

Women in Public Finance Fellowship

Cohort I (2024-26)

**A Journey of Purpose, Practice,
and Public Impact**

1 The Idea of the Women in Public Finance Fellowship

The Women in Public Finance (WPF) Fellowship emerges from Janaagraha's sustained work in the public financial management ecosystem and responds to its clear need for greater gender inclusivity. The two-year Fellowship is designed to support women professionals to work closely with governments and reform partners, engaging directly with fiscal processes and institutional decision-making.



Srikanth Viswanathan
Chief Executive Officer,
Janaagraha

Women Shaping Cities, Cities Shaping Futures

For too long, India's cities have mostly been planned and run by men — and you can feel it in the way we live them every day. Now imagine cities designed with women leading the way: safer streets, more welcoming spaces, and opportunities that let everyone shine.

We need more women planners, designers, engineers, police officers, health officials, finance experts and so on, making everyday decisions on how our cities are governed. When women step into these roles, cities don't just improve for women — they become better for all of us. That's the heart of our credo: **Women for Cities, Cities for Women**. Money matters too — where it's spent, for what exactly and how, shapes safety, inclusion, and livability. That's why we started by bringing more women into public finance management.

Hosting our first cohort was inspiring, and their energy will ripple across India's cities! Today, as they graduate, we celebrate their ideas, their courage, and their commitment. With new collaborations with the **Office of the Comptroller and Auditor General of India** and the state governments of **Assam** and **Telangana**, we're excited to keep building momentum. The journey has only begun — and the future looks bold, bright, and inclusive!



Sapna Karim
Chief Operating Officer,
Janaagraha

Gender, Janaagraha and the Fellowship

Throughout Janaagraha's two-decade-long journey, we have always believed that cities should be inclusive, fair, and accessible to everyone. Given this belief, the role of women has always played a very important part in our programmes, our thinking, and our philosophy. I certainly believe that women bring sensitivity, sensibility, and a nurturing and caring perspective in everything they do. This Fellowship is our pathway to bring more women into the ecosystem to ultimately create **just, inclusive, and fair cities for all**.



