

Five Talents

Fighting Poverty, Creating Jobs, Transforming Lives

Fighting Poverty, Creating Jobs and Transforming Lives in Chennai, India

Five Talents began funding this programme in early 2005 as a response to the tsunami that devastated the east coast of India in December 2004. Our contact for developing and monitoring the programme is the Director of the diocesan Board of Socio-Economic Concerns, who is a church worker that FTI sent to a micro-enterprise training programme in Thailand. Our objective has been to build on the diocese's existing Self-Help Groups (SHG) to help tsunami affected people and then possibly to expand into other parts of the diocese.



After staff training and planning activities in 2005 and 2006 that focused on five Hindu coastal fishing hamlets near Kalpakkam, which is south Chennai, a plan was implemented to develop a dedicated staff of field agents and to supply funds for on-lending to established SHGs. The target area has been expanded to include another group of villages further south, near Kalapet, and a second project area in predominately Christian villages on the Pulicat barrier island, which is north of Chennai. There was also a proposal to expand the project to serve Dalit (lowest caste) people near the sea. Mr. Satyamurti of AIAMED (All India Association for Micro Enterprise Development) is our consultant for the project, providing technical assistance, training and oversight for Five Talents.

Surviving the Tsunami

Even 16 months after the Tsunami, the pounding waves still cause Padma to tremble. Haunted by the memory of her village being washed away, she'd really rather not live near the water. Yet leaving the isolated fishing hamlet of Perunthuravu where her family has lived for years is unthinkable.

Before the Tsunami hit on Christmas Day 2004, Padma's whole life in the Tamil Nadu state of South India revolved around fishing: hauling in the catch, selling the fish and mending the nets. Then a giant wave wiped out her village and her livelihood. No more boats, no more nets, no way to make a living for her daughter and two sons.



Fortunately, with funding from Five Talents, the Anglican Diocese of Madras established self-help groups in her area to provide loans to villagers to begin new businesses. Padma

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received a loan of \$33 to start a business selling fish in larger markets and towns. With business training provided by the Diocese, she has ventured further from Perunthuravu, taking fish directly to customers along the main road about two miles away. Padma is working to build her business, and it's growing. She's hopeful that it will eventually bring in the income she earned before the big wave swept her old job away.

Actually, Padma is just one example of how women in remote villages swamped by the Tsunami have had to stretch their skills and change their mindsets to work outside their comfort zones to survive. The self-help groups give them the courage, the business skills and the support to do that.

Each SHG, as they are known in South India, includes up to 20 women who have chosen to join together. The group elects a president, treasurer and secretary. They begin by saving their own funds - sometimes as little as 10 rupees (12.5 pence) a week. As their capital fund builds, they begin to make loans to members. Once the group has demonstrated that it is creditworthy, it becomes eligible for outside loan capital from Five Talents.

The SHGs have begun to identify other community needs beyond their own economic concerns and demand that the government address such issues as relocation of houses and medical help. For many of the women, this is their first exposure to government, church or other institutions outside their isolated villages. Even as the Tsunami closed the doors on their old lives, it opened the way to an expanded future.

Padma's fishing village includes about 120 families with an average of 5 family members. Although only one villager from Perunthuravu died, the entire village lost everything and had to be temporarily relocated nearer to the main road. Still, their resources are limited, and sometimes there is only enough for just one meal a day. "Many of the women just supported the fishing industry," Subadra said. "Now they have learned to sell fish, prawns, set up vegetable shops, making thread for fishing nets. They also didn't know how to go to the bank, set up accounts and access government. They do now."

Thilagam, the spokesman for one of the SHGs, embodies the newly empowered women. Unafraid to speak and undaunted by outsiders, she shared her enthusiasm for the group process. "Before, when there were problems at home, we kept it to ourselves," she said. "Now, the problems with family are shared with the group, and problem-solving happens. It has not created confusion in the family as the husband has understood the work, and we now have more control over family finances."

Today, each group proudly carries its cashbook, ledger of individual accounts, minutes of meetings and the passbook in a backpack. A year ago, none of these villagers would have recognized these documents or been able to fill them out. Now they do so with ease and pride.

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