

# Capability Statement

---

**PACS (Professional Assistance and Consultancy Support) Unit**

**JEEVIKA Livelihoods Support Organisation, Jabalpur**

223, Shastri Vihar, Nr LBS HS School,  
90 Quarters Square, Trimurti Nagar  
JABALPUR (MP) – 482 002

Email: [info@jeevikalivelihoods.org](mailto:info@jeevikalivelihoods.org)  
Website: [www.jeevikalivelihoods.org](http://www.jeevikalivelihoods.org)  
Mb: +91- 94247 67065

## A. JEEVIKA Livelihoods Support Organisation – An Introduction

**JEEVIKA** Livelihoods Support Organisation is a not-for-profit organisation initiated by practicing livelihoods professionals to promote and support a large number of livelihoods among poor in the *Madhya Bharat* region. The organisation has been registered on 30<sup>th</sup> June, 2005 under the Madhya Pradesh Society Registration Act – 1973 (Reg No – 04/14/01/08471/05) and is based at Jabalpur, Madhya Pradesh.

The **Purpose** of JEEVIKA is to promote and support a large number of livelihoods among rural/urban/tribal poor in the country with a focus on *Madhya Bharat* region to help them achieve a better quality of life. Specifically, it aims to:

- Ø Promote and support development programs for enhancing the livelihoods of rural/ urban/tribal poor
- Ø Initiate action programs and build replicable development models / programs with a particular focus on *Madhya Bharat* regions
- Ø Promote specific livelihoods promotion organisations (LPOs) and provide technical, management and financial support to the existing livelihood promotion organisations

JEEVIKA has a vision to be a leading contributor in the process of livelihoods promotion among rural poor in the *Madhya Bharat* region, by the year 2015.

To work towards its vision, it has strategized to work through three different Units. The '**MFI Incubation Unit**' works towards incubating one of the first professional micro-finance institutions (MFI) in the central India regions, for providing the required financial products and services to rural and urban poor in the region. It is supposed to be first and foremost requirement of any livelihoods intervention with the poor.

'**The Professional Assistance and Consultancy Support (PACS) Unit**' work exclusively towards providing the required professional assistance and technical support to various organisations, government projects and programs in the areas of microfinance, livelihoods promotion and rural development. This unit at one hand takes independent charge of arranging revenues for the organization, which is essential for financial independence of any new organisation; while on other hand, it gives tremendous opportunity for the organization to learn from developments and experiences in the areas of microfinance, livelihoods promotion and rural development.

Third, the '**Livelihoods Promotion Unit**' is to be established as the flagshipt Unit of the organization. Through this Unit, we are presently working with the daily wage labour in Jabalpur and nearby districts and also with artisans (bamboo, pottery, marble) in Jabalpur district to help them improve their livelihoods and working conditions.

## **B. Professional Alliance:**

JEEVIKA has strong strategic alliance with various consulting and other support organization for executing large assignments requiring diverse set of inputs from range of disciplines. For such projects, we add required capability, experiences of experts and advisors to our team.

JEEVIKA by virtue of being established as an independent organisation of AKSHARA Network of Development Support Services, Hyderabad, is able to access all the resource base of AKSHARA along with leveraging other need based support and resources from its other network organizations.

## **C. Professional Assistance and Consultancy Support (PACS) Unit**

The PACS Unit comprises a trans-disciplinary team from management and social development sector to provide short and long term professional assistance and consultancy support to development organizations, livelihoods projects and programs of government, NGOs and other private sector Units in three broad sectors: livelihoods; micro-finance; and social and rural development. Our expertise and experience in these sectors have been focused around below mentioned Thematic Focus Areas.

The PACS Unit of JEEVIKA has got a small core team of professionals with varied experience for executing a variety of assignments requiring diverse set of inputs from range of disciplines. Along with the core team, PACS has got a good pool of consulting resources, which are available to us on the project and assignment basis. We also add to our team capability through experiences of independent experts and advisors from various areas with whom we have long term strategic association. PACS/JEEVIKA also has strong alliance with select consulting organization with whom we have worked in the past.

