PHILANTHROPY FOR IMPACT IN ANDHRA-TELANGANA

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Why this research paper series?

In a country of 1.3 billion people where problems are deep-rooted, complex and generally progress faster than solutions can catch up, individual efforts often fall short. Our greatest social problems are systemic — they are entrenched and perpetuated by a labyrinth of socio-economic and cultural issues. In order to achieve the sustainable wellbeing of communities, we have to tackle systemic problems by going together rather than going alone.

This research paper series is intended as a tool, useful aid and dialogue enabler among diverse groups of social entrepreneurs, practitioners, funders, policy makers, support organisations, government and more. Designed to be a compilation of the current landscape of trends, gaps and opportunities, best practices and recommendations around state development profiles, development themes such as gender, livelihoods as well as functional themes such as collective impact, each paper in the series aims to serve as a ready reference to further conversations towards more informed collaborations, funding and implementation.

About ATST

At The Same Table™ (ATST) is an equal platform for free and frank discussions on issues and ideas that collectively concern the funding community. It is hosted by EdelGive every quarter.

ATST allows donors to discuss issues that help in understanding the nuances of the development sector. It encourages a free sharing of views and ideas. It is an all donor event with not more than two NGOs tabling a significant issue, not commonly discussed. Chatham House rules are followed. The ATSTs encourage donor-NGO dialogue to address issues of funding within the social sector. NGOs are drawn from local geographies to set context.
About the paper

Designed as a development brief on Andhra Pradesh and Telangana, this paper provides a comprehensive snapshot of the States’ progress on economic, social and environmental parameters. The paper highlights Andhra Pradesh & Telangana’s development performance vis-a-vis other Indian states in the following focus areas: Education, Health, Nutrition, WASH, Livelihood, Environment and Women empowerment. Apart from examining trends, gaps, assets and intra-state disparities, the paper also provides a glimpse of the solution ecosystem in the states as well as development funding flows from various quarters including government and CSR.

The paper aims to provide philanthropic funders an overview of Andhra Pradesh and Telangana’s development, most prominent gaps across the states and their districts, areas for collaboration, and models that can be emulated.

Key Summary

- Andhra Pradesh and Telangana have always seen a clear divide in terms of poverty and tribal population, which stood to benefit from divided and state-focused administration after the split in the year 2014.

- Development continues to be driven through partnerships between the government and private sector players through PPPs for growth and development (e.g. AP-PPP Program is to prevent mother to child transmission of HIV).

- Andhra Pradesh and Telangana are leaders in business with both states holding rank 1&2 respectively in ease of doing business in India. Key growing industries are IT, Pharmaceuticals and Mining.

- The States have effectively leveraged technology not only to support the growth of industry, but also to support the social development of the states through advancements in education, healthcare and PDS among other social challenges.

- Education and skilling show success, with substantial progress made in access and uptake on both.

- Andhra Pradesh tends to lag in progress in Healthcare (IMR, density of medical personnel and Anaemia) and Environmental issues (groundwater exploitation, water and energy management). Land rights continue to remain an area of struggle for the poor, especially the tribal communities.

- In terms of gender, the state ranks 4th in women’s land ownership and has the highest labour force participation. However, the state ranks a low 26 in terms of physical safety as abuse and violence soars.

- Andhra Pradesh is the second highest state for CSR funds flow, with INR 1725.32 crores flowing into the state between 2014-17, mainly into the areas of education, skilling and healthcare. Telangana ranks a low 14 among the states in CSR spending.
Andhra Pradesh (AP) and Telangana: A snapshot

Andhra Pradesh, the 5th most populous state in the country, has the second largest coastline, spanning 974 kms. Over the years, a common strand ran through all economic, political and cultural trends and that was the poverty and poor developmental performance of Telangana, especially in health and nutrition. Therefore, in June 2014, Telangana was introduced as the 29th state of India, with Hyderabad as its capital.

Population
Undivided AP: 84.6 Million
Male: 50.17%
Female: 49.83%
Rural: 66.64%
Urban: 33.36%

Sex Ratio
Undivided Andhra Pradesh: 993; higher than India average of 900

Human Development Index (HDI)
Andhra Pradesh: 0.875
Telangana: 0.858

Ease of Doing Business (EoDB)
Andhra Pradesh Rank: 8
Telangana Rank: 11
of 21 larger states

Financial Access
CRISIL Inclusix:
Andhra Pradesh Rank: 7
Telangana Rank: 9
among 28 States, 7 UTs

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Development trends and milestones

Policies:

Andhra Pradesh is blessed with rich natural resources and more than 62% of the population is dependent on agriculture for their livelihoods. As part of the inclusive growth strategy, the focus is on the agriculture sector linked with improvement in soil fertility, better seeds, productivity enhancement and value addition in the agriculture and fisheries subsectors. Other areas of policy focus include healthcare and establishing a knowledge economy by introducing the latest technology to educational pedagogies such as digital classrooms, fibre net connectivity and Aadhar authentication. In Telangana, the government has set up policies and SEZs for drawing more investments in the IT sector.
Economy:
Between 2011-12 and 2016-17, the GSDP of Andhra Pradesh grew at a CAGR of 13.01% against the national average of 11.52%.
Per capita incomes have demonstrated a substantial jump, from INR 1,07,276 in 2015-16 to INR 1,42,054 in 2017-18, adding nearly INR 12,000 to per capita income every year.
Andhra Pradesh is the first state in the country to produce a ‘Multi-Dimensional Poverty Index’ (MPI) of its people, according to which 21% live in MPI. Activating self-help groups (SHGs), skills training and job facilitation activities have strengthened the economic development of the state, particularly among students and unemployed youth. Andhra Pradesh and Telangana combined, have the highest number of SHGs registered in the country.

Health and Nutrition:
Between 2005-06 and 2015-16, Andhra Pradesh has reported a decline in immunisation coverage, from 97.6% to 91.6%. However, Andhra Pradesh (64%) and Telangana (44%) have also made the most notable progress in increase in institutional deliveries and the coverage has increased by more than 40%.
With a maternal mortality rate of 74, Andhra Pradesh is almost meeting the SDG goal of 70 for MMR. This could be because of the vast improvements in maternal healthcare. The focus of the government has been the use of technology in reduction of MMR and IMR through interventions such as ICT-based Smart Bangles, the DBT-based KCR Kits and NTR Vaidya real-time monitoring health scheme.

