and drug abuse by the male members of the family add to the plight of the women. Through continuous follow up programmes the WIN animators are able to help the women in achieving some results in this area too.

SOCIAL DEVELOPMENT ACTIVITIES

The WIN Society has been undertaking several activities of social development through its SHGs for dealing with the social issues and problems faced by the fisher community. They include social campaigns for creating awareness about social problems, action for reconstruction of the sea wall, cultural empowerment, senior citizens' meet, family life strengthening programme, school intervention programme, *balavedi* for children, and community health.

Social Campaigns

The WIN project believes that women become really empowered when they become increasingly conscious of the social issues and problems faced by them and are capable of taking action for social reform. Following the SHG and community empowerment philosophy, the WIN staff facilitate the SHG members to take the initiative for tackling these issues by themselves. With this in view, women of the WIN SHGs have been involved in a number of public social campaigns against alcoholism and drug abuse, use of *hans* and *panparag*, the problem of HIV-AIDS, atrocities against women, and absence of supply of drinking water to the public. They are local problems identified during the meetings of the SHGs. The campaigns against them have had the dual effect of making the women understand the problems of the society they live in and do something about them, and putting real pressure on authorities for solving the problems. There is a constant Women's Watch in the whole of the project area to make sure that some of the issues, which have been temporarily dealt with, do not recur after some time.

The Sea Wall Reconstruction

Campaign for the reconstruction of the sea wall was a case of powerful and effective group action by the WIN SHGs of Chellanam on a specific social issue of crucial importance to the very existence of the people of Chellanam. Due to heavy rains/ storms and Tsunami, the sea wall on the western side of Chellanam, which was built some 40 years ago to protect Chellanam from sea erosion, had crumbled. It had to be rebuilt at a relatively high cost, if the village of Chellanam was to be protected from future monsoon rages of the Arabian Sea. The women of the SHGs took the lead and organised the whole population of the village to put relentless pressure on the government authorities whose duty it was to build the sea wall. This was actually a problem, which was hanging fire for quite a number of years, as the sea wall started slowly subsiding into the beach sands. Many efforts to awaken the government authorities had not succeeded. But this time, the women were not ready to take any negative or indifferent response. They organised themselves, made public demonstrations and hunger strikes, got the issue taken up by the press and the electronic media, signed huge mass petitions, secured the support of all political parties

of the locality, and approached the powers that be. For a change, this time there was remedial action for the reconstruction of the sea wall.

Cultural Empowerment

As the WIN project envisages it, empowerment includes cultural enhancement of a person. With this in view, women of the WIN SHGs are encouraged to revive, keep up and develop their traditional cultural forms. One way of encouraging it is to provide forums for the public display of cultural activities of a physical, intellectual and artistic nature. This is being done in a planned way in the WIN project through periodic competitions in essay, poetry, drawing and public speaking. Cultural programmes by the members are a major component of the annual day celebration of every WIN SHG. These practices have significantly changed the cultural capital of the people of the WIN project region. Even older women now feel free to come on to the stage and entertain the public with their cultural performances.

Social and cultural programmes are also held jointly by the SHGs. They have four key functions.

1. Encouraging co-operative action among group members, which strengthens group morale and the basis for social capital.
2. Developing the artistic talents of women and stimulating their public speaking and presentation skills.
3. Providing opportunity for the group members to present their activities before the larger local community and thereby building community awareness on social issues.
4. Facilitating women to take some time off to enjoy themselves.

The major events during the last year, wherein cultural programmes were conducted by women, include the celebration/observance of the annual day of the SHGs, women's day, mother's day, independence day, environmental and earth day, *Onam* (Kerala state festival), Gandhi Jayanthi (social service day), AIDS day, human rights day, girl child's day, world peace day, Christmas and New Year.

Senior Citizens' Meet

One of the accelerating problems of the WIN project area is the increasing number of old people in the households of the region. The increasing social awareness of the women of the WIN-SHG's about the

problems of old age inspired them to conduct the senior citizens' meet in each SHG area. The senior citizens of the area were specially invited for a public meeting with cultural programmes and a love feast on this day. It was a day to remember. The response of the senior citizens has been overwhelming. In the feedback they expressed their experience that they had never in their life felt so wanted, respected and loved, as on this occasion. The WIN Society has now taken the decision to have the senior citizens' meet more frequently and in many more areas of the project, so that everyone in the WIN project becomes sensitive to the problems of old age in their community.