PACS/JEEVIKA has been focusing its assignments in central Indian states, with a good amount of work being done in Rajasthan.

PACS focuses on consulting and supporting assignment on following Thematic Areas for providing the whole set of services, some of which have been mentioned below:

### **Thematic Focus:**

1. Micro-finance
2. Financial stream of services – livelihoods financing models, organizations, etc
3. Enterprises & cooperatives development
4. Leadership, Organizational Development, Institutions Building, HR Development and Capacity building vis-à-vis livelihoods and micro-finance program
5. Livelihoods Professionals, Volunteers Management

6. Livelihoods project formulation, development and appraisal
7. Non traditional livelihoods – Industrial sub-contracting, NFS, Tourism, Rural services, etc
8. Policy, Advocacy & Macro-economic analysis

### **Services:**

1. Poverty and livelihoods based studies
2. Impact assessments – monitoring and evaluation, process monitoring, evaluation
3. Feasibility and viability studies
4. Opportunities identification for the livelihoods of poor
5. Project proposals
6. HR issues – Human and institutional development – organisation development
7. Training consulting – module development, management; Training of human resources
8. Strategic and Perspective planning, Visioning
9. Annual support contract – recurring service
10. Documentation services
11. Pilots – implementation services – small scale
12. Innovative ideas with the proposals readily available
13. Productisation – of livelihoods projects, programs, activities, etc for wider replication
14. Market studies, promotion studies, product development services
15. Systems development and management
16. Funding agencies support services – rating accreditation process, livelihoods rating, growth engines of pro-poor livelihoods
17. Handholding – deputing professionals to smaller development organisations
18. Deputing professionals for case research, writing articles and field research, etc
19. Developmental audits and effectiveness analysis

### **Service Spectrum**

The above set of services across PACS' Thematic Focus areas is available for delivery to various institutions across following Service Spectrum:

- A. **Core agencies:** NGOs, MFIs, Cooperatives, Funding Agencies, Banks and Financial Institutions, Government Projects, Programs, Departments, CBOs, PRIs, Networks
- B. **Supporting agencies:** News agencies, Government Services, Policy support, Politicians, Elected Representatives, etc
- C. **Corporate agencies:** Rural job creation, Rural markets and urban-rural markets, Services and non-farm sectors, Rural development activities, CSR activities

## **D. Select Experiences**

In a short period of its existence (Since June 2005), PACS/JEEVIKA and its core team has been able to work on various assignments across sectors and has created a reputation of high quality of professional work. Some of the select experiences have been listed below:

**Assignment : Study of organizations involved in micro-finance in the state of Madhya Pradesh and suggesting implementation strategies**

**Agency : BASIX, Bhopal, MP**

The assignment involved study of various organizations involved in micro-finance activities, categorizing them in four different categories on the basis of the scale and performance of their micro-finance operations and finally suggesting strategies for different category of organizations after looking at their common category-characteristics. The study formed a key component of the ICICI supported project for "Strengthening the Micro-finance Program Implementation Capabilities of the NGO/MFIs through Information Technology and Institution Development", being implemented by BASIX, MP.

**Assignment : Developing Micro-finance Vision-2010 for the State of Rajasthan**

**Agency : CARE-CASHE, Bhopal, MP**

The assignment involved facilitating a team of micro-finance professionals from CARE-CASHE, MP for "Developing Micro-finance Vision - 2010 for the State of Rajasthan". The Micro-finance Vision for Rajasthan was developed by CARE-CASHE, MP on behalf of Department of Women and Child Development, Government of Rajasthan.

