

## **JEEVIKA Livelihoods Support Organisation A Concept Note**

**“Be the change, you want to see”**

JEEVIKA Livelihoods Support Organisation with emphasis on enhancing the livelihoods of the poor is being established and nurtured as one of the independent organization of Akshara Network of Development Support Services.

### **Purpose**

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:

1. Promote, support, sustain, undertake, carry out and sponsor rural development programs for promoting the livelihoods, social and economic well-being and up-liftment of the rural/urban/tribal poor people.
2. Initiate action programs and build successful and replicable development models/programs in the sectors related to rural/urban/tribal poor for promoting integrated human development any where with a particular focus on *Madhya Bharat*, for implementing the development projects / programs.
3. Promote and provide technical, management and financial support to specific livelihood support organizations including rural producers organizations and other individuals / agencies / governments involved in livelihoods support and livelihoods promotion.

### **Needs of the poor**

Through interaction with the poor - small and marginal farmers, wage labour, skilled/semi-skilled labour, service providers, small entrepreneurs, artisans etc., it has been realized that poor are both producers (of products and providers of services) and consumers (products and services). Further it has been realized that poor have multiple livelihoods, a way to address the risk in their livelihoods. Their livelihoods are generally characterized by small quantities, ignorance of prices, seasonality, markets and the quality, technology gaps, indebtedness, lack of capacity to hold, missing livelihood infrastructure etc. Poor also have certain knowledge, skills and resources, which need to be complemented with outside knowledge, skills and resources (both internally and externally, as development workers and as sector experts) while a lot more has to be discovered.

The poor, thus, require facilitation support in organizing them, in bargaining, in identifying and nurturing the activists and paraprofessionals from within, their poverty and well-being assessment, awareness building on what is possible (directly on their own, through their groups, as their right / entitlement/endowment, through government and non-government targeting), scouting, documentation and dissemination of best practices amongst them, extension support, appropriate technology support, institutional innovations, risk reduction mechanisms, cost reduction systems, farming systemic interventions, value-addition, marketing and cooperatives particularly around thrift-credit, around poor people's crops – wheat, pulses, soyabean, jawar, paddy, minor millets, oil seeds, horticulture, and in tribal areas, non timber forest produce (NTFP), labour etc. Through their own cooperatives, however, large numbers of the poor could organize services for themselves and increase their incomes. The process of working through cooperatives – with established systems of business administration, management, finance, human resources and ethics will also contribute to a better understanding of management, of organization, of holding those in office accountable, and of negotiating more confidently in an increasingly complex world.

### **Need for JEEVIKA**

In recent years, over a decade or so, only a few development agencies have invested seriously in livelihoods promotion among poor, in the *Madhya Bharat* region. The situation in eastern parts of the region is even worse. In the event some investment has been made, it lacks proper integration among various components of livelihoods promotion.

There are models of SHG promotion in the region, but are found to be lagging far behind in comparison with other states like Gujarat, AP, Tamil Nadu, Karnataka, etc. Further, there has hardly been an effort in providing the much required credit support to the poor - both the rural and the urban poor. This has checked the livelihoods enhancement of these people in the state. On the other hand, states like AP, TN, Karnataka, Gujarat boast of various MFIs working categorically for the poor both in the rural and urban areas.

This situation is despite an accepted and established fact that credit is a necessary (may not be sufficient) condition for livelihoods enhancement of the poor. However, livelihoods promotion goes much beyond SHG formation and credit supply. Provision of technical support and establishing linkages with the mainstream market are other components of livelihoods enhancement. And further, all these efforts may not be sustainable, if sufficient investment is not done in building/establishing institutions of the poor and/or working for the poor, which will take their agenda forward.

The development agenda of Government is also found to be scattered in its approach, more so on operational / implementation front. The recent World Bank and DFID supported projects undertaken by the Government of MP/CG/MH in some of the backward districts is aimed at poverty eradication among rural poor. Despite quite flexible and participation driven projects but, being time-bound, multi-stakeholder projects with much wider mandates, it could not take up the work of a long term financial intermediary, nor could it invest in establishing institutions of the poor, which needs a different orientation for the promoting agency and has its own gestation period.

There are a few organizations across the country, which are engaged in integrated livelihoods promotion among poor, and JEEVIKA has interacted with some of these organizations. These organizations are willing to be supportive and appear to be taking a support and facilitation role in order to promote new, self-driven organizations with the similar but its own agenda to drive. It is in this background that JEEVIKA would like to directly engage in the promotion of livelihoods among poor in these states of *Madhya Bharat* region.

Helping poorer sections of the society to form their own affinity groups and institutions, providing training and consultancy services to them in an on-going basis, helping them utilize their livelihood resources in an optimum manner, helping in promotion of various Micro Finance Institutions – which are sensitive to the financial-needs of the poor along with being equally sensitive to their business needs, linking them to the mainstream markets and systems for the input-sourcing and output-supply of their goods and services, establishing appropriate institutions of the poor and/or for the poor to take their agenda forward and establishing operational networks of like-minded livelihoods promotion institutions will be the core objectives of JEEVIKA.