Gender:
Andhra Pradesh is one of the top five states when it comes to women employment; with 446 women per 1000 people participating in the labour force. 66.3% women have a bank account in their own name against the national average of 53% (NFHS4). Andhra Pradesh ranks 4th in the country with 17.2% women owning land.
Given its high per-capita income and economic progress, the Indian economic survey 2016-17 ranks Andhra Pradesh among the worst states when comparing gender empowerment scores (indicators such as agency, attitude and outcomes) against the per-capita income.
Further, a third of the women in Andhra Pradesh are married by the age of 18. 43.2% married women record having experienced spousal violence. Human trafficking is also an issue in tribal areas such as Adilabad where gangs lure women with jobs and marriage offers. Drought-led migration in Andhra Pradesh and Telangana has been pointed to as a key reason for girls falling prey to traffickers.

Education and Skilling:
Andhra Pradesh is an excellent state for skill training, with skilling initiatives carried out in partnership with several leading companies. Hyderabad houses T-Hub which is a partnership between the government of Telangana, 3 of India’s premier academic institutes (IIIT-H, ISB & NALSAR) and key private sector leaders and is the country’s largest entrepreneurship development facility. In 2018, the government launched We-Hub along the same lines to promote entrepreneurship among women. Andhra Pradesh has also made considerable success in education with the inclusion of digital classrooms and multiple technology-led as well as NGO-led innovative initiatives to improve outcomes (detailed in the solution space).
Social performance of the states

While the states perform fairly well on educational and livelihood parameters, they lag in healthcare, gender equality and environmental performance, with the biggest gaps seen in IMR and density of health personnel (health), anaemia in women, and waste management (environment). While the performance of Telangana is fairly similar on all parameters, the state outperforms Andhra Pradesh in waste water treatment and nutrition but lags behind in renewable energy and sanitation.

<table>
<thead>
<tr>
<th>Sector</th>
<th>Indicator 1</th>
<th>Indicator 2</th>
<th>Indicator 3</th>
<th>Indicator 4</th>
<th>Indicator 5</th>
<th>Gender Lens</th>
<th>Minority Lens</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td>54% enrolment in Government Schools, vs. national average: 57.21%&lt;sup&gt;xvii&lt;/sup&gt;</td>
<td>Average annual secondary dropout rate of 15.71% Marginally lower than national average 17.06%&lt;sup&gt;xvii&lt;/sup&gt;</td>
<td>52.67% student learning achievement levels vs. 54% national average&lt;sup&gt;xx&lt;/sup&gt;</td>
<td>With a Pupil-Teacher Ratio of 20 the state more than meets the ideal PTR of 30-35&lt;sup&gt;x&lt;/sup&gt;</td>
<td>Lags in school infrastructure (i.e., toilets, classrooms, buildings, etc.)&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>Female literacy rate stands at 59.74 vs. national average of 71%. Male Literacy rate at 75.56%&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>While SC community literacy rates - 64.47 - were comparable to state average of 67.35, Scheduled Tribe lagged at 48.83%&lt;sup&gt;xxx&lt;/sup&gt;</td>
</tr>
<tr>
<td>Health</td>
<td>65.3% children fully immunised, less than national average: 65.62%&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>212 health personnel per 1000 people vs. national average of 278&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>IMR of 34 per 1000 births Same as national average&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>Life expectancy of 68.50 years national average 67.95&lt;sup&gt;xxvii&lt;/sup&gt;</td>
<td>4th lowest MMR of 74 vs. national average of 130&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>Successful interventions related to delivery resulted 91.6% institutional births 92.2% births assisted by skilled birth attendants&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>Andhra Pradesh has a surplus of medical sub centres, PHCs and CHCs in tribal areas. However, Telangana is 281 sub centres short&lt;sup&gt;xxx&lt;/sup&gt;</td>
</tr>
<tr>
<td>Livelihood</td>
<td>Per capita imoal of 1,42,054 vs. national average of INR 1,11,782</td>
<td>446 women per 1000 people participate in the labour force, 4th highest in the country&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>48.5% of workers engaged in casual labour, highest in the country&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>Unemployment rate of 3.9% less than national average of 5%</td>
<td>61% schools implementing vocational education vs. national average of 59%</td>
<td>Of every 1000 women workers, 566 are engaged in casual labour, vs. national average of 421&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>472 of 1000 Scheduled Caste households benefited from the MNREGA scheme, vs. national average of 284&lt;sup&gt;xvii&lt;/sup&gt;</td>
</tr>
<tr>
<td>Nutrition</td>
<td>93.35% schools offer mid-day meals against national average of 96.98%&lt;sup&gt;xvii&lt;/sup&gt;</td>
<td>32.50 children stunted vs. national average of 38.40&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>31.90 children underweight vs. national average of 35.70&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>17.20% wasting among children vs. national average of 21%&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>60% women with anaemia vs. national average of 50.69%&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>Proportion of women consuming iron and folic acid (IFA) tablets for 100 or more days is 56.2%, which is higher than India average 30.3%&lt;sup&gt;xxi&lt;/sup&gt;</td>
<td>Vishakapatnam and East Godavari which are identified as highly tribal areas are lower than comparable to state average in stunting, wasting and weight&lt;sup&gt;xxii&lt;/sup&gt;</td>
</tr>
<tr>
<td>WASH</td>
<td>919 of 1000 households have access to improved water vs. national average of 821&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>975 households of 1000 have improved water source in urban sources, vs. India average of 943&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>Only 17.41% schools with handwash facilities national average 24.17%&lt;sup&gt;xvii&lt;/sup&gt;</td>
<td>100% Villages Open Defecation Free in Andhra Pradesh&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>27.27% dependence on ground water 3rd lowest in India&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>Budgetary allocation of Rs27 crore under two separate head for sanitary napkin distribution through SHGs&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td>Access to sanitation facilities remains at 30% among Scheduled Tribes compared to 55% for the other three caste groups&lt;sup&gt;xvi&lt;/sup&gt;</td>
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<tr>
<td>Crimes against women</td>
<td>59.9% women in rural areas, 65.9% in urban areas</td>
<td>Girls in Andhra Pradesh are more vulnerable to violence ranking 26th on physical protection&lt;sup&gt;xvii&lt;/sup&gt;</td>
<td>79.9% married women participate in household decision vs. national average 86.3, 5th lowest in the country</td>
<td>66.3% women have own bank accounts, vs. national average of 56.94%&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>Only 36.2% women have phones that they themselves use, 4th lowest in the country&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>44.7% women own land vs. national average of 38.11%&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>Andhra Pradesh has the 4th highest Scheduled Caste sex ratio 1,006&lt;sup&gt;xxv&lt;/sup&gt;</td>
</tr>
<tr>
<td>Gender</td>
<td>17.27% of land under Forest cover, lags behind national average of 36%&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>644.0 MT/day solid waste generation, vs. national average of 4210 MT/day&lt;sup&gt;xvi&lt;/sup&gt;</td>
<td>3rd highest sewage treatment capacity (15%) for 729.5 MLD&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>PM10 Annual Average at 72 µg/m³, 4th lowest in the country against ideal of 60 µg/m³&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>State-wise Installed Renewable Energy of 6164.42 MW, 6th highest in the country&lt;sup&gt;xxv&lt;/sup&gt;</td>
<td>Men are more likely to report that the weather changes have impacted farm production, while women are more likely to report that weather changes affected health&lt;sup&gt;xxx&lt;/sup&gt;</td>
<td></td>
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</tbody>
</table>
HEALTH:

According to a recent study, 67 of 305 primary health centres surveyed in Andhra Pradesh (22%) were functioning without any doctor. Diverting National Rural Health Mission (NRHM) funds for non-NRHM purposes has contributed to the staffing problem of the state. Subsidising of rice rates in Andhra Pradesh has changed the dietary preferences of the last two generations, from millets to rice. Partly because of this, anaemia in women of reproductive age has increased from 49.8% in the first NFHS in 1999-2000 to 55% in Telangana and 60% in Andhra Pradesh according to the latest NFHS in 2015-16. Over 10 years, Andhra Pradesh has reported a decline in immunisation coverage from 97.6% to 91.6% and only 28.5% children received a health check from a medical professional within two days of their birth. Short birth intervals also affect IMR: in Andhra Pradesh, 33% of births occur within 24 months of the last birth.

ENVIRONMENT:

Andhra Pradesh is highly vulnerable to climate change due to a large coastline. The river basins and coastal areas are prone to climate change impacts due to changing precipitation and temperature patterns. Cyclonic storms and tidal waves are becoming increasingly prominent, and are expected to increase in severity eventually damaging forests. With a predominantly agrarian coast, changing climate patterns directly affect agriculture, forests and livelihood opportunities in Andhra Pradesh. In the natural resource-rich, tribal community districts of East Godavari, Visakhapatnam, West Godavari and Khammam, 94% of the families are engaged in agriculture with income being heavily dependent on the north-eastern monsoon. Drought and irregular rainfall patterns are responsible for crop loss over a span of 7-17 years. According to the environmental sustainability index calculated in 2011, Andhra Pradesh falls in the 40-60 percentile, showing it is moderately sustainable. Two major areas of concern remain: waste management and ground water dependence. In 2017, of the 6440 metric tonnes of waste per day, only 8% was processed and treated. The case with Telangana is slightly better with 49% of the 6628 MT/day being treated. Under ground water management, out of 670 mandals, 61 fall under over-exploited category, 17 falls under critical, 54 under semi-critical and rest 538 under safe category. However, the state government has encouraged use of sprinklers and drip irrigation in agriculture. Andhra Pradesh has also emerged as one of the leading states for renewable energy installations in recent years and now ranks second overall in India, with a cumulative capacity of 2144.876 MW.

INEQUALITY WITH MARGINALISED COMMUNITIES:

Land rights is an entrenched issue in Andhra Pradesh among tribal populations: more than 50% of cases are decided in favour of non-tribals in SDC court. Tribals are not given the rightful opportunity to contest their case and cases are decided in favour of non-tribals by default. At the same time no legal support is provided to tribals at any stage. Kerala reported the highest crime rate (37.5%) against STs, followed by the Andaman & Nicobar Islands (21%) and Andhra Pradesh (15.4%). Andhra Pradesh also reported a 55% rise in the pendency of investigation and now has the highest pendency in the country (405 cases).
Strengths highlighted

**Technology for development:** Andhra Pradesh has been pioneering in leveraging technology for delivery of essential services and public goods across the country. Andhra Pradesh was the first state in the country to have enacted the single window clearance system for industry approval.\(^{lxxii}\) e-Pragati Authority has made rapid progress in achieving the status of first completely digitally transformed state in India through projects like CARD, eSeva, MeeSeva. Simplified procedures and support made available to industries is the reason why the state ranks first in ease of doing business and Telangana is a close 2\(^{nd}\).\(^{lxxiii}\) Andhra Pradesh is also the first state in India to adopt blockchain for governance.\(^{lxxiv}\)

Building up on the very successful SmartCard programme that has demonstrated substantial improvement in delivery of social schemes in the state and reduction of leakages, Andhra Pradesh and Telangana have taken up Aadhaar-based DBTs and eKYC.\(^{lxxv}\) The results demonstrate success: 122 DBT schemes are being implemented across multiple sectors such as health, nutrition and environment.\(^{lxxvi}\) Telangana is the foremost state in the country to complete seeding of 99.28% of 2.74 crore PDS beneficiaries’ data with their Aadhaar numbers and the implementation of ePoS is under progress. To plug in leakages, grievance redressal by dedicated toll-free numbers and the department has enabled the public to raise complaints about the illegal transportation of PDS and any irregularities among fair price shops across mobile and digital media. PDS storage facilities are monitored through CCTV cameras.\(^{lxxvii}\)

Technology solutions have been instrumental in aiding development across agriculture, health and education. D-Krishi is a unique and user friendly mobile based DBT solution for farmers.\(^{lxxviii}\) The World on Wheels programme is bringing digital literacy to 28 Smart Villages.\(^{lxxix}\) In partnership with the World Bank, e-sub centres and ANM centres are being improved with technology across the state.\(^{lxxx}\)

‘Smart Village-Smart Ward’: With the goal of becoming one of the top 3 best states in India by 2022, Andhra Pradesh has instituted the Smart Village-Smart Ward programme for inclusive development. The programme focuses on improved resource-use efficiency, empowered local self-governance, access to assured basic amenities and responsible individual and community behaviour through partnerships with individuals, NRIs, elected representatives, corporates and business houses, NGOs and philanthropists.