**Assignment : Diagnostic Study of MP-SGSY and MP-DPIP**

**Agency : CARE-CASHE, Bhopal, MP**

The assignment involved doing a detailed diagnostic study of the SGSY program of Madhya Pradesh. The study was conducted in two sample districts of Dhar and Dewas. The diagnostic study of the MP-DPIP project was done taking the sample of Guna District in MP. These diagnostics studies were carried out on request of the Ministry of Rural Development, GoMP on behalf of CARE-CASHE, MP. One of the output of the diagnostics study was a detailed project proposal for "Providing Institutional Development and Micro finance Services" to Ministry of Rural Development and Panchayati Raj, GoMP for its SGSY program and DPIP program

**Assignment : Micro-finance Institutions Development Needs Assessment Study in the state of Rajasthan**

**Agency : CARE-CASHE, Bhopal, MP**

The assignment was carried out as a feasibility study for initiating CARE-CASHE operations in the state of Rajasthan and proposing strategic options to CASHE for designing its intervention model in the state. As part of the assignment detailed Microfinance Institution Development Needs Assessment was carried out looking at both the demand and supply

side of micro-finance status in the state. One of the outputs of the study was a project proposal on behalf of CARE-CASHE, MP for initiating micro-finance operations in the state of Rajasthan. The study was anchored by CARE-CASHE, MP.

**Assignment : Survey of 50 Water User Associations (WUAs) in Madhya Pradesh**  
**Agency : Institute of Rural Management, Anand (IRMA), Gujarat**

The survey of 50 Water User Associations (WUAs) spread across the state of Madhya Pradesh was carried out as a part of nation wide study (carried out in three states of MP, AP and Gujarat) for assessing the present status of WUAs and suggesting future strategies for taking these institutions forward. The assignment was coordinated by Institute of Rural Management, Anand (IRMA), Gujarat.

**Assignment : Technical Service Provision for Micro-finance Operations**  
**Agency : Mahila Chetana Manch, Bhopal, Madhya Pradesh**

Under this assignment, JEEVIKA has been appointed as the "Technical Service Provider" for supporting the implementation of the SIDBI supported Micro-finance operations of Mahila Chetana Manch (MCM), Bhopal. The assignment involve guiding MCM in streamlining its micro finance operations, providing management inputs to the identified software developers for developing a sound and robust MIS for the micro finance operations of the organization, formalizing the micro-finance strategy and policy of MCM for better delivery of micro finance services to its clients and participate in the Annual Micro Finance Business Development Processes of MCM.

**Assignment : Feasibility Study for Initiating Micro-finance Operations and suggesting Strategies for its implementation**

**Agency : URMUL SETU, Lunkaransar, Bikaner, Rajasthan**

The assignment involved doing a detailed feasibility study for initiating micro-finance operations in the operational areas of Urmul Setu and suggesting strategies for implementing the same, if found feasible. The assignment was carried out in a participatory manner to take the existing staff of the organization along with the e whole study. The top and middle management of the organization were simultaneously taken to various exposure visits to contribute significantly in the whole process. The assignment was carried out with human resource from AKSHARA Livelihoods Consulting India Pvt Ltd, Hyderabad.

**Assignment : Baseline Study of operational area of UNDP-GoI supported 'Endogenous Tourism Project'**

**Agency : Sathi Samaj Sevi Sanstha, Kondagaon, Bastar, CG**

The assignment involved a detailed baseline study in two of the tourism and handicraft centres of Bastar district in Chhattisgarh. The study formed one of the preliminary stage of the three year long project for improving the livelihoods of the poor villagers through involving them in the tourism related activities, while developing these villages as tourist

hubs. The study was conducted using tools of Participatory Rural Appraisal (PRA) and involved several sitting with various artisan groups, key informants and villagers in general. The project is being implemented by Sathi Samaj Sevi Sanstha based at Kondagaon in Bastar district.

**Assignment : Development of a 'Finance and Operations Manual' for the Micro-finance operations**

**Agency : Mahila Chetana Manch, Bhopal, MP**

The assignment involved developing a 'Finance and Operations Manual' for the micro-finance operations of Mahila Chetana Manch, Bhopal. The organization is in the process of streamlining and professionalizing its micro-finance operations, which have been continuing for more than half a decade. This has been seen as one of the first step towards scaling up its existing mF operations. The whole project is supported by SIDBI.