Prabhat Kumar
Director, Public Finance
Management, Janaagraha

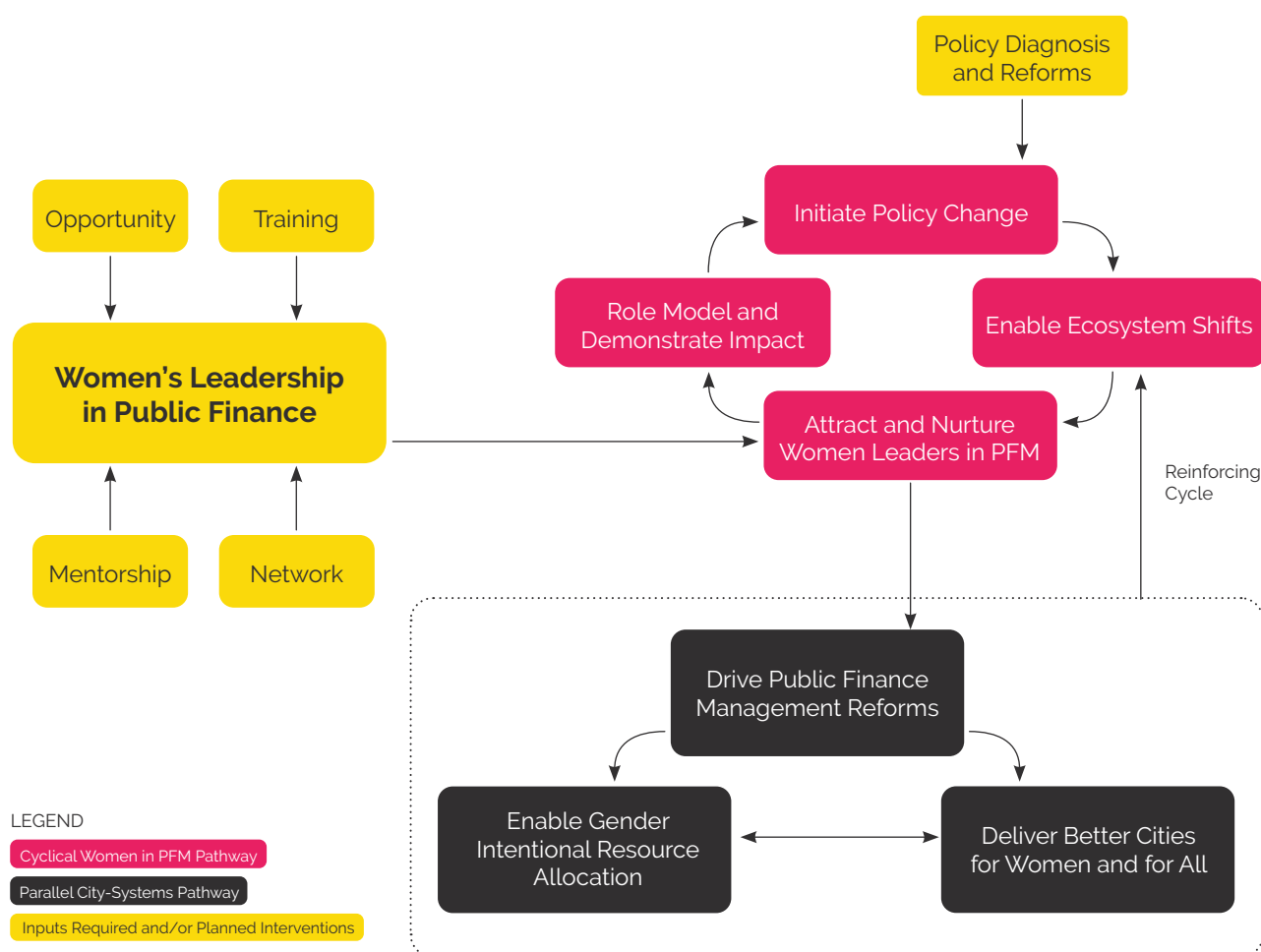
Cohort One's Successes

The Fellowship emerged from a clear and pressing need: **building capacity in public finance management (PFM) for cities in India and driving discourse & action on reforms**. The inaugural cohort has helped bridge this gap—working across states with varying institutional capacities, engaging directly with governments, and bringing grounded insights into what reform actually entails on the ground. Fellows have not only contributed richly to reform efforts, but have also enriched the broader PFM ecosystem by working on decentralisation and reform agendas with various Finance Commissions and the broader PFM ecosystem.

Equally important has been the cohort itself. Fellows have built **strong camaraderie**, consistently exchanging learnings across diverse projects and contexts. This shared reflection has strengthened their individual growth and created a small but committed community of practice. Looking ahead, we see this cohort playing a sustained role in India's PFM ecosystem as **practitioners who combine technical rigour with contextual judgement and a long-term reform orientation**.

The Theory of Change

The Reinforcing Cycle - Building a Self-Sustaining Ecosystem for Women in PFM





Meet the First Cohort

The inaugural cohort of the WPF Fellowship comprises 11 Fellows selected through a rigorous, multi-stage process. From a large pool of applications received from across the country, candidates were screened through successive rounds of interviews, case-based assessments, and group discussions, culminating in an in-person final round held in Bengaluru and Delhi.

The resulting cohort reflects a deliberate mix of early- and mid-career professionals with varied levels of work experience and diverse academic backgrounds—including urban planning, public policy, communications, engineering, geography, finance, and management—bringing together complementary skills relevant to public finance reform and urban governance.



Cohort I Fellows

(from left to right)

Ipshika Ghosh, Anikha Ashraf, Merin Sunny, Meghamala C, Veronica Q Wijunamai, Saumya Jauhari, Anupriya, Aishwarya Shekar, Shaivya Harit, Bhavya Mittal

No. of initial
applications:
198

Average work
experience:
2.8 years

Academic diversity:
**8+ academic
backgrounds,
with 81% holding
PG degrees**





January 2024

5-day Residential Induction Training



August 2024

Mentor Assignment

3 The WPF Journey: A Two-Year Immersion

Professional Development:

Comprehensive monthly workshops delivered by expert facilitators, offering targeted training in effective communication, storytelling, and data visualisation to enhance Fellows' professional impact.