### **Activities of JEEVIKA**

For addressing the needs as identified above, JEEVIKA will have to conduct a host of activities. These include:

- (a) plan and formulate development projects independently or in association with other organisations/groups/individuals, for implementation by itself or through other organisations /groups /individuals engaged in development programs;
- (b) evolve and implement programs and schemes to support livelihoods and/or to enhance the quality of life of rural/tribal/urban poor in general and support resource building for livelihood promotion in particular.
- (c) evolve and implement programs and schemes to support/sustain the existing livelihood based institutions or the institutions likely to come up.
- (d) evolve and implement programs/funds to recognize and support livelihoods of the poor and the contributors in the field of development that has a bearing on the quality of life of the rural/tribal/urban poor;

- (e) assist development organisations/groups/individuals at the grass roots to effectively utilise physical assets acquired for the purpose of rural/tribal/urban development and to evolve systems to ensure equity and justice in their utilisation;
- (f) provide professional, technical, and management assistance towards rural/tribal/urban development and related programs;
- (g) serve as a development resource centre to organisations/groups/ individuals involved/interested in rural/tribal/urban development.
- (h) help organisations/groups/individuals involved in development, wherever possible and/or necessary, directly or through others in mobilising institutional, financial, technical and professional support;
- (i) conduct/coordinate/facilitate social, economic, ecological, livelihoods and development research studies;
- (j) establish, equip and maintain laboratories, workshop, institutions, organizations and factories for conducting and carrying on operation and services;
- (k) prepare, edit, print, publish, issue and circulate books, magazines, papers, periodicals, circulars and other literary undertaking of or bearing upon rural development and establish and maintain museums, collection of literature, statistics, data and other information relating thereto;

#### **Resources required for JEEVIKA**

One of the basic reasons for a poor civil society movement in the *Madhya Bharat* region has been its inability to attract qualified, bright and intelligent, committed human resources in the region. JEEVIKA acknowledges this point well and recons that HR would be the most important resource needed for an initiative of this type. JEEVIKA would have a team of qualified, output-oriented, bright and committed development and management professionals for organizing its operations in the region.

On other fronts, the JEEVIKA would need office space, equipments and materials at its head quarters and various field offices.

For its field operations, JEEVIKA would also require funds for meeting deficit over income for an initial period till its operations reaches break-even level.

Under the Institution Building (IB) operations, in the initial years (~ 3-5 years), when the IB portfolio would not be significantly high, requirement for operating funds would be pretty high as a percentage of total business done by the promoted economic institutions. This however, would come down significantly to lower levels in the years to come. In the first two years, the operating costs may be as high as 100% of the total business done by the promoted institutions. This would be brought down to 40% in the third year and then to around 20% in the fourth year. For the next two years, it would be reduced by at least 5% per year and would then hover around 3-4% by the end of 10<sup>th</sup> year of its operations. Similar trend will be observed every time, we select any new sub-sector or vector to work with. JEEVIKA would need resources for managing these operations.

#### **Structure of the JEEVIKA**

JEEVIKA is being registered as a not-for-profit society under MPSRA, 1973. In due course of time, it will promote other subsidiary and affiliated institutions of appropriate nature to take care of specific functions of JEEVIKA.

It will be promoted by a group of motivated young professionals at one hand and other established 'social entrepreneurs' on the other hand, both committed to the cause of livelihoods promotion among the disadvantaged lot of the society, in the identified regions.

A few organizations with the similar agenda to that of JEEVIKA would be contacted to help establish JEEVIKA. These organizations would share its vision and mission. However, none of these will have a controlling interest. Quite a few of these organizations would help JEEVIKA by inviting them to work in the rural areas of the *Madhya Bharat* region and paying them the consultancy fees. Some of the

other organizations would offer an initial contribution either towards the revolving fund or towards the initial administration and establishment expenditure.

JEEVIKA will have a Governing Board with at least seven members drawn from people with skills and experience in development, livelihoods promotion, management, co-operation, finance and accounting, HRD and systems. It will serve to frame policy, approve plans and budget and review activities and financial statements. It will meet on a fixed day every quarter. The initial board will mainly be formed from among the promoter group.

JEEVIKA will have a small field team to begin with, based in Jabalpur district in MP and will expand to other areas of the *Madhya Bharat* region. JEEVIKA will have its registered office in Jabalpur town but its head office will be based in some interior rural area of the Jabalpur / Mandla district, which will be decided in due course of time.

### **Promoters**

It is proposed that a group of committed, young and enterprising development professionals at one hand, along with some of the established 'social entrepreneurs' on the other hand, both motivated by the objectives set for JEEVIKA will find it in their interest to promote it. All these people will have more-or-less common understanding of the issues - JEEVIKA proposes to deal in and would have attained a considerable amount of expertise and direct experience in the areas ranging from development, rural livelihoods, management, finance and accounting, micro-finance and grant making to IT and academics.

