

# **A Study on the Relief and Rehabilitation Programms of Tsunami- Theeramythri –Affected Fishermen Community Costal Kerala**

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## **I. INTRODUCTION**

The 26 December 2004 tsunami significantly affected the coastal regions of southern peninsular India. About 8,835 human lives were lost in the tsunami in mainland India, with 86 persons reported missing. The housing stock along the coast, as well as bridges and roads, suffered extensive damage. Structures were damaged by direct pressure from tsunami waves, and scouring damage was induced by the receding waves. Many of the affected structures consisted of non-engineered, poorly constructed houses belonging to the fishing community.

In the post-tsunami rehabilitation programs, there were far too many initiatives with much diversity in their approaches, directions and outcomes; attempting to draw generalizations right across the board, even within a state, is extremely difficult. That many activities were still in various stages of progress also means that they could develop differently from the way foreseen by this study. It is also too early to understand and explain the long-term implications of the different interventions – such as changes in fishing patterns (at sea and on shore), costs and returns, relative importance of different players in the production and market chains etc. – and the poor fishing that characterized operations during the last few months also made it difficult to ascertain how some of the interventions worked in reality. It thus needs to be acknowledged that the conclusions arrived at in this report necessarily come with a string of exceptions and qualifiers that may not always be explicit. Time and logistical constraints also meant that the visits to the tsunami-affected areas were necessarily brief and covered only some locations; linguistic barriers further constrained a free exchange of information. All the same, the study strove to draw its conclusions from a wide range of sources and validate the same in various ways, in order to present the best possible evidence. The losses incurred are very diversified for the fishermen folk. They can be as follows:

- 1) The effect of tsunami on coastal fishing community.
- 2) The impact of tsunami on natural resources.
- 3) The impact of tsunami on the psyche of fisher folk
- 4) The social networks which had compromised due to tsunami .

## **RATIONALE OF THE STUDY**

Even though few attempts have been done in analysing the various aspects of tsunami effect in south india , none of the study was focused on the livelihood and the real life situations which had affected the fishermen folk especially the women and children of the society .Being a government project qualitative and quantitative study was not done ,to asses the various aspects of sustainability , advantages, need for improvement, and the benefits earned in total quality of life of fishermen folk with special emphasis to women and children of the society. Tsunami being a natural calamity this phenomena is a strange one to the present generation and thus much works has not been conducted, and thus this study can be used as a model of –outcome based study to evaluate the effectiveness of such rehabilitation and relief attempts of any kind calamities which may occur in future. Present study focus the relief and rehabilitation activities various SHG among fisher folks in coastal Kerala.

Throughout the history, people have formed groups with others who have something in common with them, and oppressed people have joined together to overcome the barriers they face. Self Help group is about people coming together with others who are affected by a particular issue [experience, disadvantage, discrimination and the like] to support each other and to work together to change the disadvantage affecting them. The activities that the groups perform include community education, information, mutual support and the like. Further, the failure of the formal financial system to cater to the rural poor, our informal segment particularly comprising small, indigenous Self Help Groups is doing some saving and lending activities on a micro scale. Self Help Groups and local financial intermediaries have gained wide recognition in most developing countries in Asia where their presence is quite pervasive.

### **CONCEPT OF SELF – HELP GROUPS**

Probably the concept of SHGs had its origin in the co-operative philosophy and the co-operators by and large, including the National Federations in the credit sector, could not think of any better SHG than a primary co-operative credit society itself. 1 As SHGs are small and economically homogeneous affinity groups of rural poor, they are voluntarily coming together for achieving the following:

- To save small amount of money regularly
- To mutually agree to contribute to a common fund
- To meet their emergency needs
- To have collective decision making
- To solve conflicts through collective leadership and mutual discussion and
- To provide collateral free loans with terms decided by the group at the market driven rates.

Today the SHG movement is increasingly accepted as an innovation in the field of rural credit in many developing countries including India to help the rural poor. It is considered a vehicle to reach the disadvantaged and marginalized section, which in the normal course cannot avail of credit facility from the banks.

