



Creative Talents Renewed

Initiative

In an effort to alleviate poverty in a severely impoverished community of Muynak, Karakalpakstan, JDA started a micro credit program. Mirzabai became a member of a solidarity group and took his first credit of \$40.00 and started a business in commerce. He continually paid back his credit and took larger loans to expand his business as he became a trusted client.

Challenge

Mirzabai finished training in an art college years ago, and never had the opportunity, nor the finances to use his training, skills and talents as an artist. Unemployment of greater than 70%, the severe ecological devastation of the region, and the complete loss of the fishing industry left Mirzabai and hundreds of other families like him completely destitute. It seemed that he would never be able to fulfill his dream and again provide the basic food and clothing needs for his large family.



“Without JDA’s credit, their training and their trust in me, I would not be able to use my skills and talents to help my family, and now there is a great demand for my work.”

Results

After five successful cycles of four months each, Mirzabai’s profit increased and his business experience and confidence grew. This gave him the opportunity and courage to take a risk to start the business that he always wanted. Today, he has the only engraving and memorial art business in Muynak. He has been able to purchase engraving tools, and materials for his painting and monuments. The community now has a new service that provides their need to honor those they love.



JOINT DEVELOPMENT ASSOCIATES

Catalizing Transformational Development

Initiative

In an effort to alleviate poverty in the severely impoverished community of Muynak, Karakalpakstan, JDA is encouraging their clients to move away from commerce businesses and start more lucrative production businesses. These types of businesses add value to the community, they use more of the locally available resources as well as the skill and talents of the people.

Challenge

After finishing fashion design school, Zukhrahan's sewing business was barely successful as she could earn money only from receiving orders from people who brought their own fabric. This limited Zukhrahan from her creative abilities as a seamstress and fashion designer. Orders were seldom as there was no locally available material. The nearest clothing market for Muynak is situated two hours away and people cannot afford the transportation expenses or the cost of imported material or clothing.

Results

Zukhrahan knew that there was a market for good quality, fashionable clothing. Only after she joined JDA's micro credit program was she able to meet the needs of her community. Taking credit, allowed her to purchase large quantities of material, she then started designing and making samples of new clothing fashions. Now many people are making orders for her new designs. She also is selling her finished clothing in the bazaar.



“Having the ability to purchase material using JDA's credit has added great value to what I produce and allows me to be creative in my business.”