**Gaps at a district level**

Andhra Pradesh and Telangana see a clear divide in the development between industrialised districts and districts with high marginalised populations. Niti Aayog has identified Kadapa, Visakhapatnam, Vizianagaram, Adilabad, Khammam and Warangal as aspirational districts. Of these, Kadapa, Vizianagaram, Khamman, Adilabad, and Vishakhapatnam are in the top 15 most improved districts. Warangal Rural (YSR) which stood at 100\(^{th}\) rank in Baseline Ranking (Health & Nutrition) has made significant improvements and placed fourth in pre and post-natal care. However, gaps still remain.
Health and Nutrition:

Overall, Telangana’s Adilabad had the worst performance on health and nutrition indicators. Adilabad is a tribal dominant district in the Telangana state in India where about 53% of the population lives below the poverty line.\textsuperscript{\textllxlix} Adilabad and Warangal lack district hospitals equipped to provide treatment. Low sanitation coverage is also registered in these districts.\textsuperscript{\textlxxxii} Stunting among children under five is highest at 38.3% in Adilabad.\textsuperscript{\textlxxxiii} A baseline survey conducted by ICRISAT revealed that both boys and girls lack basic awareness about food, nutrition, health and overall well-being. The supply of subsidised rice through PDS has led to a shift in consumption from highly nutritious millets to rice.\textsuperscript{\textlxxxiv} In Andhra Pradesh, the proportion of women who had received full ANC is highest in Krishna (60.7%) and lowest at 31.3% in West Godavari. The percentage of institutional delivery ranges from 97.5% in Guntur to 75.5% in Kurnool.\textsuperscript{\textlxxxv} Vishakhapatnam and Vizianagaram are predominantly dependent on agriculture and have a high tribal population. In addition to the low agricultural production, the nutritional status of the population is to be viewed as the problem of poor quality of food intake due to low literacy and lack of awareness.

Gender:

The coastal districts of Andhra Pradesh — West Godavari, East Godavari, Vizianagaram, Visakapatnam, Srikakulam and Guntur — stand out as poor districts for gender status. Vizianagaram has the highest incidences of anaemia and primary girl child dropout rates. The primary social issue in Araku Valley of Visakapatnam is child marriage. As per NFHS - 4, in rural Visakapatnam, 34% of women between 20-24 years of age married before 18, and 10.5% of women between 15-19 years have either become pregnant or become new mothers.\textsuperscript{\textlxxxvi} Promotion of education among girls of tribal communities can address the issue and minimise the risk of child marriage and early pregnancy, says the UN report “The Girl Child”.

Hyderabad stands out for a high incidence of crime against women and low labour force participation. Most crimes reported against women have been among local residents and a large portion can be contributed to domestic disputes. Although recently an increase in rape and sexual harassment has been reported, this could be attributed to an increase in women willing to report incidents, not necessarily an increase in occurrence.\textsuperscript{\textlxxxvii}
Investment landscape in Andhra Pradesh and Telangana

Government funding

An analysis of government spending in Andhra Pradesh as compared to other states in India reveals that 2018-19 allocations in healthcare are higher, while allocations in rural development, education, and agriculture are lower than 18 other states in India. In a bid to make Andhra Pradesh the global seed hub of India, INR 100 crores has been allocated to the Mega Seed Park scheme in 2018. Telangana budget analysis reveals that spending in education and rural development is half of the average in 18 other states, while healthcare and agriculture meets the average spending. Policy focus in Telangana is almost entirely towards agriculture.

<table>
<thead>
<tr>
<th>Government Funding</th>
<th>Funding as a percentage of GSDP</th>
<th>Focus Sectors</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Andhra Pradesh</strong></td>
<td>INR 1,91,063.61 crore for 2018-19</td>
<td>13% in 2016-17 eleventh lowest compared to the national average of 17.85%\textsuperscript{10}\textsuperscript{viii}</td>
</tr>
<tr>
<td><strong>Telangana</strong></td>
<td>INR 1,74,453.84 crore for 2018-19</td>
<td>15.6% in 2016-17 thirteenth lowest compared to the national average of 17.85%\textsuperscript{viii}</td>
</tr>
</tbody>
</table>

Andhra Pradesh

Telangana

Figure 3: Government Funding across sectors in Andhra Pradesh (2018-19)
Note: As a percentage of total provision in the budget excluding “Others” category

- Education
- Rural Development
- Irrigation and Flood Control
- Social Security & Welfare
- Agriculture and Allied Services
- Housing and Urban Development
- Health
- Energy
- Transport
- Industry and Minerals
- Water Supply and Sanitation
- Labour and Employment

Figure 4: Government Funding across sectors in Telangana (2018-19)
Note: As a percentage of total provision in the budget excluding “Others” category

- Social, Tribal and Backward Class Welfare
- Irrigation and Command Area Development
- Rural Development and Panchayati Raj
- Education
- Agriculture and Cooperation
- Health, Medical and Family Welfare
- Municipal Administration and Urban Development
- Transport
**CSR Funding**

Andhra Pradesh exclusively saw an inflow of INR 1725.32 crores of CSR funding, which constituted about 6.17% of the total CSR spending between 2014-17. Ranked 2nd among all states in India, there was a 66.93% increase in CSR funding from 2015 to 2016. Telangana saw an inflow of INR 403.94 crores of CSR funding, which constituted about 1.445% of the total CSR spending between 2014-17. Ranked 14th among all states in India, there was a 61.67% increase in CSR funding from 2015 to 2016.