**Assignment : Training on 'Best Practices of Kullu Gum Collection'**

**Agency : Kovel Foundation, Vishakhapatnam, AP**

The assignment involved training various groups of Master trainers from the Forest Department, Government of Chhattisgarh and Chhattisgarh Minor Forest Producers Federation, Raipur, Chhattisgarh, on "Best practices on Kullu Gum Extraction". The trainings were organized with Kovel Foundation, Vishakhapatnam and supported by Forest Department, GoCG.

**Assignment : Visiting Faculty – MBA Program in Rural Management**

**Agency : Xavier Institute of Development and Studies (XIDAS), Jabalpur**

As a part of this assignment, JEEVIKA has been providing Visiting Faculty support from among its resource for facilitating some of the full credit courses in Xavier Institute of Development and Studies (XIDAS), Jabalpur. So far two of the courses – '**Business Firm in Rural Development**' and '**NGO Management**' have been facilitated by JEEVIKA resources. The former course has been offered first time in the institute with materials, etc. being developed and compiled by us.

**Assignment : Induction of a team of Field Executives into the process of carrying out Micro-finance Diagnostic Studies**

**Agency : BASIX, Hyderabad, AP**

This assignment involved inducting a team of BASIX' Field Executives and a Consultant into the process of carrying out micro-finance diagnostic studies, while doing the diagnostic study of an NGO called Northern Karnataka Rural Development Society (NKRDS), Bidar, Karnataka. Conducting diagnostic study is the first step in BASIX towards providing the micro-finance institutional development services (IDS) to various organizations aspiring to become micro-finance institutions (MFIs).

**Assignment : Training on 'PRA and PRA Tools'**

**Agency : Xavier Institute of Development and Studies (XIDAS), Jabalpur**

A team of thirty five middle level managers along with the Corporate Social Responsibility (CSR) group of NTPC from all over the country were trained on "PRA and the use of PRA Tools". This customized training was organized by Xavier Institute of Development and Studies (XIDAS), Jabalpur.

**Assignment : Training on 'Basic Module of Livelihoods'**

**Agency : World Vision India, Chennai, TN**

A team of Livelihood Managers from Tsunami Response Team (TRT) and IMPACT (the micro-finance company) of World Vision India were trained on the Basic Module of Livelihoods. The training was organized in Pondichery for World Vision India, Chennai, TN. It was organized with AKSHARA Livelihoods Consulting India Pvt Ltd, Hyderabad.

**Assignment : Documentation of Govt. sponsored schemes for Urban Poor**

**Agency : MPUSP, Jabalpur and Municipal Corporation of Jabalpur**

The assignment involved documentation of all the government (State & Central) sponsored schemes for the Urban Poor. The document contains details of all the schemes provided by various departments of Govt. The details of these schemes were then indexed in different formats to ensure that it can be used both the ultimate beneficiary and also by the facilitating agencies.

**Assignment : Damage Assessment in floods affected areas of Jabalpur district**

**Agency : Internal**

At the time of heavy and unprecedented floods in various districts of Madhya Pradesh, we did a damage assessment in the flood affected areas of Jabalpur district for reporting to various agencies. The studies were used by various agencies like CARE India, UNICEF, etc for providing the relief and rehabilitation measures in the district.

**Assignment : Livelihoods Studies**

**Agency : Internal**

As part of its regular internal activities, we have conducted detailed livelihoods studies of marble artisans in and around Bhedaghat, a famous tourist spot in Jabalpur district. More than 400 artisan families are engaged in marble-stone works in this cluster.

A similar study was done with the bamboo artisans in Panagar block of Jabalpur district. More than 2,000 bamboo artisans family earn their livelihoods from making traditional items from bamboo.

Similarly, a detailed value chain study has been done with *singhara* (water chest-nut) cultivators in and around the district. More than 2,000 families from a specific '*Kachhee*' caste are engaged in *singhara* cultivation as their primary source of livelihoods, which has



been quite under-remunerative and pose great opportunities for livelihoods promotion of poor farmers engaged in its cultivation.