- ✚ An SHG normally consists of not less than five persons (with a maximum of twenty) of similar economic outlook and social status
- ✚ It promotes objectives like economic improvement and raising resources for development and freedom from exploitation.
- ✚ It has its own by-laws for the proper functioning of the group as well as for the observance of certain rules by the group members and regulations concerning membership.
- ✚ The form of such a group could be mostly on an informal basis (Unregistered).
- ✚ Periodical meetings of members are held for solving their problems (economic and social) and they collect fixed savings of the members.
- ✚ The savings of Members are kept with a bank in the name of the group and the authorized representative of the group operates the bank account. The deposit kept in the bank is used for giving loans to members for purposes including consumption at the rate of interest decided by the group (Usually higher than what the banks charge).
- ✚ Sources of funds are the contribution of members savings, entrance fee, interest from loans, proceeds of joint business operation and income from investments. Funds may be used for loans, social services and common investment.

The SHG, being a group of like-minded persons, gets empowered to solve most of its problems of a non-financial nature such as raw material and input supply, marketing, better adoption of technology, education and training for realization of its objectives for development

The important characteristics of SHGs are as follows:

- ✚ They usually create a common fund by contributing their small savings on a regular basis. ii) The groups evolve a flexible system of operations often with the help of the NGOs and manage their common pooled resources in a democratic manner. iii) Groups consider loan requests in periodical meetings, with competing claims on limited resources being settled by consensus regarding greater needs. iv) Loaning is mainly on the basis of mutual need and trust with minimum documentation and without any tangible security. v) The amounts loaned are small, frequent and for short duration. vi) Rates of interest vary from group to group depending upon the purpose of loans and are often higher than those of banks but lower than those of moneylenders. vii) At periodical meetings, besides collecting money, emerging rural, social and economic issues are discussed. viii) Defaulters are rare due to group pressure and intimate knowledge of the end use

**II. METHODOLOGY**

This study is descriptive one which includes surveys, interviews and fact finding inquiries of various kind .The major purpose of this is to find the state of affaires as it impacted on fisher folk especially women and children.the method used is descriptive research is survey method. The survey is conducted for 50 fisherfolk of different demographic segment .The questionnaire in local languages is sent to each respondents through volunteers and the objectives were explained. Therefore the sample size is 50.The questionnaire collected by the researcher and analysed using pie charts , average method and suitable hypothesis has framed. The result thus obtained is presented in this work.

**OBJECTIVES**

- to study the day to the activities of fisher folks
- to study the living condition of fisher folks after the tsunami
- to compare the social status of fisher folks pre and post tsunami.

**HYPOTHESIS**

There is significant difference in the day to day activities of fisher folks  
 There is significant difference in the living condition of fisher folks after the tsunami  
 There is significant difference in the social status of fisher folks pre and post tsunami.

**III. RESULT AND DISCUSSION**

**Table No .1**  
 Data and result of the average spending of daily provision before and after the tsunami.

items	before tsunami	after tsunami
Average money for daily provisions	Rs 75	Rs 150

From the above table shows fisher folks are spend Rs 75 for their daily provisions before the tsunami, while the after the tsunami they are spending daily average of Rs 150 for daily provisions .so majority of the fisher folks are good in the day to day activities.

**Table No2**  
 .Data and result of the average spending of daily provision before and after the tsunami.

Average Time For Spending The Self Help Group(per day )	1hrs to 2 hrs,	2hrs to 3 hrs	More Than 3hrs
	12 (24%)	8(16%)	30(60%)

table shows that most of fisher folks arte engaged more than three hours in daily activities in their SHGs .it is the 60% so it can inferred that the women folks in the SHG’s are good earning members in the family

**Table No .3**Data and result of housing status of fisher folks before and after then tsunami

Own House	before tsunami		after tsunami	
	Yes	No	Yes	No
	15(30%)	35(70%)	43(86%)	7(14%)

from the above table shows that the 70 % of the fisher folks have own house before the tsunami,but after the various rehabilitation project the status own house increases up to 86%.