<table>
<thead>
<tr>
<th>Andhra Pradesh</th>
<th>Telangana</th>
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<tbody>
<tr>
<td>Total quantum of CSR funds (2014-17) spent exclusively in Andhra Pradesh:</td>
<td>Total quantum of CSR funds (2014-17) spent exclusively in Telangana:</td>
</tr>
<tr>
<td>INR 1725.32 crores</td>
<td>INR 403.94 crores</td>
</tr>
<tr>
<td>Average project cost is INR 0.986 crores</td>
<td>The average project cost is INR 0.224 crores</td>
</tr>
<tr>
<td>Of the total quantum of CSR funds, 52.82% originates from PSUs</td>
<td>Of the total quantum of CSR funds, 14.57% originates from PSUs</td>
</tr>
<tr>
<td>Power utility, FMCG and finance companies constituted top three categories of spenders</td>
<td>Manufacturing and technology companies constituted top three categories of spenders</td>
</tr>
<tr>
<td>Top 3 CSR funders include NTPC Ltd, ITC Ltd and Power Finance Corporation Limited</td>
<td>Top 3 CSR funders include Bajaj Auto Ltd., Jsons Foundry Pvt. Ltd. and Honeywell Technology Solutions Lab Pvt. Ltd.</td>
</tr>
</tbody>
</table>

Healthcare (including WASH), Education, Livelihood and Environmental sustainability themes have been favourites of companies for CSR projects. 57.06% of the CSR projects (2014-17) in Andhra Pradesh were implemented directly while 25.15% of them were implemented through other implementing agencies.xci

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**Figure 5: CSR spending across various sectors in Andhra Pradesh and Telangana (2014-17)**

Source: National CSR Portal (2016)

<table>
<thead>
<tr>
<th>Andhra Pradesh</th>
<th>Telangana</th>
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<tbody>
<tr>
<td>Education, Differently Abled, Livelihood</td>
<td>Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking Water, Sanitation</td>
</tr>
<tr>
<td>Environment, Animal Welfare, Conservation of Resources</td>
<td>Others</td>
</tr>
<tr>
<td>Gender Equality, Women Empowerment, Old Age Homes, Reducing Inequalities</td>
<td>Heritage Art and Culture</td>
</tr>
<tr>
<td>Government initiatives, PM Relief Fund, Swachh Bharat Kosh</td>
<td>Others</td>
</tr>
<tr>
<td>Rural Development</td>
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</tbody>
</table>
An analysis of district-wise CSR spending

District wise, Hyderabad got the highest funding (129.31 cr), followed by Vishakhapatnam (56.37 cr), Anantapur (27.34 cr) and Nellore (24.96 cr). Adilabad and Vizianagaram saw the lowest inflow of funds, while Nizamabad and Warangal saw no funds. Mahbubnagar and Prakasam received just over a crore worth of investment.\textsuperscript{xii} It will be worth seeing how the inflow of money is impacted once Hyderabad withdraws entirely from Andhra Pradesh. According to Ms. Jameela Nishat, a poet and activist, “\textit{When the states got separated, a lot of development was taking place. However, after the split, HNWIs have reduced their donation because Hyderabad is going to Telangana, and that’s where most of the money used to go.”

Figure 6: Distribution of district-wise CSR spending in Andhra Pradesh and Telangana
Source: National CSR Portal
Note: Total CSR spending analysed is 376.52 cr between FY 2014-17, of companies that specify spending in these districts. 34% of all district spending has gone in the last 3 years has gone to Hyderabad.
https://csr.gov.in/CSR/pivot.php  

Philanthropic Funding - Andhra Pradesh & Telangana

\textbf{Domestic:} Andhra Pradesh and Telangana have seen considerable interest among several HNWIs such as Azim Premji, Rohini Nilekani, Anil Agarwal, Hemendra Kothari, GM Rao, among others, making contributions to development efforts in the state, especially in the field of education, health, livelihoods, community development, environment and sanitation.

\begin{tabular}{|l|l|}
\hline
\textbf{Azim Premji Philanthropic Initiatives} & Made grants to 2 partners in Andhra Pradesh and 4 partners in Telangana across three focus areas – Vulnerable groups, Governance and Nutrition.\textsuperscript{\textsuperscript{xxiii}} \\
\textbf{Arghyam} & Set up by Rohini Nilekani, its focus areas include Groundwater and Sanitation with grants amounting to INR 1.97 crores in Andhra Pradesh.\textsuperscript{\textsuperscript{xiv}} \\
\textbf{Anil Agarwal Foundation} & The foundation has set up the INR 15,000-crore Vedanta University at the sprawling Knowledge City in Amaravati, the upcoming capital of Andhra Pradesh.\textsuperscript{\textsuperscript{xv}} \\
\textbf{Wildlife Conservation Trust (WCT)} & Funded by Hemendra Kothari, WCT currently works in northern Eastern Ghats and Krishna river delta of Andhra Pradesh with an emphasis on wildlife conservation.\textsuperscript{\textsuperscript{xvi}} \\
\textbf{GMR Varalakshmi Foundation} & In 2012, GM Rao committed INR 1,540 crores\textsuperscript{\textsuperscript{xvii}} towards the company’s responsibility arm, GMR Varalakshmi Foundation, whose focus areas include education, health & sanitation, empowerment & livelihoods, and community development. It works across 28 locations in India including 5 centres in Andhra Pradesh and 3 centres in Telangana.\textsuperscript{\textsuperscript{xviii}} \\
\hline
\end{tabular}
World Bank

- The World Bank has invested USD 240 million in the Andhra Pradesh 24X7 Power for All Project for India, to increase the delivery of electricity to customers and improve the operational efficiency and reliability.
- Andhra Pradesh Rural Inclusive Growth Project received USD 75 million to enable selected poor households to enhance agricultural incomes and secure increased access to human development services and social entitlements.
- Andhra Pradesh Disaster Recovery Project to restore, improve, and enhance resilience of public services, environmental facilities, and livelihoods, to enhance the capacity of state entities to respond effectively to crisis got an investment of USD 250 million.
- The World Bank, Housing & Urban Development Corporation (HUDCO) & Andhra Bank, sanctioned USD 2.61 billion for the construction of capital city of Amaravati.