‘State of Daily Wage Labour’ in the district of Jabalpur was another internal study conducted by our team, which involved detailed livelihoods survey of around one thousand daily wage labour from six main and other ancillary trades engaged through more than ten labour addas and labour centre (krishi upaj mandi, dhaba centre, wood tal centre, etc.).

## **E. MFI Incubation Unit**

Identifying a huge gap existing in the provision of financial services to poor in eastern Madhya Pradesh region, initiating micro-finance operations has been identified as one of the long term interest of JEEVIKA. The micro-finance operations of JEEVIKA are directed towards incubating a separated Micro-finance Institute (MFI) in due course of time, having a separate legal entity. JEEVIKA is acting as the launching pad for the MFI.

Identifying a huge gap in the provision of financial services to poor in eastern Madhya Pradesh region, initiating micro-finance operations was been identified as one of the long-term interest of JEEVIKA. The micro-finance operations of JEEVIKA were directed towards incubating a separated Micro-finance Institute (MFI) in due course of time, having a separate legal entity. JEEVIKA was acting only as the launching pad for the MFI.

With above objective in mind, it started its preparations work in December, 2005 and finally the micro-finance operations got started in June, 2006 through the first Branch in Sihora block of Jabalpur district. Since then, The MFI Incubation Unit of Jeevika has got the credential of establishing one of the first professional microfinance operations in the state of Madhya Pradesh. As on 31st July, 2007, the micro-finance operations of Jeevika were already reaching out to more than 3,560 households through women members in the district of Jabalpur. With in a short period of just one year, since its first loan made on 29th July, 2006, it had disbursed more than Rs 1.45 crores to more than 3,000 poor women members in rural and urban settings. Jeevika was delivering these services through 5 branches (2 in rural areas and 3 in urban areas) in the district involving a delivery team of 45 staff members.

Some of the silent features and unique achievements are listed below:

- ◆ It is one of the first professional microfinance operations in the state of Madhya Pradesh, directed towards effective and efficient delivery of financial products and services to poor in the state.
- ◆ The concept of incubating the MFI in the microfinance neglected regions of Madhya Pradesh has won it the first prize in the first nation-wide **Social Entrepreneurship**

**Search Competition – SRIJAN**, organized Aavishkaar India Micro Venture Capital Fund, ICICI Bank, Acumen Fund and Tie. The award came with a Trophy and cash prize of Rs 1 lac.

- ◆ In a short period of time, it has partnered with various institution for mutual support
  - a. CASHE, CARE India, Bhopal
  - b. FWWB, Ahmedabad
  - c. ICICI Bank, Mumbai
  - d. HDFC Bank, Bhopal
  - e. Life Corporation of India (LIC), Jabalpur
  - f. Access Development Services, Bhopal
  - g. IFMR, Chennai
  - h. Sa-dhan, New Delhi
- ◆ Jeevika has registered a status of one of the fastest growing an MFI, maintaining a repayment rate of 100%.
- ◆ All its member families are provided with insurance under LIC's Jan-Shree Bima Yojana.

As mentioned earlier, the micro-finance operations of JEEVIKA are directed towards incubating a separated Micro-finance Institute (MFI) in the microfinance neglected regions of central india. JEEVIKA is supposed to be acting only as the launching pad for the MFI. However, looking at various options available to it to further this activity, it has decided to merge its microfinance operations with other leading MFI of central India – Sonata Finance Private Limited, based at Allahabad, UP. The merger has taken effect from 1st August, 2007. Sonata was identified after confirming the broad objectives and the prevailing culture of the two organizations. This initiative of merging the micro-finance operations was one of the first such initiatives in the micro-finance sector in the country and thus has got a wider recognition in the sector in the wake of suitable organizational and legal restructuring to effectively and meaningfully serve the poor. This first case of merger in microfinance has been documented and published for wider circulation in the whole of sector.

The merged entity has a plan to reach out to more than 1 lac households, over a period of next 5 years, in the state of Madhya Pradesh alone to provide them a wide range of financial products and services so as to enable them to enhance their livelihoods status.

