

## Chennai, India Reflections: January 2008

By: Kelli Ross, Five Talents Director of Communications

I was told that India was intense – a place that assaulted the senses. I heard that the scent of curry fills the air, bright colors splash across the landscape and people are everywhere. All true, but more importantly I experienced a land where neighbors are helping neighbours, communities are working together and guests receive welcomes like rock stars. In the midst of Hindu temples and shrines, the one, true God is at work.



Suzanne Schultz, Five Talents' director of program, and I traveled together to southern India at the end of January to visit Five Talents' program in Chennai. Our first program visit was to the island of Pulicat, which is two hours north of Chennai off the Indian mainland. It's home to 60,000 people living in 16 villages. To get to this island, we rode for 30 minutes on a small wooden boat, especially outfitted with plastic lawn chairs for our visit.

As soon as we stepped from the boat onto the island, a mass of women surrounded us. They placed necklaces made of flowers around our necks, put yellow "paint" on our cheeks and red "paint" on our foreheads. They performed some sort

of welcoming ceremony by burning a type of incense that rested on a leaf, which was floating in a bowl full of red liquid. A woman then lifted the bowl in front of us, causing the smoke to swirl in front of our faces. Then, she poured the liquid onto the ground in front of our feet and motioned us to walk into the village. She also burned a coconut and then threw it on the ground to break it. We were told this symbolized that they had no hard feelings. Once in the village, we were ushered to our seats in front of this group of women, and they continued the welcoming by placing a colorful shawl around each of us.

We received a similar welcome at each village we visited. Sometimes the villagers put flowers in our hair; others had drummers leading us into the village. Still others threw flowers on us and on the paths where we walked.



And, at each village, members of the Self-Help Groups (SHGs) were eager to share about their hopes and achievements. (*In India, microfinance is practiced through group lending, which is referred to as Self-Help Groups. Money is loaned to the group, and then the group decides which members will receive the loans during each loan cycle. Once the loan is repaid, it is loaned out to another member, or members, of the group.*) Each SHG leader stood in front of dozens of group members and described her life before and after being part of a SHG. It was powerful to hear that these women were once homebound, shy and fully dependent on their husbands. Now, they are speaking about their business plans, describing their ability to stand on their own feet and sharing excitement in being able to save.

**"Master," he said "you entrusted me with five talents. See I have gained five more." (Matt 25:20)**

“We learned we needed to save money instead of expecting money from our husbands,” said Poovizhi, 26, leader of the Uma Self-Help Group. “Now, we stand on our own. And, the men are happy because our standard of living has increased. We are now confident about the future.”

On the island of Pulicat, a majority of the men are fishermen, but the fishing season lasts only six months, meaning the family must survive 12 months on earnings from only half the year. And, before the establishment of SHGs, women wanting a loan to start a business had to pay interest rates of 120 percent, making it not only difficult, but next to impossible, to improve their economic status.

When the December 2004 tsunami hit India’s east coast, life became even more difficult on Pulicat as its residents lost their livelihood, including fishing boats, nets, housing and fresh water. But, today their economy is growing, and with the introduction of SHGs in 2005, the island is now also home to one primary school and a church. Pulicat’s first medical clinic is currently under construction.



“We have to build hope,” said K. Anbu, documentist/accountant for Church of South India Diocese of Madras, Five Talents’ partner in southern India. The church has been instrumental in providing and supporting the relief and development efforts since the tsunami.

### Empowering the Untouchables

During our second day of program visits, we traveled south of Chennai stopping at four different villages. At the Koovathur village, about 30 women had formed two SHGs only two weeks before our visit. We were told this was an “untouchable” village, meaning its residents were members of the Dalit caste. And, while the government has eliminated the recognition of the various castes, there is still discrimination and intolerance.



“[Loans] help them to have a livelihood,” V. Satyamurthi said. “To change their social status, they must gain economic status. Then social status might follow.”

The caste system is based on the belief of karma – your current life was decided by what you were or did in a previous life, so a person should just accept his or her status. The loans these women will receive will give them a chance to break out of that thinking and to learn that they have talents, gifts and abilities that are valuable. Small loans can create a new identity for the women, who may then come to realize that they have God-given potential. Without the SHG, they may never grasp their worth as persons or their opportunities.

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The women of Koovathur hope to one day receive loans. They said that with loans they would buy cows for milk and open small shops. They said their lives would improve as their new ventures enabled them to obtain better housing (homes made with cement, iron rods and bricks), a wider variety of food and easier access to water. Right now, they are living in small huts with five to six family members. Rice is the only food available, and drinking water is gathered after a three-kilometer walk.

Selvarani dreams of opening a small shop with her first loan. This 23-year-old mother lives with her husband, daughter, two brothers-in-law, her father-in-law and her mother-in-law in a small, thatch-roofed hut. She’s lived in this village her entire life but is now hoping to make a difference in the life of her family and community.

Five Talents seeks to serve and work with the underserved, and that's exactly what I witnessed during this trip. On the island of Pulicat, Five Talents is the only NGO there after the surge of relief agencies following the tsunami. We're working with those who have been discarded by their society – the widows and Dalits. And, we are giving hope and empowering women in these small villages in southern India. We aren't changing the dreams these mothers have for their children, but we are giving them a chance to make those visions a reality rather than just a pipedream.

*\*The caste system consists of the Brahmins (teachers, scholars and priests), the Kshatriyas (kings and warriors), the Vaishyas (traders), and Shudras (agriculturists, service providers, and some artisan groups). The Dalits or "untouchables" (carcass handlers, poor farmers, landless laborers, folk artists, street cleaners) were considered either the lower section of Shudras or outside the caste system altogether. There are an estimated 160 million Dalits in India.*

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