This is a fact that JEEVIKA is not trying for something which is totally new. It's only the initiatives of the past that have led to the concept of JEEVIKA. We have learned a lot from great visionaries and social-entrepreneurs, who have initiated and demonstrated these concepts on the field. These people have been involved in the 'social-entrepreneurship' for a long time and have created / supported / nurtured various social-enterprise of class.

It is expected that some of these established entrepreneurs, motivated by the objectives set by JEEVIKA and by virtue of their entrepreneurship would come forward to join the promoter group of JEEVIKA. JEEVIKA wishes to get their 'mentoring' and 'nurturing' support during the course of its inception, establishment and growth. JEEVIKA would form one of the few platforms to carry forward the legacy of social entrepreneurship from these entrepreneurs to the next generation of development professionals. The promoters will help in establishing JEEVIKA in its entirety – legal and physical establishment to begin with, and financial, strategic and institutional establishment in due course of time. JEEVIKA will benefit from the expertise, experience and contacts developed by its mentor promoters in establishing itself among poor for addressing their livelihoods needs.

The promoters will devote a considerable amount of time, energy and other material resources in finalizing the 'Concept note of JEEVIKA', its 'byelaws' and 'Memorandum of Association' before finally registering the same under the most appropriately thought out name. The promoters will accept new responsibilities in JEEVIKA after its registration and will continue to devote their time and energy as the appointed 'Board of Directors' and will discharge their respective duties as charted out in the byelaws.

It is expected that a group of young, energetic and committed people (may or may not be belonging to, or based in *Madhya Bharat* region) would be excited about the concept of JEEVIKA and would find it in their interest to devote a significant amount of their time and energy to let it achieve its intended objectives, while co-promoting the JEEVIKA, along with the other group of social-entrepreneurs.

\*\*\*\*\*

## Promoters' profile

- 1. Mr. Ashis Sahu:** [ashisks@rediffmail.com](mailto:ashisks@rediffmail.com); 098997-73743; Sadhan, New Delhi  
Ashis has more than nine years of experience of working with NALCO, Action-aid, URMUL, OXFAM and RCDS. Currently, he is with SADHAN and based at New Delhi. He holds a PGDRM from IRMA (1998).
- 2. Mr. Ashish Kumar Gupta:** [ashishgupta3176@rediffmail.com](mailto:ashishgupta3176@rediffmail.com); 094253-25659; Jeevika, Jabalpur  
Ashish Gupta has worked with Gram Vikas, Orissa, SERP-APDPIP, Hyderabad and with BASIX, Jabalpur. Presently, he is on a fellowship with AKSHARA, Hyderabad to establish and start Jeevika, Livelihoods Support Organisation in Jabalpur. He holds a PGDRM from IRMA (1999).
- 3. Mr. G Muralidhar:** [muralivan@yahoo.com](mailto:muralivan@yahoo.com); 098483-43008/93948-43008; Akshara, Hyderabad  
Muralidhar has got more than 18 years of experience of working with NDDDB, IRMA, GCC, NTGCF/FES, OUTREACH, Naandi Foundation and SERP. Currently, he is leading Gurukulam, a development management School, Hyderabad. He holds a PGDRM from IRMA (1989)
- 4. Mr. M M Bajpai:** 0761-2602483(O), 2417732 (R); XIDAS, Jabalpur  
M M Bajpai has got more than 25 years of banking experience with UCO bank. For last three years, he has been associated with XIDAS, Jabalpur as Senior Faculty and Advisor, Projects.
- 5. Ms. Radha Thakur:** [radhe\\_thakur@yahoo.com](mailto:radhe_thakur@yahoo.com); 098265-24574; Basix, Jabalpur  
Radha has been working with Basix, Jabalpur for last one year. She is an MBA (Rural Management) from XIDAS, Jabalpur.
- 6. Mr. Sandip Chatterjee:** [sandipsneha@rediffmail.com](mailto:sandipsneha@rediffmail.com); 09883451866 ; Akshara, Jabalpur  
Sandip has got more than 17 years of experience of working with various church based organizations all over the country. Presently, he is working with Akshara at Jabalpur. He holds a MSW.
- 7. Mr. Santosh Mishra:** [santya@mailcity.com](mailto:santya@mailcity.com); 09849900850; Sutra, Raipur  
Santosh is having more than six years of working experience with CARE AP and Orissa and SERP-APDPIP, Hyderabad. Presently, he is with Sutra, Raipur. He holds a PGDRM from IRMA (1999).
- 8. Mr. Suresh Asawa:** [ssadv@t@yahoo.com](mailto:ssadv@t@yahoo.com); 098930-55032; Businessman, SS Advertising, Jabalpur  
Suresh Asawa has worked in Sewa for more than 3 years. Subsequently, he established his own advertising business and led it to become a top advertising agency in MP. He holds a PGDRM from IRMA (1986).

## 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)  
Web : [www.jeevikalivelihoods.org](http://www.jeevikalivelihoods.org)