As on July, 2009 the microfinance operations of Sonata-MP (Jeevika) was already reaching out to more than 23,000 poor families while cumulative providing them the financial assistance of more than Rs 35 crores.

### ***The Insurance Service Provision***

As per various studies conducted both at the macro and micro levels, it has come as an established fact that while a good number of households migrate from 'below poverty line'

to above the line, by virtue of various governmental, non-governmental and self initiated efforts, there is almost an equal number of households which move downward from above poverty line to below poverty line mainly because of absence of social security systems.

For checking this downward movement of people/households from above poverty line to below poverty line, Jeevika has taken up an initiative of insuring majority of our contacts in the field with one of the best insurance policy available. As on July 2009, Jeevika has insured more than 25,000 poor people under the LIC's 'Jan-shree' bima yojana. The Jan Shree Bima Yojana of LIC is a government sponsored insurance scheme under which a poor family is insured for a sum of Rs 30,000/- under natural death and Rs 75,000/- under accidental death or permanent disability due to accident. This whole policy is available at a premium of Rs 100/- per person. Jeevika has covered all the persons it is working with under this policy of LIC.

## **F. Livelihoods Promotion Unit**

We at Jeevika have envisaged '**Livelihoods Promotion Unit**' to be our Flagship Unit. However, our current set of activities may not depict the same, where we've concentrated more on MFI incubation and provision of the professional assistance to other organizations.

While, the work done through these two units may not seem to be a direct work on livelihoods front, we've gained significantly through these units to initiate work on the livelihoods front. We believe that the work on enhancing the livelihoods of poor is much more complicated and would require much more comprehensive efforts and thus required a lot of preliminary work on understanding the existing livelihoods, the broader livelihoods scenario in the region, etc.

Further, we also believe that working on livelihoods front would require the promoting agency to be considerably well established in three basic fronts – among the target population, among the other support providing agencies and among itself – financially and human resource wise. Our work on microfinance have proved to be a very good entry point activity among our target clientele, whereby the target clientele have not only understood us well, but have imbibed a good and strict financial and managerial discipline, one of the pre-requisite for an effective livelihoods program. Similarly, our professional work on microfinance and consultancy provision, in such a short period of time, have earned us good reputation among various support providing agencies for its capacities of what we are capable of delivering on the ground. And finally, it has made us more confident as a team with considerable amount of resources base – financial and human, to take up the livelihoods promotion work.

Having achieved these prerequisites, we have identified following areas to start work on:

1. Artisans based livelihoods
2. Daily wage labour
3. Dairy
4. New (in the region) sectors of livelihoods

#### Artisans based livelihoods:

Abhijit.... Just copy-paste all the materials from the website under the 'Artisans livelihoods'... I don't have that material with me and it is not getting copied from the website...

- Artisan Livelihoods
  - Bamboo
  - Marble
  - Pottery

#### Daily wage labour:

During the exploration of state of labour in Jabalpur district as well as at source areas, Jeevika surveyed more than 1000 wage labours from six different trades. Jeevika took forward this exploration to program and activity development mode for the daily wage labourers. Initial set up of activities consist eight major services:

1. Publicity and village level campaigns
2. Registration
3. Photo identity card
4. Insurance
5. Training for the youths
6. Placement
7. Support service to the labour families
8. Conflict resolution and settlement between the contractor and labour

The initial set of program is supported by SDTT, Mumbai. Jeevika is now fully functional in two blocks and started initial set of activities with daily wage labourers. Presently, direct intervention is taken place with more than 1500 wage and migrant labourers. The programs are operationalized with the support of our community partner's i.e. wage labourers in the Jabalpur and Panagar blocks of Jabalpur district, Narayanganj block of Mandla district and Majhgawan block of Satna district. It has initiated labour registration, issuance of photo identity card and insurance service from the labour *addas* of Jabalpur. As per pre-planned implementation schedule, Jeevika identified the four major labour *addas* of Jabalpur to initiate the services. In initial mode work is more focused on mass mobilization, awareness on legal rights and conflict resolution between labour agents/contractors and labourers. Because of large scale of motility and movement of

labours to highly challenging circumstances in Jabalpur, it is difficult to find other job alternatives for the labours from Mandla, Panagar and Satna. Therefore, there is an urgent need of training on skill development and placement from in these three locations.