Webinars and Masterclasses:

Expert-led interactive sessions and masterclasses with eminent professionals and women leaders on contemporary public finance challenges, good practices, and the interplay of gender with economic, social, and political development.



The webinars deepened my understanding of the critical intersection between urban development and municipal finance. Mr. Devashish Deshpande's session was a highlight. He reframed taxation from a financial metric to the bedrock of state capacity, demonstrating that fiscal health is the architecture behind effective service delivery. This link between revenue and governance was a defining lesson.

Aishwarya Shekar



March 2025

Mid Programme Retreat



January 2026

Cohort Graduation

The Fellowship is designed as a sustained, two-year immersion with continuous opportunities for learning. Fellows work across projects, institutions, and levels of government, learning through live reform engagements and close collaboration. Periodic interactions with practitioners and cohort-wide convenings support reflection, shared learning, and community-building.

Cohort Catch-ups:

Regular cohort-wide sessions creating space for Fellows to share experiences, reflect on challenges, strengthen community, and build sustained peer support across diverse public finance contexts.

Mentoring:

An esteemed panel of mentors provided personalised guidance aligned with Fellows' individual interests and aspirations, fostering reflection on experiences and shaping future pathways in public finance.



My mentor, Avani Kapur, provided consistent and thoughtful guidance on my work, particularly on budgeting and public finance. She was a generous listener who engaged deeply with ideas and questions. Her practical feedback helped strengthen my analysis and approach complex budget issues more systematically. The mentorship during the fellowship was deeply meaningful.

Saumya Jauhari

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From Engagement to Outcomes

Stories from the Field: Impact on Fellows

STORY 1

Seeing the System Behind Numbers: A PFM Learning Journey

When **Veronica** applied to the Women in Public Finance Fellowship, she was already familiar with the limits of urban reform. She had worked with city governments willing to act, yet restricted by fiscal constraints that narrowed the space to act. **Ipshika** entered fresh from graduate training in urban governance, and was drawn by a growing curiosity about PFM and the mechanics of how cities function. For both, the Fellowship offered something rare: **sustained, embedded exposure to how public finance actually operates on the ground.**

The two-years of the Fellowship reshaped how they understood PFM. Their work moved past the surface question of where the money is, toward a deeper interrogation of how—and why—it is allocated, spent, and constrained. Learning was rooted in field exposure, long-term institutional partnerships, and direct engagement with officials, practitioners, and experts.

Through Janaagraha's long-term engagement with the Government of Assam, Veronica helped lead the design and rollout of municipal finance and accounts reforms in Assam—customising the Urban Platform for deliverY of Online Governance (UPYOG) platform for ULGs, overseeing its phased implementation and helping standardise budgeting guidelines. She developed close working relationships with Executive and Municipal Finance Officers, accountants, state systems integrators, experts, administrators, and implementors, to **align on programme requirements and navigate implementation challenges.** This revealed the everyday dynamics of Assam's unique administrative systems. For **Veronica**, this placed **organisational behaviour** and **systems design** at the centre of governance outcomes:



“

PFM is as much an institutional challenge as it is a technical one. It's easy to get stuck on numbers and reporting; but those are outputs of underlying system design. What really matters are the institutions underneath: the systems, incentives, context, people, and culture that shape better decision-making. If those don't evolve accordingly, however slowly, improvements cannot be sustained.

What united Veronica and Ipshika's journeys was deeply contextual learning that sharpened their understanding of fiscal accountability—**working within administrative limits** while still **pushing what was possible**. Ipshika started the Fellowship working with Uttar Pradesh's Urban Development Department to mainstream municipal budgeting in Barabanki, where she confronted the constraints of a small urban local government, alongside the clear need to strengthen how citizens engage in decision-making. Later, with the 5th Karnataka State Finance Commission (SFC), she worked on PFM reform pathways that advanced more autonomous and accountable city systems through predictable fiscal transfers and efficient expenditure management. Working **across diverse administrative capacities** sharpened **Ipshika's** understanding of what PFM is ultimately for:

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People often think of PFM as just budgeting or accounting. I came to see the need for it to become more people-centred. For me, PFM became a way of making the state legible and responsive to people's priorities. That shift pushed me past jargon and “ideal” solutions, and reshaped how I worked with line departments—public finance has to be a reflection of lived realities.