International Finance Corporation

- Fotowatio Renewable Ventures (FRV), has raised USD 29 million in non-convertible debentures (NCDs) from the International Finance Corporation (IFC) to fund 100 MW of solar projects in India, Andhra Pradesh included.
- International Finance Corporation (IFC), the private-sector lending arm of World Bank, has decided to facilitate debt funding worth around USD 177 million in Ostro Energy Pvt Ltd, a renewable energy platform backed by emerging markets-focused private equity major Actis, according to a disclosure.
- IFC, a member of the World Bank group, has agreed to provide USD 15 million equity financing in Shalivahana Green Energy Limited.

United Nations:

- UNICEF supported scale up of Auxiliary Nurse Midwives Online (known as ANMOL), a real time, tablet-based data reporting and monitoring system for Auxiliary Nurse Midwives. This system has been scaled up in three states – Andhra Pradesh included, with USD 6 million approved for 2017-19 by the GAVI board.
- UNEP is recognising the transformative potential of the Sustainable India Finance Facility and will facilitate the ZBNF scale-out process, targeting investments amounting to USD 2.3 billion over the next 6 years.

DFID

- DFID’s rural livelihood projects in Andhra Pradesh and Odisha were adopted and scaled up within the states with a budget of GBP 1.9 billion explicitly build on these projects to expand nationwide.
- DFID’s support on urban development to the Government of Andhra Pradesh, which concluded in 2008, led to a range of successes, including on water and sanitation and skilled jobs creation with an investment of GBP 6 billion. Andhra Pradesh is considered to be one of the best performing states.
Health and Nutrition, Gender and Environment are clear areas of focus even in terms of policies and solution systems. While we have highlighted some organisations and policies working to close these gaps, we have also highlighted certain working models that have worked well to set Andhra Pradesh and Telangana apart in the field of education and skilling.

<table>
<thead>
<tr>
<th>Sector</th>
<th>Player</th>
<th>Intervention Description</th>
<th>Impact</th>
<th>Organisation/ Intervention Name</th>
<th>Lens</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health and Nutrition</td>
<td>Government</td>
<td>DBT benefits to compensate pregnant women living below poverty line</td>
<td>46,507 pregnant women registered in Telangana</td>
<td>KCR Kits</td>
<td>Gender</td>
</tr>
<tr>
<td></td>
<td>NGO</td>
<td>Mid-day meals in schools</td>
<td>72,728 children in Andhra and 1,01,232 children in Telangana</td>
<td>Akshaya Patra</td>
<td>Children</td>
</tr>
<tr>
<td></td>
<td>CSR</td>
<td>Mobile healthcare system</td>
<td>40 lakh+ patients have been treated during the last 3 years</td>
<td>Indian Oil Sachal Swasthya Seva</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>DFI</td>
<td>Anna Amrutha Hasham to serve pregnant and lactating mothers with nutritious meals</td>
<td>7,45,100 mothers in 257 projects in Andhra and 3,87,839 mothers in Telangana have been impacted</td>
<td>UNICEF</td>
<td>Gender</td>
</tr>
<tr>
<td>Gender</td>
<td>Government</td>
<td>Timely and affordable credit to SHG members</td>
<td>In Andhra, INR 645.55 crores disbursed to 2,74,225 SHG members in Telangana, INR 960.02 crores disbursed to 1,07,042 SHG groups</td>
<td>Stree Nidhi</td>
<td>Gender</td>
</tr>
<tr>
<td></td>
<td>NGO</td>
<td>Preventing inter-generational prostitution and empowering women</td>
<td>11 transition centres for rescue and rehabilitation</td>
<td>Prajwala</td>
<td>Gender</td>
</tr>
<tr>
<td></td>
<td>CSR</td>
<td>Sustainable handloom-based livelihoods for the weavers and technology training centres</td>
<td>Trained 10 banjara craftswomen and 125 women from slums in Telangana</td>
<td>Microsoft</td>
<td>Gender</td>
</tr>
<tr>
<td>Environment</td>
<td>Government</td>
<td>Forest blocks have been taken up for developing into Urban Forest Parks in and around Hyderabad</td>
<td>About 230 crore seedlings have been planted to increase the green cover to 33% in Telangana</td>
<td>Ku Haritha Haram</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>NGO</td>
<td>Climate related activities in geographically remote regions</td>
<td>50 households from 2 villages in Andhra Pradesh</td>
<td>LAMA</td>
<td>Minorities</td>
</tr>
<tr>
<td></td>
<td>CSR</td>
<td>Watershed management that involves the development and conservation of water resources</td>
<td>1,65,000 households covering 40 districts across ten states, including Andhra Pradesh</td>
<td>ITC</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>DFI</td>
<td>Transitioning from conventional synthetic chemical agriculture to Zero-Budget Natural Farming (ZBNF) by 2024</td>
<td>6 million farmers cultivating 8 million hectares in Andhra Pradesh</td>
<td>UNEP</td>
<td>NA</td>
</tr>
<tr>
<td>Livelihoods</td>
<td>Government</td>
<td>Bank linkage for SHG members by promoting diversified livelihoods to augment the income of the poor</td>
<td>Assistance of INR 3779.44 crores provided to 1,06,564 SHGs across Telangana</td>
<td>SERP - SHG-bank linkage</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>NGO</td>
<td>Working with small and marginal farmers towards improving their livelihoods</td>
<td>17,000 farmers' livelihoods</td>
<td>CCD</td>
<td>NA</td>
</tr>
<tr>
<td></td>
<td>CSR</td>
<td>Set up the Skill Development Institute (SDI) at Vizag</td>
<td>So far, 1158 were trained in Andhra Pradesh and 569 were placed</td>
<td>HPCL</td>
<td>Minorities</td>
</tr>
<tr>
<td></td>
<td>DFI</td>
<td>Support one million underprivileged women in India learn marketable skills and connect with income opportunities</td>
<td>2000 women weavers from Telangana learned direct marketing and stepped up their production quality</td>
<td>Disha - partnership of India Development Foundation, UNDP, IKEA Foundation</td>
<td>Gender</td>
</tr>
<tr>
<td>Sector</td>
<td>Player</td>
<td>Intervention Description</td>
<td>Impact</td>
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</tr>
<tr>
<td>Education</td>
<td>Government</td>
<td>Digital content in all subjects provided in Telugu and English medium</td>
<td>26 DCR schools across Telangana have got Fiber Net connectivity</td>
<td>Virtual classrooms project</td>
<td>Children</td>
</tr>
<tr>
<td></td>
<td>NGO</td>
<td>Improving learning levels among low performing schools and students</td>
<td>1600 schools covered across Chittoor, Ananthapur, Kurnool and Vizianagaram districts in Andhra Pradesh</td>
<td>Teaching at Right Level (TaRL) - Isha Foundation, J-PAL and Pratham</td>
<td>Children</td>
</tr>
<tr>
<td></td>
<td>CSR</td>
<td>Improving quality of education through technology aided and activity-based learning</td>
<td>More than 3500 students covered across Andhra Pradesh</td>
<td>GMR Varalakshmi Foundation</td>
<td>Children</td>
</tr>
<tr>
<td></td>
<td>DFI</td>
<td>Child rights programmes to eliminate child labour and promote quality education</td>
<td>1,847 villages of Andhra Pradesh and Karnataka</td>
<td>IKEA Foundation supports UNICEF</td>
<td>Children</td>
</tr>
<tr>
<td>Essential Services (PDS, Water Security and Land Rights)</td>
<td>Government</td>
<td>Regularisation of unregistered sale transactions permitting illegally occupied land restoration</td>
<td>11.19 lakh Sadabainamas registered benefitting 64,740 farmers across Telangana</td>
<td>Sadabainama initiative</td>
<td>Land Rights</td>
</tr>
<tr>
<td></td>
<td>Government</td>
<td>Aadhar based seeding to plug in leakages</td>
<td>99.28% seeding of 2.74 crore PDS beneficiaries across Telangana</td>
<td>Smart cards and E-Pos</td>
<td>PDS</td>
</tr>
<tr>
<td></td>
<td>CSR</td>
<td>Addressing water scarcity, land degradation and low agricultural productivity through integrated water resource management</td>
<td>150 farmers included in the launch project</td>
<td>Mahindra and Mahindra Ltd.</td>
<td>Water Security</td>
</tr>
<tr>
<td></td>
<td>NGO</td>
<td>Improving and expanding the paralegal program to help poor families obtain land rights</td>
<td>Over 2,80,000 landless families benefitted</td>
<td>Landesa</td>
<td>Land Rights</td>
</tr>
<tr>
<td></td>
<td>DFI</td>
<td>Investment to help the organisation and local governments provide land to women</td>
<td>Investment of USD 4.3 million towards Andhra Pradesh</td>
<td>Omidiyar Network</td>
<td>Land Rights</td>
</tr>
</tbody>
</table>

