

**Women Empowerment for Sustaining Development**

*Workshop on*  
**Contribution of Women in Graduating families  
out of Poverty**



**Madurai Symposium 2019**

Thamukkam Grounds, Madurai  
September 20, 2019



*Organized by*



DHAN Kalanjiam Foundation

## Background

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இன்மைய இன்னாதது.

You ask what sharper pain than poverty is known; nothing pains more than poverty, save poverty alone

Poverty is a situation where a section of the society, having no fault of their own, is denied of even basic necessities of life. There is no one single definition of poverty and every definition can be said to be arbitrary. However, the most common measure of poverty is based on income – a person is poor if his income level falls below some minimum level, usually called the “poverty line”. There are three perspectives of poverty – Income perspective, Basic needs perspective and Capability perspective. The definition of poverty is debatable as it is a relative term and the indicators vary according to the context – rural, urban, tribal and coastal. Mostly the poverty definition and indicators arrived at by the policy makers from their perspective. There are vulnerable communities excluded from the poverty targeting of the government due to methodology errors and political influence.

The reasons for poverty are dynamic and complex. The poor are characterized by inadequate access to assets, inadequate income influenced by seasonality, poor nourishment resulting poor health condition, exposed to risks associated with their lives and livelihoods. They are constrained severely and severally by lack of access to resources, entitlements meant for them are often beyond their comprehension and their reach. They have been chronically kept away from the mainstream financial services and viewed as poor creditworthy. They are unorganised, socially and economically marginalised, live in the peripheries and do not have say over the matters affecting them. The vicious cycle of poverty, unless intervened, would perpetuate beyond generations.

Over a period of about six to seven decades – the understanding of poverty has been changed from only income basis to capability basis and multi dimensional considering the health, education, basic amenities, gender inequality, and political participation, vulnerability to shocks, child malnutrition and economic participation. The resilience of the poor households and their well-being with increased income and asset base contributes for poverty graduation - Moving out of poverty.

## Women's Empowerment

Women's empowerment is the process in which women expand and recreate what it is that they can do, and accomplish in a circumstance that they previously were denied. Women's empowerment in India is heavily dependent on many different variables that include geographical location (urban/rural), educational status, social status (caste and class), and age. Policies on women's empowerment exist at the national, state, and local (Panchayat) levels in many sectors. However, there are significant gaps between policy advancements and actual practice at the community level. Empowerment for women in India requires a crosscutting approach and one which addresses the diversity of social structures that govern women's lives.

Empowerment of women socially, economically, educationally, politically and legally is a continuous process and it requires structured process investment to gain the fruitful result. Women have unique position in the economy. If women gain economic strength they gain visibility and voice. Women's direct participation in decision making

capacity and income generation activities can make significant contributions towards women empowerment. Entrepreneurship can also help women to gain economically strong which may help them in improvement of their social status

### **DHAN Kalanjiam Approach in graduating poor families out of poverty**

Poverty reduction is the overarching goal of DHAN Foundation. DHAN's development themes are ultimately aimed at making the poor and vulnerable communities to come out of poverty and achieve self-reliance. DHAN works to make significant changes in the livelihoods of the poor through building scalable, cost effective and sustainable development programmes for self-reliance. DHAN promote people's organisations around the livelihood themes to ensure entitlements and to build an effective demand system to promote people's interest. The Peoples' Organisations work in collaboration with mainstream institutions and Government to demonstrate new and effective intervention and to impact their policies and practices.

The Kalanjiam Community Banking primarily focuses on financing for poverty eradication, which has four distinct characteristics of availability, accessibility, appropriateness and affordability. DHAN's enabling model of microfinance motivates the poor households to conserve their resources and widens their opportunities to access financial capital from the mainstream financial institutions, which enables them to take appropriate livelihood decisions. Women SHGs play a vital role in creating and strengthening the livelihoods of the poor by providing timely credit. Credit from women SHGs enable the poor to initiate a new livelihood activity, have adequate working capital, have access and control over productive assets, be able to upgrade existing assets, make investment in new assets, diversify into new activities. Provision of separate line of credit for consumption and emergency credit needs, insulates their working capital and business capital from being diverted

The Peoples' Organisations built on the themes of Community Banking form foundation for poverty reduction. They graduate through distinct phases of development. It starts with social Intermediation phase, wherein the poor women are organised into Self Help Groups (SHGs). Then starts Financial Intermediation Phase; though the financial services start in the previous phase itself, the SHGs get linked with local commercial banks to mobilise resources for meeting higher amounts of credit needs of its members for strengthening existing livelihoods and initiating new livelihood activities to come out of poverty. The poor families who were in subsistence become self employed. In the Business Intermediation phase, the Network Associations of SHGs and Federations facilitate both forward and backward market linkages, collective bargaining through the scale advantage. Subsequently the SHGs and the Federations transform into Civic Institutions with specialised inputs and support to take up education, healthcare and village development needs. This is called Civic Intermediation phase.

The livelihood strategy that each poor family opts out would be based on their access to and performance of land and water (natural capital); skill sets they possess (human capital); structures and mechanisms aiding mutuality and self-help (social capital). Therefore, DHAN adopts family focused livelihood interventions that would keep the development goal of the families at the centre and facilitate group's effort and willingness to work for the outcome of their choice. Therefore women play a critical role to move their family out of poverty. This workshop will focus how women use the people institution structure, system, services, tools and techniques and build self vision and strategy to bring their family out poverty.

## Objectives of the Workshop

1. To understand the context specific interventions in graduating poor families moved out of poverty and evolve the framework and tool to declare the MoP.
2. To appreciate and document the women's role and contribution in graduation of poor families out of poverty.
3. To list out the challenges and best practices to build an effective intervention strategy to graduate the poor families out of poverty.
4. To evolve mechanism and way forward for further strengthening of poverty graduation process in people institutions through women empowerment process.

## Participants

A total of 75 women from poverty free families are expected to participate in this event. The participants include MoP members from Kalanjiam SHG federations, staff of federations, NGOs representatives and resource persons from Government Programmes, Academia, etc.

## Expected Outcomes

This workshop will help in theorizing the field level best practices, interventions, approaches and methods on graduation of poor families to move out of poverty through facilitating and empowering women in People institutions. Also it will provide cross learning among its participants to get inspiration from each other's experiences. End of the workshop common framework and tool for assessment for declaration of poverty free families through women empowerment process, best practices and challenges in bring poor families out poverty at people institutions and mechanism to built for poverty graduation would be evolved and list out for further women empowerment process.

The specific outputs of the workshop include Documentation / Publication of best practices, developing framework for the tools , product promotion, new development lending practices, Institution building process, advantage of solidarity and different mechanisms , approaches and methods to facilitate the poor families to come out of poverty by involving the women for women empowerment for poverty reduction, and also in Identifying relevant leads and plan of action of the respective SHG federations on advancing women empowerment to build the poverty free families and society.

## Date of the event

September 20th Sept 2019 (Friday) from 10.00 AM to 05.00 PM

*For further information, please contact*

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