For Veronica and Ipshika, the Fellowship was not about neat fixes or quick wins. It was about building the judgment, skills, and institutional sensitivity required for long-term change—**learning to confront structural constraints directly, and to engage seriously with what it will take to strengthen India's public finance systems and governance, over time.**



Fellows Veronica, Saumya and Janaagraha colleagues during a field visit to Raha ULG, engaging with officials to understand Assam's municipal finance systems

STORY 2

Building Competencies: Skills and Perspectives for Professional Growth

Drawn from varied academic and professional backgrounds, the eleven Fellows evolved along unique trajectories shaped by the institutional contexts they worked within and their evolving interests. For **Bhavya, Merin** and **Meghamala**, early technical strength was refined through sustained exposure to how decisions are made and implemented within public systems.

While webinars, masterclasses, and project immersion strengthened technical skills, it was prolonged implementation work that proved most formative. Early instincts to pursue technically “perfect” solutions gave way to a more situated practice: **reading context**, **recognising institutional dynamics**, and **deciding when to hold firm** and **when to adapt**. Working closely with the government clarified that progress is rarely linear; it is incremental, negotiated, and shaped by timelines, process, and capacity.

It was in navigating this reality that many Fellows learnt the **realities of government collaboration**. Bhavya, working with Odisha’s Directorate of Treasuries to roll-out the Just-in-Time Funding System (JiT-FS), understanding the needs of different departments and use cases, bringing them on board shared reform pathways. Partnering with Odisha’s Departments of Finance and Housing & Urban Development, found her days moving rapidly from **building consensus across government stakeholders** for a new digital platform, to **intensive research** mapping understudied funding trends. **Bhavya** reflected:

“

I found real satisfaction in small wins. When you’re embedded in implementation, progress shows up in the details—a meeting where differing views align, a letter signed, a project approved. Tight timelines can blur the bigger picture, but those milestones matter. What stayed with me was seeing my own growth alongside—recognising how far I’d come along in this steep learning curve.

Fellows’ communication practices also evolved in response to senior-facing policy engagement. Merin’s Fellowship began with Janaagraha’s introductory presentation to the 16th Union Finance Commission (UFC), demanding clarity of framing from the outset. The Commission’s mandate exposed her to a wide span of public finance issues across different contexts, needs and capacities among Indian ULGs, while sharpening her ability to communicate across written, visual, and presentation formats to senior stakeholders having limited time and divergent priorities. **Merin** noted:

“

Being a Fellow has made me a more purposeful communicator. From my first experience storylining a presentation, I learned to ask: who am I communicating with, and what outcome am I seeking? Stepping back to structure my thinking has become second nature. It has helped me see work not in silos, but as part of a larger whole.





Fellow Merin, colleagues from Janaagraha, and Members of the XVI UFC

Relational capability emerged as another vital axis of professional growth. Meghamala's work with Karnataka's SFC traced PFM reform pathways across rural-urban transition, accounting, and budgeting processes. Following reforms from inception to adoption surfaced how fiscal decisions are shaped by competing mandates, institutional memory, and administrative silos. Progress depended on **sustained engagement** and **trust** with government counterparts. As **Meghamala** observed:

“

I learnt quite quickly that it was not my technical skills but emotional intelligence that was tested most. Progress with government partners depends less on being right and more on reading situations, absorbing setbacks, and establishing trust. Building that relationship up enabled our partners to openly and proactively engage - that's when I knew our work was landing.

Taken together, these experiences point to a form of professional readiness built inside government systems as they are, not around an ideal process. Working through implementation realities, clarified both **career fit** and **capability**; why public finance and governance make professional sense, and what it actually takes to operate within them. The Cohort leaves with a commitment to long-horizon engagement **grounded in institutional realities, judgment under constraint, and urgent patience.**



STORY 3

Cultivating Growth, Voice and Belonging

Growth during the Fellowship unfolded through multiple, intersecting experiences. Fellows saw shifts not only in their knowledge but in how they worked with one another, found voice in unfamiliar spaces, and navigated uncertainty. Alongside on-ground exposure, learning within a peer community of women—and seeing women at work across public systems—shaped how Fellows understood both **their own voice in public finance** and **the importance of strengthening gender inclusion within it**.