Collaborative Impact Initiatives

- Research and Innovation Circle of Hyderabad (RICH), is a platform designed to connect academic and research institutions such as IIT Hyderabad, Indian School of Business, Nalsar University of Law with entrepreneurs to allow startups and established companies to collaborate with research and academic institutions in development and commercialisation of innovative products in healthcare and pharmaceuticals, agriculture and aerospace.\(^\text{x}\)

- United Way, in collaboration with 70 NGO partners and 19 corporate donors over the last six years, has been successful in designing a holistic approach for 185+ government schools, making a direct impact on 85,000+ lives.

- Reconstituted City Sanitation Task Force (CSTF), a multi-stakeholder platform including MEMPA women SHGs, school children, youth clubs, local NGOs, Bulk Generators, RWAs and ULB sanitation staff were involved to drive and sustain sanitation interventions in Andhra Pradesh.\(^\text{x}\)

- The project ‘Digitizing MSME’ is to create awareness among the small and micro manufacturing companies about the importance of use of Information Technology in the company processes, including project management, digital marketing, financial management, HR, etc., for which the Government of Telangana is working to partner with ISB and Google for conducting Digital literacy program for 150 entrepreneurs each over 3 batches.\(^\text{x}\)
Case Study: Shaheen – “Working towards communal harmony”

“Andhra Pradesh is one of the states with top three Muslim populations and top three trafficking numbers. When it comes to trafficking, reporting is too challenging for the police, the NGO and the victim. Hence, there will be differences in the trafficking numbers reported by the NCRB and civil society reports.” – Mr. Ahmad, Shaheen

Shaheen Women’s Resource and Welfare Association was set up in the year 2002 to work among rioting communities in the Old City area of Hyderabad. The primary focus of the work was on-ground interventions for the women and girls of the isolated communities of Muslims, Dalits and Other Backward Castes. Shaheen attempts to build structures that make the women self-reliant and economically empowered. It also builds relationships of faith and confidentiality with the community that provides space for marginalised women to be socially empowered.

Their focus in the past two years has been on the rescue and rehabilitation of women involved in illicit sheikh marriage. Clients sitting in Hyderabad, Yamal, Somalia, are involved in the trafficking of women as sheikh brides. Often, these women are minors.

Shaheen currently supports 400 women, of which 200 are part of their rescue and rehabilitation efforts and 200 are part of their preventive efforts. At rehabilitation centres, 6-month training is provided for skilling, computers and legal. The focus on legal rights has come about because the organisation believes that it is the only way of enabling the women to act themselves. They also have certain interventions in an educational capacity, primarily focused on girls who have dropped out and need to be integrated into the education system again.

At an ecosystem level, Shaheen underscores that progress isn’t as visible because a lot of issues are being handled in seclusion. To solve problems, more actors need to come together, to make the government accountable in areas.

Key takeaways

1. Technology is one of the biggest strengths of the state and is being leveraged to drive change across various sectors such as health and nutrition, agriculture and education. Given the IT and ITeS industry growth in Andhra Pradesh and Telangana, leveraging technology infrastructure to design scalable development solutions is a potential focus area.

