



2025

WOMEN EMPOWERMENT PROGRAM

THE INSTITUTE FOR INDIAN MOTHER
AND CHILD (IIMC)



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Medical Care

2 hospitals and 5 clinics. Primary health care, immunisations, X-ray, pharmacy, pathology, dental and optometry, gynecologist services, nursing, prenatal and postnatal services.



Education

IIMC has built 6 pre-primary, 17 primary, and 4 high schools for more than 10,000 children, most are first generation learners. The Real Madrid Foundation Social Sports School is another project.



Economic and Social Empowerment

A microcredit program for 21,757 women. Along with a Cooperative Enterprise and 80 Peace Councils empowering women leaders.

Founded 36 years ago in 1989, the Institute for Indian Mother and Child (IIMC) is led by its Founder and Director, Dr. Sujit Brahmochary. Over the decades, he has dedicated his life to developing a wide range of health, social, and economic programs across West Bengal to help alleviate poverty among the 9 million people living without adequate access to basic services.



The Microcredit Program Empowering Women

IIMC started the Microcredit Program inspired by the model of the Grameen Bank in Bangladesh, developed by Dr. Md. Yunus. In order to launch the IIMC program women living in poverty had to be educated about what microcredit is, and convinced about the advantages that this project could offer to their families. Starting with 7 women, now the IIMC microcredit program involves 21,757 women in more than 296 villages throughout West Bengal.

The first IIMC Microcredit Program was started in Hogolkuria in 1999. After that, other six branches were founded: Hatgacha, Chakberia, Kalyanpur, Dhaki, Prasadpur and Amoragori. All these banks are part of the IIMC Mahila Udyog Bank, which in Bengali means Women's Enterprise. Generally, each branch operates within radius of 10km of the village to make sure women have easy access to the bank.



The Microcredit Program addresses more than five SDGs, playing a critical role in advancing women's economic empowerment and contributing to sustainable development in India.

IIMC Microcredit Program

Supporting 21,757 women and their families throughout West Bengal.

The IIMC Microcredit Program is founded on principles of empowerment, dignity, flexibility, supportive guidance for women, and low-interest lending. It offers women the opportunity to access affordable loans, enabling them to start small businesses and improve their quality of life. The long-term aim is to help women transition out of poverty—growing their businesses, and eventually accessing mainstream banks.

The program helps women become economically independent and significantly reduces their vulnerability to poverty. Beyond the economic impact, the program also elevates women's roles within their families and communities—enhancing their social status, encouraging greater participation in household decision-making, and making it possible for their children to attend school. Collectively, these outcomes contribute to the broader social and economic development of rural areas.

In addition to loans, women can save money through their IIMC bank account, giving them a secure place to deposit and access funds in times of need. This savings facility is particularly empowering for women who may fear that their husbands could misuse household finances. By maintaining control over their savings, women gain both financial autonomy and peace of mind.

There are 63 trained and qualified volunteers. In each branch there is a Manager, Assistant Manager (AM), Cashier Accountant (they must be a woman), and a Community Development Manager (C.D.M.). The Community Organisers (C.O.) are volunteers who go out to the villages to support the groups.



Supporting female-run microbusinesses

The IIMC Microcredit Program is supported by a female-led peer support group who ensure each woman is supported to run their microbusiness.

IIMC invites women from a village where a new program is going to be started. All women from the village are invited to a first meeting in which an IIMC bank manager introduces the program and explains how it works. Then, the interested women will go for a second meeting, where they apply to join the microcredit support group. Once the group is formed, IIMC trains the members for a period of 3-6 months teaching them how to start a business, how to manage and save money, and how to facilitate the peer support group. Meanwhile, the women are required to save a certain amount of money each week, to get used to the concept of saving.

IIMC has now trained hundreds of women who run 80 groups. These are the women who support 21,757 women run successful microbusinesses. The businesses include farming, fishing, catering, tailoring, small shops, or selling goods in local markets. Local artisans creating and selling handmade goods.



The Cow Project

For women with limited business skills, IIMC offers a practical start by providing over 150 women with a cow, enabling them to earn an income by selling milk. To support this initiative and ensure a reliable supply chain, IIMC established the Mozzarella Production Unit, which produces cheese for a local restaurant. The Mozzarella Production Unit provides a consistent market for the milk, removing uncertainty for the women who need a regular income for their family. The Cow Project is supported by the IIMC Peace Council who visit the beneficiaries every 3 months.

Malina Naru

Malina Naru has had polio since childhood. She endured hardship, facing unkindness and challenges within her family due to her severe disability. Unable to work, she resorted to begging for survival. However, her encounter with IIMC marked a turning point. Instead of offering charity, IIMC adopted an empowerment approach, providing Malina with a tricycle to enhance her mobility. The IIMC microcredit program provided her with a small loan to initiate a fish business, buying and selling in the local market.



This opportunity empowered Malina to earn a respectable income, transforming her life and her relationship with her family. No longer seen as a burden, she gained their respect and affection. Malina's newfound confidence blossomed, and she emerged as a leader within her community, supporting her family and guiding 25 other women to develop small businesses. IIMC's belief in creating opportunities unlocked Malina's potential, enabling her to live with dignity and contribute meaningfully to her family and society.

Impact for women and communities.



Economic empowerment

IIMC has provided more than 21,000 women with microcredit loans with a 94.7% repayment rate, indicating the success of women starting their own small business.



Reduced poverty

Women are now able to have better housing, access to clean water and healthcare and improved food security.



Social cohesion and leadership

The program has increased local leadership among women by empowering them to take on decision-making roles within their communities and peer support groups.



Children in school

More children are going to school because their mothers' income from work helps cover education costs and encourages families to prioritise schooling over child labour.



The Cow Project has been featured in an award winning short documentary created and produced by Abigail Knight.

'More Than Milk' has been screened at:

- International Kolkata Short Film Festival (India)
- Flickerfest International Short Film Festival (Australia)
- Impact Docs Awards (US)
- Women's Voices Now Film Festival (US)
- British Documentary Film Festival (UK)
- Sparrowland Short Film Festival (Australia)



IIMC Website: iimcmissoncal.org