Anikha's extensive travel during the Fellowship brought this into sharp relief. It took her from influencing municipal budgeting reforms with the Uttar Pradesh government to innovative financing strategies for Kerala's long-term urbanisation policy. Moving through government offices across cities and states, **she encountered stark contrasts in women's presence in leadership roles**—differences that **shaped tone, process, and whose concerns entered the room**. This reaffirmed to **Anikha** how essential women's participation is across public offices:

“

I always believed that women's voices matter because they bring a different perspective—not more or less, just different. My work and travel across India during the Fellowship gave this belief depth. I saw clear contrasts between public offices where women were present and where they were visibly absent, and how this shaped which opinions and concerns entered the room. And yet, we have only begun to understand just how essential women are to decision-making spaces.

While this recognition emerged through work, it was reinforced through community. Alongside confronting inadequate women's representation on the ground, Fellows deepened their network as young women professionals and PFM peers. **Working together** and with women leaders across Janaagraha shaped how Fellows engaged in professional spaces. Shaivya, supporting Odisha's digital PFM reforms and municipal funding flow optimisation, found that this supportive environment **enabled her to contribute more** fully in work settings. **Shaivya** reflected:

“

When an environment allows us to be ourselves, our true selves shine. That is what happened for me during the Fellowship. The space and the community allowed me to speak up freely, be myself authentically, and honour what I bring to the table. I know I am a changed person because of the confidence this space gave me, and it is something I will carry with me wherever I go.



Agency, often forged under uncertainty, helped Fellows discover new things about themselves. For Anupriya, navigating unfamiliar systems and on-ground challenges—frequently without precedent—became a source of personal confidence. She worked with the Punjab Municipal Infrastructure Development Company (PMIDC), to design Citizen Scorecards through mSeva (now UPYOG) for 167 ULGs to integrate citizen feedback into service delivery evaluation. Learning on the go and working through difficulty **strengthened Anupriya's belief** not only in her professional competence but in her capacity to **adapt to testing situations**:

“

The early days were uncertain in terms of how I could contribute within a dynamic government setting, so I seized the first opportunity and just took initiative. I learnt to start from scratch—researching unfamiliar issues, building understanding, and building trust with partners. That experience built my confidence, not just in navigating uncertainty, but in trusting that I would find a way forward.



Over the course of the Fellowship, Fellows experienced a quieter but consequential shift in how they understood themselves. Working alongside other women, parsing uncertainty, learning, and growth, helped them **articulate their own voice** more clearly and **claim space** with greater assurance. At the same time, witnessing women support, lead, and sustain one another reaffirmed the power of women not only in public roles, but in professional communities—shaping how Fellows **carry confidence, solidarity, and purpose beyond the Fellowship**.

