

When and where

23rd September, 2017 at Tamukkam Grounds as part of Madurai Symposium

Participants

Kalanjiam members who has moved out of poverty (MOP), development professionals and people functionaries.

Programme Schedule

09.30 a.m.	Registration
10.00 a.m.	Reflection
10.15 a.m.	Welcome Address and purpose sharing
10.30 a.m.	Opening remarks
10.45 a.m.	Lead paper presentation
11.45 a.m.	Tea / Coffee
12.15 p.m.	Sub group discussion on various dimensions of poverty
01.30 p.m.	Lunch
02.30 p.m.	Sub group discussion (contd..)
04.00 p.m.	Sub group presentation and panel reflection
05.15 p.m.	Learning consolidation and Way forward
05.30 p.m.	Vote of thanks

For more information and details

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Community Dialogue on
“From Poverty to Prosperity” -
Experiences of Kalanjiam Members

Madurai Symposium 2017

September 23, 2017

Thamukkam Grounds, Madurai



Background

Vulnerability and resilience lie at the core of the new paradigm governing development management frameworks. However, empirical understandings of socio-economic resilience and its links with poverty and vulnerability are not theorized yet. Complexity and multiple dimensions of Poverty has not properly assessed, categorised and tracked. This workshop would pave way to understand the links in between presents an empirical evidence through case studies of Kalanjiam women in building socio-economic resilience and prosperity.

Dimensions of Poverty



Based on our experience, we understand that Poverty is highly complex phenomena. It is not just about income inadequacy or financial assets. It goes beyond income factors. The “5 i – Model” explains about five critical dimensions of Poverty.

Along with Income inadequacy, inequality, ill-health, Impotency to raise their voices in a public forums and Isolation from mainstream in the form of social exclusion and lack of access to entitlements are contributing to poverty.

Apart from these dimensions, Poverty has to be understood three levels within below poverty line (Survival, Subsistence, Self-employed) and the indicators for each levels, poverty graduation, mobility are differing in various contexts namely, urban, tribal, rural and coastal areas.

An important feature of resilience is that it is a process of overcoming the



negative effects of risk exposure, vulnerability. At individual family level this is important to note because framing resilience as a trait that lies within the person could lead to some form of blame on the individual if it is not achieved. As such, the main question regarding resilience is, “What factors make some people succeed despite experiencing risk or adversity?” These factors are known as “protective factors.” These protective factors are serving key to make a family out of poverty and enable prosperity.

Process of building Resilience

Poverty reduction is not just an activity or output. It is a process, where community own the whole process and lead the same. Three critical factors which are contributing to poverty reduction are, 1. Building Social Capital, 2. Creating Enabling Environment, 3. Introducing appropriate technology. When these efforts are combined then the prosperity can be achieved.



From Poverty to Prosperity - Kalanjiam way

Over for the past 25+ years, Kalanjiam Community Banking has proven its relevance in addressing poverty and facilitate prosperity among its member families. The role of SHG driven micro-finance programme in building prosperity is well tested and appreciated across. Building SHG based nested institutions from a group to national movement levels, context based micro finance services (CRISP – Credit, Remittance, Insurance, Savings and Pension), facilitate MF + services on health, livelihood and education interventions are proven success in enabling prosperity.

Poverty assessment and impact need to be done on participatory way and Kalanjiam believes self – declaration by the members, came out of poverty would be the strong expression. Building on from these perspectives, in this workshop, Kalanjiam women members will come together and share their experience in building their resilience and share about their views on poverty reduction initiatives. It will also help to consolidate leads for future directions of Community Banking in the light of resilience and prosperity.