Family Life Strengthening Programme

The WIN Society has been having its own programme for strengthening the family life in the area of its operation. Women of the area experience psychological tensions at the level not only of individual but also of their family, where children of the new generation are growing up in a climate of confusing and fast-paced social change which affects their family life. Alcoholism and tendency to suicide are very high in Kerala, especially along the coastal belt. This is an issue wherein a lot of innovative inputs are being given to the women of the SHGs and their family members. We have conducted several sessions of workshops and training programmes for the women and men in the SHGs. We see that people are very receptive to the kind of psychological help given to them.

School Intervention Programme

The schools along the coastal area are very poorly managed. The infrastructure facilities are very inadequate. In a child friendly and well furnished school the children's attitude would be one of "running to school and walking back home." But here we observe the contrary of children "walking to school and running back home." The number of children in one class is between 60 and 70. It is humanly impossible for a teacher to do justice to her/his job. Taking cognisance of this situation the WIN Society has started a number of programmes to help the children and schools improve their present situation.

Activities in this field include (1) academic coaching camp and children's forum, (2) local school infrastructure development (through supply of benches, desks, tables, chairs, computers, play materials, kitchen utensils for midday meal, provision of drinking water facilities,

and construction of compound wall for school), (3) counselling service, sex education and motivation classes for the children, (4) value education programmes for teachers and (5) regular classes for mothers on the role of mothers in value based up-bringing of children and their education.

Balavedi

Apart from the school intervention programmes, the WIN Society has organised children's forums outside the classroom called *balavedis*. The *balavedis* provide opportunities for extracurricular activities like personality development, remedial education, development of saving habits, and various cultural and artistic talents.

The programmes of the *balavedis* are varied and quite attractive to children. The weekly meetings of the *balavedis* have become eagerly awaited events for the *balavedi* children. We have developed quite a number of training modules for use during the weekly meetings, that help personality development and leadership skills of the children. On their own request, we have introduced a children's version of "thrift fund collection" practice, which has turned out to have an impact greater than we originally predicted. Children's wasteful habits have come down significantly. The random spending on junk food, drinks and sweets has come down. This has had a salutary impact on the health of the *balavedi* children, judging by the reports of their parents. A healthy competition to achieve the maximum "thrift collection" during the year has led to the children's collection, in many cases, being adequate to meet most of the expenses linked with the reopening of the school year. In the case of quite a number of our *balavedi* children summer vacation, that used to be a real burden to the poor parents, turned out to be a time that is fruitfully spent and enjoyed. During the summer vacation the *balavedis* organise a major, five week programme called *akshara kalari*. During the *akshara kalari*, in addition to ensuring competency in the basic literacy and numeracy skills, children are put through a whole series of exercises, games, group discussions, competitions, quizzes etc. which become a thrilling summer experience for them, and a very practical educative input into their lives. This year, we had over 1800 children in our 80 *akshara kalaris* dotted all over the project area.

Educating children and youth, and thereby securing the future of the fishing households, is the major objective of this programme. Future prospects for sustainable livelihood in the artisan fishing community in Kerala are bleak. So the WIN Society stresses the importance of education, vocational training and extracurricular activities for overall capacity building of children and youth.

Community Health

“Healthy bodies nurture healthy minds”. Women play the most important role in monitoring the health of their family members, and therefore the WIN Society channels most of its health programmes through them. The community health programmes undertaken by the SHG women include organising free medical camps, raising awareness on health promoting habits, facilitating access of poor families to health insurance, and providing access to safe drinking water and improved sanitation facilities.

SKILL TRAINING

The fisher folk in general belong to the economically backward section of the society. Around 90 per cent of them still depend on fishing for their livelihood. Fishing industry is facing serious crises of fish depletion during the past few years due to over-fishing and unscientific way of fishing. Now with the recent Tsunami event, there is still further fish depletion. What this indicates is the need to workout alternate feasible employment opportunities for the young generation. The WIN Society has been having its own programmes to raise the economic situation of the women of its SHGs. In addition to the thrift and credit operations, training in job oriented skills is a major economic scheme undertaken by the WIN Society. Skills for which training is imparted include coir yarn making, garment making, computer training and course in spoken English. In addition, the WIN Society offers career guidance and placement services.