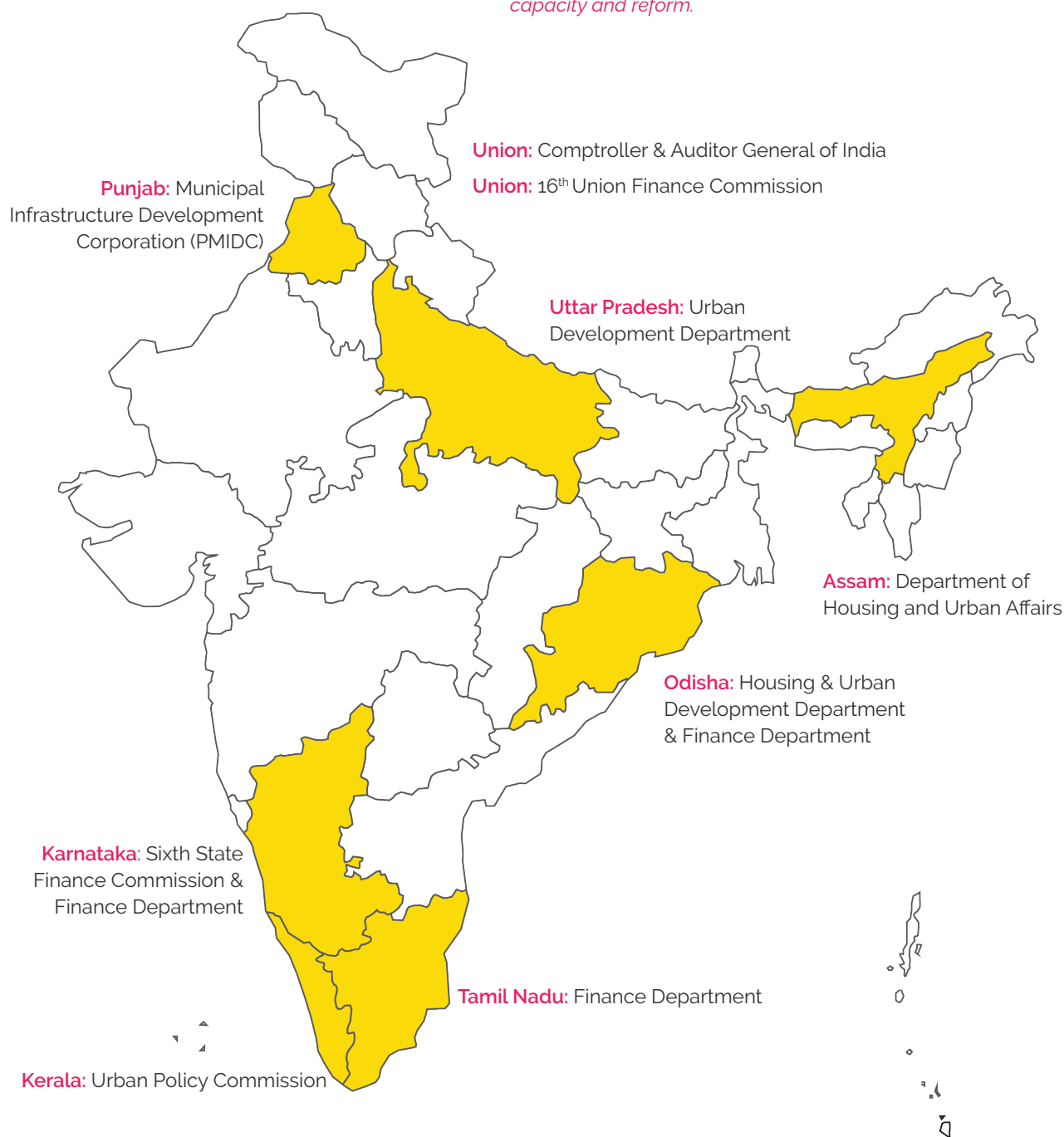


Fellows Shaivya and Bhavya with Dhamnagar NAC officials during a field engagement in Odisha

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Shaping the PFM Ecosystem: Impact Across Practice

Across India, Fellows are driving financial sustainability, reinforcing systems and processes, and enabling institutional capacity and reform.



1. Augmenting Financial Sustainability

Ensuring adequacy, predictability and timely availability of funds for urban infrastructure and service delivery.

Reform Initiatives

- Supported Janaagraha's engagement with the 16th UFC through in-person consultations and a detailed report outlining design principles for an urban devolution framework, analysing urbanisation trends, ULG fiscal capacity, and past UFC grant structures and utilisation. The 16th UFC is expected to support transformative reform agendas meeting India's rapid urbanisation needs.
- Led a study of local government grants for Tamil Nadu Finance Department and supported in drafting the state's recommendations to 16th UFC for increased and equitable fiscal transfers to ULGs for improved urban service delivery.
- Advised Karnataka's 6th SFC on devolution of grants to ULGs and expenditure management to set fiscal direction for 5 years and ensure sustainable, planned and equitable urbanisation across the state.
- Supported the Odisha SFC across three core PFM goals: ensuring adequate funding for infrastructure and services, optimising funds utilisation, and strengthening spending transparency and public disclosure. Consolidated recommendations to the SFC into the Municipal Finance Blueprint for Odisha's ULGs, a reform roadmap to strengthen PFM processes, decentralised participatory governance, human resources, and institutional mechanisms.
- Helped strengthen subnational fiscal capacity in Tamil Nadu by designing the framework for a state-wide transition to the Capital Value property tax system, grounded in a pilot analysis for Chennai, and a study on intergovernmental transfers to local governments, which formed the quantitative basis for the state's submission to the 16th UFC.

