

Women Empowerment for Sustaining Development

Workshop on **Women Empowerment through Financial Inclusion**

Organized by



Kalanjiam Development
Financial Services (KDFS)

Madurai Symposium 2019

Thamukkam Grounds, Madurai

September 20, 2019



Background

It is said that achievement of Sustainable Development Goals(SDGs) could be difficult without gender equality and women's empowerment. Achieving the SDG's calls for enhancing women's capacities to earn more income and create space in the families for decision making. Government with its multiple schemes strives to serve the poor communities through mainstream institutions in particular the nationalized banks. Despite their good intentions, field realities reveal that women are being neglected for multiple reasons to access and avail the services of the banks for their economic wellbeing and empowerment.

Considering the gap, NABARD has initiated self help group concept to enable the Unorganised in to organized entities for qualifying themselves to avail the services of the banks. To an extent, this was possible through financial inclusion, but yet there seems to be an immense need for building quality groups to qualify them for credit facilities.

Emergence of KDFS

DHAN Foundation with its experience in grassroots action focusses to bridge this gap through its Kalanjiam Community Banking Programme (KCBP). This program aims to build the capacities of the women's group through structured program to prove its credentials to the banks for lending to them as a viable proposition. Despite our attempts to influence the banks, immense need is felt to support the aspiring groups to prove their credit worthiness. Hence, Kalanjiam Development Financial Services(KDFS) has been initiated by DHAN



Foundation as a people institution to bridge the gap through development finance.

Women Empowerment and Financial Inclusion

Organising the Unorganised poor members into Self Help groups enables them to build their identities for collective action. To build on this identity, there is an immense need for support by giving timely and adequate credit in the formative phase to create the confidence and to prove their credit worthiness. The support given by KDFS in the formative phase enables the group to prove its credit worthiness and imbibe financial discipline for generations.

The workshop

The workshop on 'Women Empowerment through Financial Inclusion' intends to discuss about the support, impact, leverage and opportunities for women in SHG to advance the concept of development finance.

Objectives

- To assess the state of finance by KDFS among women members
- To assess the impact of financial inclusion by KDFS on women
- To assess the leverage of resources due to finance support by KDFS
- To explore areas of enhancement of financial services by KDFS

Participants

Former Regional Director from RBI, Bankers, Kalanjiam Federation/Cluster/SHG leaders and members and Kalanjiam Federation Coordinators. There will be a Guest speech by Former Regional Director from RBI and Experience sharing by Bankers who are working for Financial Inclusion to women SHGs.

Programme Content & Structure

1. Chief Guest Speech
2. Experience sharing by the Bankers
3. Experience sharing by community
4. Derive action plan to overcome the challenges for financial inclusion and areas of enhancement of credit services.

Date and Venue

The workshop will be held on Friday, 20th September, 2019 at Thamukkam Ground, Madurai from 10.00 am to 1.30 pm.

For further information, please contact

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