Coir Yarn Making

The WIN project has immense potential for developing the trade in coir yarn. Alappuzha district has been famous for coir products since time immemorial. Unemployment is a serious problem among the women in coastal area of the districts of Ernakulam and Alappuzha. Women in the Chellanam panchayat of Ernakulam district, which lies

on the border of Alappuzha, expressed a great desire for training in coir yarn production. Coir yarn making has undergone great changes over the years, from hand yarn production to using *rads*. Now the *rads* are motorised so that a single individual can operate it and produce coir yarn without the help of others. We already have initiated tie-up with the government Coir Board for backward and forward linkages in the training of women in coir yarn production.

Garment Making

Whenever people speak about training in income generating skills for women, cutting and tailoring have been at the top of the list till recently. There are large numbers of unemployed women who already have the basic know-how regarding this skill, but are not really trained for fashion designing and industrial production, which is the need of the time. Since Kochi is going to develop into the "Smart City" the possibilities for export oriented units are many. But well trained and experienced hands in this field are very few. Hence the WIN Society has decided to make an experiment in this field beginning with training in garment making for industrial production.

Computer Training

Information technology is a field with good job opportunities in the WIN project area due to its proximity to the fast developing city of Kochi. Hence the WIN Society has ventured into this field too. Responding to the demand for a summer programme in computer, we conduct a two-month long computer literacy programme for school going children during the summer holidays. This programme has created general interest in computer studies among the people of the WIN project area. We are planning to expand this programme in computer training.

Spoken English Course

English has become a world language and is very useful in the context of globalisation. But the standards of English have come down significantly in the educational institutions of Kerala. Responding to this social need, we made an innovative initiative under the WIN project, to conduct spoken English courses for the youth of the coastal area who have passed the 10th standard and above during the summer holidays to prepare them for higher studies and better employment opportunities.

Career Guidance and Placement Services

In the present age of information technology, the members of the WIN SHGs felt that they lacked adequate knowledge to guide their children in future career opportunities that would improve the quality of their life. Due to lack of alternative opportunities many young people take to the traditional livelihood means of their parents. For helping such youngsters and their families we have started the WIN Career Guidance Centre at Ermalloor. This was inaugurated in September 2004 with the registration of 321 qualified candidates. Following the interest of the candidates the WIN Society initially organised information days for young men interested to join the National Navy, Military and Air Force. About 200 men participated in the open days at the naval base camps in Kerala, as well as in leadership training and counselling workshops organised by the WIN Career Guidance Centre.

At this juncture the WIN Career Guidance Centre decided to expand its existing activities to include placement services for qualified candidates. In the initial working through other placement agencies, the WIN Centre observed that the high registration fee charged by such agencies was a major constraint for many youngsters from poor families. Developing its own network with recruiting companies the WIN Career Guidance Centre soon managed to independently place qualified young men and women in appropriate companies for a very nominal fee. The WIN Career Guidance Centre takes care to choose companies that offer their employees fair wages and working conditions. And along with this, the centre regularly conducts motivational and counselling workshops for candidates to prepare them for their future career.

ENVIRONMENT PROTECTION

Responding to environmental issues is another activity of the WIN Society. Natural resource-based livelihoods still form the backbone of a majority of the members of the WIN SHGs. So the need to protect the environment from further depletion and regeneration of available resources is of vital importance to sustainable development of our coastal areas. The programmes undertaken by the WIN Society in this field include environmental regeneration, intervention in natural disasters affecting the environment (like the Tsunami) and roof water harvesting.

Environmental Regeneration

“Re-greening Kerala shores” is the major programme of the WIN Society for regeneration of environment. As part of this programme, on the Environmental Day (June 6th) every member in the SHG plants a tree either in her own property or on public land as part of the social forestry programme. Mangrove plants are known as coastal saviours both from sea erosion as well as from air and water pollution. The WIN project gives small incentives to women for promoting mangrove cultivation. So far we have been able to plant around 35000 mangrove saplings along the backwater riverbanks. Other environment promotional activities of the WIN Society include campaigns against environment degradation (for example, the ill effects of sand mining and use of plastic) and promotion of the use of vermi compost and biogas plants.