2. Strengthening Financial Management Systems & Processes

Improving the rules, tools, and systems to streamline planning, budgeting and fund utilisation for citizen-centric and timely project execution.

Reform Initiatives

- Co-developed a simplified cashflow forecasting framework and MIS for Greater Chennai Corporation to improve fiscal control and continuity in service delivery.
- Spearheaded the design and implementation of municipal finance and accounts reforms in Assam, to enable timely and consistent financial reporting across Assam's ULGs. This included customisation of Urban Platform for Delivery of Online Governance (UPYOG) platform for Assam ULGs and its phase-wise implementation. In addition, it involved drafting of comprehensive budgeting guidelines, mapping the Chart of Accounts to the Chart of Budget, creating streamlined budget formats and handholding 103 ULGs to adopt the same.



- Led Uttar Pradesh's Directorate of Urban Local Bodies' efforts to diagnose municipal budgeting rules and practices to draft guidelines to create credible, inclusive and timely budgets. Further, piloted municipal budgeting reforms by conducting stakeholder trainings and providing handholding support to ULG staff in select ULGs.
- Strengthened Odisha's public finance digitisation by supporting the Housing and Urban Development Department to enhance the SUJOG Finance & Accounts module (real-time digitisation of ULG accounting), and the Directorate of Treasuries, Finance Department, to roll out JiT-FS across PSUs—conducting feasibility studies, trainings, and tech development to improve fund tracking, reduce off-treasury fund parking, and enhance traceability of transfers to parastatals.
- Helped design and develop systems for the digitalisation of budgeting processes of ULGs in Assam.



Fellows Saumya and Veronica after holding a training session with Urban Technical Officers in Assam

3. Building Institutional Capacities and Reform Roadmaps

Strengthening roles, competencies, and administrative functioning within governments to enable informed decision-making and seamless reform implementation

Reform Initiatives

- Designed and executed capacity building sessions in foundational finance for ~300 municipal officers across administration, finance and technical cadres, institutionalising sound financial management in Assam's ULGs.
- Conducted study for the Kerala Urban Policy Commission, assessing the efficiency and sustainability of ULGs' finances and potential for innovative financing, informing a 25-year urbanisation plan.
- Evaluated the impact of 15th UFC grants for million-plus cities to assess whether air-quality-linked funding translated into outcomes under the National Clean Air Programme.
- Supported a landscape study on the current status of SFCs in India and laid out a reform roadmap to strengthen their efficiency and effectiveness.
- Supported the strategy and formation of the Indian Public Finance Collaborative by engaging with partnering members to advance collective ideas for public finance reforms.

6 Reflections from the Ecosystem



Ms. Deepti Uppal, IAS

CEO, PMIDC, Govt of Punjab | Nodal Officer

We were glad to collaborate with Janaagraha on the 'Women in Public Finance Fellowship.' Anupriya, our Fellow in Punjab, demonstrated strong commitment and professionalism in her work on the State Performance Grants System, Citizen Scorecards, and Municipal Shared Services.

This Fellowship builds critical capacities among young women professionals while supporting governments in executing needed reforms. We look forward to collaborating with future Fellows under this transformative program.



Ms. Avani Kapur

Director, Foundation for Responsive Governance | Mentor & Speaker

Being part of Janaagraha's Women's Fellowship in Public Finance for Cities as a mentor has been a deeply rewarding experience. I had the opportunity to engage with two Fellows placed in 2 very different geographies. I was genuinely impressed by the depth and nuance of the work they are undertaking - from digitising financial systems in ULGs, designing competency-based training frameworks, supporting Finance Commission recommendations, and helping in budget preparation. These are complex, real-world challenges, and it was energising to see them being tackled with such thoughtfulness and rigour. (...) I've learned a great deal myself through this mentorship—and partly wish I could learn more!



Ms. Maja Bosnic

Public Finance & Gender Budgeting Expert | Mentor & Speaker

It was a real pleasure to be part of Janaagraha's mentorship initiative for young women in Public Finance Management. I had the chance to run a workshop with 20 smart, curious PFM professionals from across India — we spoke about their challenges, ideas, and ambitions in the sector. The conversations were honest, thoughtful, and energising. (...) Thanks to the team at Janaagraha for creating the space for this kind of dialogue and connection. It really matters. Especially in the PFM world that is still very masculine and closed in some ways.