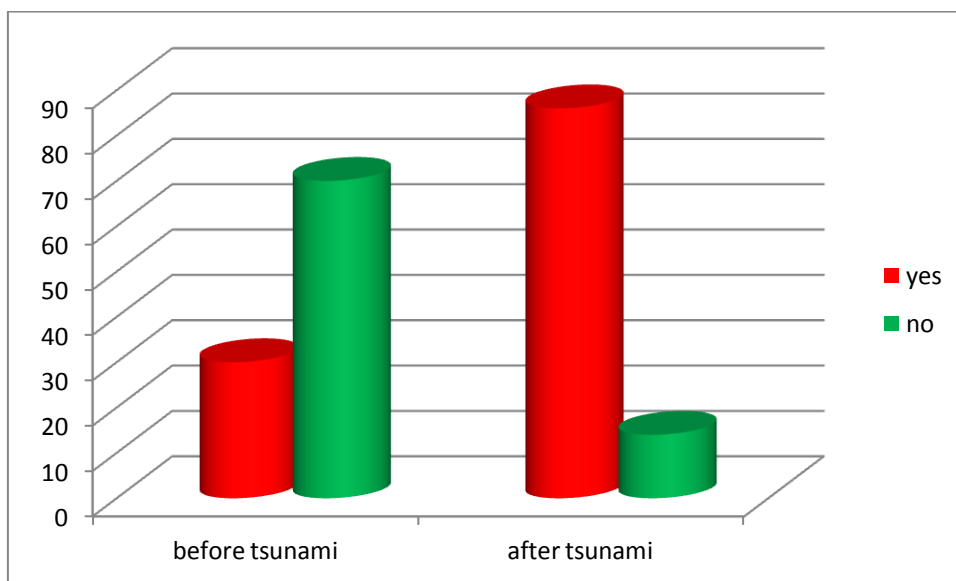


Figure :1, showing the percentage difference housing status of folks after and before the tsunami

Table No .4

data and result of living conditions of fisher folks of in coastal are of Kerala after the tsunami rehabilitation project

High	Average	Low
12	24	14
24%	48%	28%

From the above table shows 48% of the fisher folks live in the average level of living condition ,24%have lead high living conditions, remaining 28 % have still the low living conditions. So it is inferred that the fisher folks living the average living conditions after the implementation of various rehabilitation projects.

Table No .5

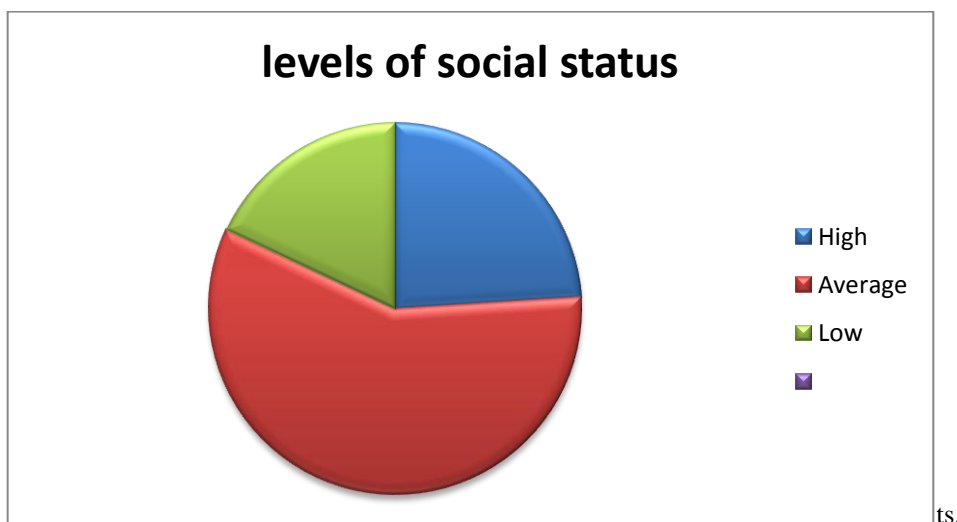
Data and result of the socials status of the fisher folks in coastal are of Kerala after the tsunami rehabilitation project

High	Average	Low
12	29	9
24%	58%	18%

From the above table shows 58% of the fisher folks live in the average level of social status.24%have lead high level of social status , remaining 18 % have still the low social status. So it is inferred that the fisher folks living the average social status has improved after the tsunami rehabilitation project .

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