Post Tsunami Intervention

Chellanam and Andhakranazhi were the two villages of the WIN project area directly affected by Tsunami surge in the Kerala coast in December 2004. Within our project area, three women from the coastal belt and a family of 10 members, who were on a pilgrimage to Velankanni, died in the Tsunami disaster.

The WIN Society immediately responded to the Tsunami disaster. In the first phase of the intervention emergency assistance in the form of relief work was provided. The WIN Society distributed rice worth Rs.2.5 lakh to the people of around 1300 families who were directly affected by the Tsunami.

The second phase of intervention was for “livelihood restoration” to help the people who really lost their livelihood sources through the Tsunami surge. The second phase started after two weeks of the Tsunami destruction with the resources generated from the immediate response of our friends and some of our funding agencies. We could obtain also bank loans guaranteed by the WIN Society. Within eight weeks we distributed Rs.38,88,500 as interest free loans to the Tsunami affected. Everything was done through the SHGs and they ensured that the loans were spent only for the purpose mentioned in the loan applications.

In third and strategic phase, the WIN Society planned to deal with three major and disempowering problems, viz., (i) loss of drinking water sources due to heavy salinity in the Tsunami hit areas, (ii) widespread faecal pollution of ground water through the prevalence of unhygienic leach pit toilets in most houses in the Tsunami hit areas and (iii) restoration of the infrastructure facilities in the schools along the coastal areas and involvement in the school up-gradation programmes. During the Tsunami one school in the Chellanam village, the St. George School run by a private management for the coastal children was nearly destroyed. A few other schools were lacking the basic minimum infrastructure facilities like benches, desks, tables, chairs, toilets, drinking water, and play materials for children. The WIN intervention tried to attend to all these needs.

Roof Water Harvesting and Toilet Construction

Even before the Tsunami, people in the coastal area were facing serious problem in the availability of drinking water and sanitation. Since the area is densely populated there is no proper drainage facility. After the Tsunami even the existing water sources got contaminated with salinity and faecal matter due to the lack of toilet facilities. This causes serious health problems too.

The only viable alternate solution to the scarcity of drinking water was to go in for rain water harvesting from the roof top of houses. Since Kerala has enough rain during the rainy season one has only to collect that pure rain water. Ferro comment tanks are used for storing the water for safe drinking. So far WIN Society has built around 750 roof water harvesting systems and around 500 toilets with people's participation. Each family is given a subsidy of Rs.9000 per unit consisting of both drinking water system and toilet. A series of classes and discussions are conducted along with serious training in the maintenance of the system.

Empowerment of women and children being the ultimate goal of the WIN project, it is important to highlight the process of empowerment that was given prime importance even in the midst of the Tsunami disaster. Strategically we had planned along with the women representatives a number of programmes that could enable the capacity building of both women and children. From the feedback we got from the members we could conclude that the methodology

that we followed as well as the programmes that were implemented had a tremendous impact among the people. The fact that everything from beneficiary selection to implementation was done through the SHGs and there was absolute transparency in all the activities gave no chance to anyone to have any doubt regarding the implementation of the post Tsunami programmes.

CONCLUSION

Though there has been definite progress in diverse areas of women's lives as a result of the activities of the WIN Society, they still have to struggle a long way to achieve better results in pursuing the goal of humanisation. The dream of Fr. Dominic George for a humanising society through the secular spirituality is constantly challenging us.

We look to the future with hope and expectation. The women's morale is at present very high in our project area. They look at the SHGs as their most reliable hope for the future. The pace at which new women's groups are being formed is quite encouraging. The thrift and credit operations, in almost all our SHGs are doing extremely well. Our women are proving themselves to be much more capable and responsible than what we anticipated. This is a sure foundation to build on. We need to make still more efforts in the income generating programmes and marketing their products. The WIN Society takes it as a challenge to "dream the impossible dreams."

Note

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