7 The Road Ahead

Over nearly 25 years, Janaagraha has seen that strengthening public finance systems—across funding, utilisation, and accountability—can reshape how cities function and how citizens engage with government. **Bringing a gender lens** to these decisions further expands what such reforms can achieve, particularly in advancing more inclusive development outcomes.

The journey undertaken by Cohort I reflects both this need and the ecosystem's growing receptiveness to new leadership in public finance. Announced to wide interest, **Cohort II** of the Fellowship was selected through a rigorous process in October 2025, with induction completed in November 2025.

At the same time, insights from the Fellowship's first two years prompted a rethinking of how impact could be deepened across the PFM ecosystem. In response to sustained stakeholder feedback, we expanded beyond a young professional-focused model to engage women already working within government. This led to the launch of the Fellowship for **Municipal Finance Officers**, with ten women officers selected from Assam and Telangana to embed reform capability directly within institutions.

Across cohorts, the programme has adapted based on **clear signals from the ecosystem**—tracking placements, project quality, engagement, and peer networks to refine its approach. Between Cohort I and II, applications increased by 15%, alongside a marked improvement in applicant quality, indicating both growing reach and stronger alignment with sector needs. Building on this momentum, Janaagraha will continue to test and invest in pathways that **expand women's participation and leadership in India's public finance ecosystem**.



Acknowledgments

This Fellowship would not have been possible without the sustained support and engagement of our partners, experts, and ecosystem actors over the past two years. Thank you for your continued trust and collaboration.

Gates Foundation

CEGIS

GOV

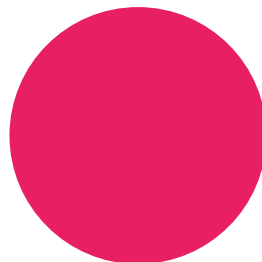


Mentors

Mr Alok Rajan (Senior Program Officer, State Capacity and Public Finance, Gates Foundation)
Ms Avani Kapur (Founder and Director, Foundation for Responsive Governance (ResGov))
Dr Debarpita Roy (Fellow, Centre for Social and Economic Progress)
Mr Devesh Sharma (Senior Program Officer, Digital Public Finance, Gates Foundation)
Mr Kesavan Srinivasan (Senior Adviser, Janaagraha & Former Deputy Comptroller & Auditor General of India)
Ms Maja Bosnic (Public Finance & Gender Budgeting Expert)
Mr Nicholas Travis (Independent Researcher and Consultant, PFM)

Speakers

Mr Aditya Verghese (Head, Centre for Excellence in Innovative Finance, SEEDS)
Mr Anindya Panda (Senior Program Manager, CEGIS)
Mr Anurag Gumber (Assistant Professor, HKUST Guangzhou)
Mr Ashok Rao (Senior Consultant & Executive Director, MaGC)
Ms Avani Kapur (Founder and Director, Foundation for Responsive Governance (ResGov))
Ms Bharati Das (Former Controller General of Accounts of India)
Mr Devashish Deshpande (Assistant Vice President, CEGIS)
Mr Devesh Sharma (Senior Program Officer, Digital Public Finance, Gates Foundation)
Mr Jasmine Shah (Former Vice-Chairperson, Dialogue and Development Commission of Delhi)
Dr Kalpana Kochhar (Director, Development Policy & Finance, BMGF)
Mr Kesavan Srinivasan (Senior Adviser, Janaagraha & Former Deputy Comptroller & Auditor General of India)
Dr Lekha Chakraborty (Professor, NIPFP)
Ms Maja Bosnic (Public Finance & Gender Budgeting Expert)
Ms Namita Aggarwal (Senior Project Lead, Foundation for Economic Development)
Mr Prabhat Kumar (Director, PFM – Janaagraha)
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Mr SM Vijayanand (Former Chief Secretary of Kerala and Chairman, 6th SFC of Kerala)
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Mr Vidhu Sood (Secretary, National Financial Reporting Authority)
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Transforming City-Systems

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