Subsequently due to frequent complaints from the labours on delay in payments from contractors which leads to loss of wages. Jeevika took a step in legal advocacy for the labourers for resolving the disputes in Jabalpur. The numbers of cases in destination i.e. Jabalpur are more as compared with the source. These cases are related to the incidents occurred at destination. However, in most of the cases there is involvement of labour agent or mini contractors.

## **G. Resources**

The core team of the JEEVIKA comprise of professionals from various disciplines - engineering, management, social development, etc. The core team of JEEVIKA has previously worked with reputed development organizations, projects and programs and has got considerable collective experience. Along with the core team, PACS engage consultants, experts from its pool of consulting resources, which are available on the assignment to assignment basis. The capability of JEEVIKA is also enhanced through experiences of independent experts and advisors from various areas with whom we have long term strategic association. Some of our key resources are:

## **H. Promoters and Advisors Profile**

JEEVIKA Livelihoods Support Organisation has been promoted by practicing livelihoods professionals having collective experience of more than 120 years (average experience per promoters being 15 years) at the time of its inception. The organization has been promoted looking at the huge gap at the supply side of the professional support systems for providing professional and techno-managerial support to the existing development organizations, projects and programs in the central India region.

The promoters got together around the idea of servicing this gap in the identified geographical region and are committed to professionally delivering required services to its clientele working towards up lifting poor in the rural areas.

JEEVIKA Livelihoods Support Organisation has been promoted by following professionals, who are continuing to serve as its members and office bearers:

1. **Ashis Kumar Sahu**, rural management professional, 10<sup>+</sup> years, BASIX, Bangalore
2. **Ashish Kumar Gupta**, rural management professional, 7<sup>+</sup> years. Jeevika, Jabalpur

3. **G Muralidhar**, engineer-rural management professional, 19<sup>+</sup> yrs, Akshara, Hyderabad
4. **M M Bajpai**, banking professional, 31<sup>+</sup> years, XIDAS, Jabalpur
5. **Radha Thakur**, rural management professional, 2<sup>+</sup> year, BASIX, Indore
6. **Sandip Chatterjee**, rural development professional, 20<sup>+</sup> years, Britti, Durgapur
7. **Santosh Mishra**, rural management professional, 7<sup>+</sup> years, ICICI Bank, Mumbai
8. **Suresh Asawa**, management professional, 24<sup>+</sup> years, SS Advertising, Jabalpur

In addition to the members, following advisors have always been with us in supporting our activities and endeavors:

1. **Prof K V Raju**, Rural Livelihoods Specialist, 20<sup>+</sup> years; IRMA, Anand
2. **Prof Trilochan Sastry**, Cooperation Specialist; IIM, Bangalore
3. **Mr Sudhir Rao**, Grant Making and PME Specialist, 25<sup>+</sup> years; Consultant, New Delhi
4. **R K Anil**, Community Development Specialist, 10<sup>+</sup> years; UN-Volunteer, Delhi
5. **Shailesh Nayak**, Community Development Specialist, 7<sup>+</sup> years; Urmul Setu, Bikaner
6. **Bhupesh Tiwari**, Community Development Specialist, 17<sup>+</sup> years; Saathi, Bastar

## I. Contacts

Contact Person : Mr. Ashish Kumar Gupta – [ashish@jeevikalivelihoods.org](mailto:ashish@jeevikalivelihoods.org)

Contact Address : JEEVIKA Livelihoods Support Organisation  
223, Shastri Vihar, Nr Lal Bahadur Shastri H S School,  
Trimurti Nagar, JABALPUR (MP) – 002

Email : [info@jeevikalivelihoods.org](mailto:info@jeevikalivelihoods.org)

Website: [www.jeevikalivelihoods.org](http://www.jeevikalivelihoods.org)