

CASE STUDY

Jeevika Development Society, India



BACKGROUND

Jeevika Development Society empowers rural women financially and socially by providing them microcredit through lending groups. Founded in 1994, it also offers income-generating opportunities and helps them to find employment. The organisation's ultimate goal is to convert large clusters of lending groups into self-managed associations.

LEADER

Raja Menon, Founder
Dolon Ganguly, Associate Director

GEOGRAPHY

Calcutta (Kolkata), West Bengal

SECTOR

Economic Empowerment

TOTAL GRANT

US\$66,000 (2007)

LIFE CHANGE

2,800 Women and Family Members



Leadership

Raja Menon's vision is to empower women not only financially but also socially. Dolon uses her expertise and knowledge of patriarchal family structures to protect clients against domestic violence they may face at home.



Women at Work in Calcutta

Many women in India desire to work but do not always have the education and required skills. In cases where patriarchal ties are strong, some of them are confined to their homes with limited opportunity to find employment and earn personal income.

Jeevika, which means "livelihood" in Sanskrit, offers Indian women access to micro-loans and job training classes. Raja Menon, who founded the organisation in 1990, drew upon his previous work experience of implementing grassroots projects in rural areas for Action Aid and applied it to Jeevika. His approach is to organise women into small "giving circles" which are later converged into large self-sustaining associations (or "grassroots companies"). By allowing these women to manage their own micro-lending, Jeevika focuses on training them to produce toys and other handicrafts they can sell in the markets.

Since its founding, 4,500 women have been organised into 450 self-help groups which are flourishing in West Bengal. By the end of 2009, a new cooperative will be spun-off and owned solely by its female members to manage their own operations, including business relationships with banks, suppliers and the government.

"Implementing this vision, however, has not been easy", explains Dolon Ganguly, Associate Director, "because of the increased domestic abuse some women face with their new access to money". As part of its commitment to empower women, Jeevika also encourages the women to discuss personal issues of domestic violence through their giving circles. The women have adapted this advice and have formed their own community-based organisation called Alor Disha which supports women's legal cases against their abusers.

Credit and Training Boosts Income for Calcutta Women and Families

Legatum gave a US\$66,000 grant to Jeevika to expand and improve its microcredit and micro-enterprise programs. Over 400 women received microloans and skills training to start their own businesses which also increased household incomes for 2,200 family members.