Andhra Pradesh stands as a pioneer in implementing technology for delivery of essential services such as PDS, Aadhaar-based delivery of government schemes and e-governance in health, education and agriculture. For technology to be delivered effectively at the last-time, several factors need to be addressed, from infrastructure gaps to contextualisation of solutions, so that they reach the most underserved populations. Effective delivery of PDS, DBTs and schemes based on ABPS/AEPS through platforms such as the digital services promotion by NITI-AAYOG Meity along with CSR, CSC 2.0 to deliver e-governance, are examples of multi-stakeholder solutions leveraging technology to deliver effectively at the last mile.
Health, nutrition and environmental concerns continue to remain pressing gaps in the state. These essential development issues need better focus in terms of CSR spending and collaborations.

- **Nutrition:** While Andhra Pradesh and Telangana have taken several progressive steps in delivering public health through various mechanisms including the PPP programmes for micro-insurance, focus on institutional deliveries and decreasing MMR, which have seen reasonable success, nutrition among women continues to be a persisting issue. Overall, Telangana’s Adilabad had the worst performance on health and nutrition indicators.

- **Environment:** With a predominantly agrarian coastal region, changing climate patterns directly affect agriculture, forests and livelihood opportunities in Andhra Pradesh. Overexploitation of groundwater resources in Andhra Pradesh and Telangana with 74% of the population depending on agriculture in the state is an area of critical focus, along with waste and energy management, especially in the light of rapid urban development in areas such as Amaravati.

**Land rights is an under-focused area**

Land rights, especially for ST communities in Andhra Pradesh continues to be a persisting issue. While digitisation of land records, amendment of laws to allow for joint ownership of land by men and women, etc., have been implemented, land and property rights is a huge gap area of focus and funding in Andhra Pradesh.

**While women have seen a mixed progress over the years, women safety and violence continues to be an urgent issue in the State**

Andhra Pradesh and Telangana combined, have the highest number of SHGs registered in the country and with 66.3% women having a bank account they own in their own name, the state has managed to make women financially independent in the process of their growth. Under programmes such as SERP, women’s inclusive development has been an area of focus through various schemes around education, health and livelihood, however women’s safety, child marriage and human trafficking remain a significant point of concern that needs solutions and funding. Child marriage is predominantly found in the districts of Krishna and Visakhapatnam which are tribal, coastal areas. The Muslim community also struggles with illicit Sheikh marriage. The Araku valley of the tribal district of Vishakhapatnam, also serves as a hub for trafficking young Adivasi girls.

**With much higher CSR funding inflows coming into Andhra Pradesh (ranked 2nd in India for CSR spending) compared to Telangana (ranked 14 in India for CSR spending), there is a need for balance funding:** While both states see comparable government spending, Telangana has a higher proportion of backward districts compared to Andhra Pradesh; the CSR inflows however are reversed. There is a need to balance CSR funding into the geographical districts of highest need between Andhra Pradesh and Telangana.

**Increased focus on collaboration is essential:** While there are multiple examples of multi-stakeholder collaborations between industries, government, CSR and non-profits as detailed above, there is a need for funders and implementers to collaborate effectively with government to scale impact.
Appendix: Approach and methodology

This paper is primarily grounded in secondary research, drawing on official databases (Census 2011, Ministry of Corporate Affairs CSR spend, NFHS 2015-16, NSSO 73rd and 74th round data, DISE-2016 etc.), reports and studies to build a holistic view. Analysis of secondary datasets was undertaken where available using raw data across development indicators, obtained from official sources.

The framework used for this and further papers in the state series builds a view of development status and progress in the state using recent development trends, analysis of development gaps and review of development assets/strengths (Human, Social, Physical, Environmental and Financial capital as drawn from the DFID Livelihoods Framework). Additionally, both the solution landscape and funding flows are analysed to better understand quantum of funding, patterns of allocation, working models, and under-funded areas.

Disclaimer: Wherever data for Andhra Pradesh and Telangana was not made available, data for undivided Andhra Pradesh has been used.
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EdelGive Foundation (www.edelgive.org) is the philanthropic arm of the Edelweiss Group and was established in 2008. Since its inception, almost a decade ago, EdelGive is steadily evolving a philanthropic ecosystem in India. EdelGive works to develop a symbiotic relationship between the different members of the ecosystem viz. investors (donor corporate agencies, partner CSR agencies, and individual donors), investees (NGOs and other sub sets of the NGO sector), and collaborating partners like the government, like-minded agencies, capacity building organisations, and policy experts. EdelGive has fostered the growth of the synergies inherent to an ecosystem, to leverage gains over and beyond its investment, both financial and non-financial.

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Guided by the belief that every life has equal value, the Bill & Melinda Gates Foundation works to help all people lead healthy, productive lives. In developing countries, it focuses on improving people’s health and giving them the chance to lift themselves out of hunger and extreme poverty. In the United States, it seeks to ensure that all people—especially those with the fewest resources—have access to the opportunities they need to succeed in school and life. Based in Seattle, the foundation is led by CEO Sue Desmond-Hellmann and co-chair William H. Gates Sr., under the direction of Bill and Melinda Gates and Warren Buffett.

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ABOUT SATTVA

Sattva (www.sattva.co.in) is a social impact strategy consulting and implementation firm. Sattva works closely at the intersection of business and impact, with multiple stakeholders including non-profits, social enterprises, corporations and the social investing ecosystem. Sattva works on the ground in India, Africa and South Asia and engages with leading organisations across the globe through services in strategic advisory, realising operational outcomes, CSR, knowledge, assessments, and co-creation of sustainable models. Sattva works to realise inclusive development goals across themes in emerging markets including education, skill development and livelihoods, healthcare and sanitation, digital and financial inclusion, energy access and environment, among others. Sattva has offices in Bangalore, Mumbai, Delhi and Paris. Sattva Knowledge works on research and insights to influence decision-making and action towards social impact in the ecosystem in Asia. Sattva Knowledge has partnered with organisations such as CII, USAID, AVPN, DFID, GIZ and Rockefeller Foundation to publish research, case studies and insights, and engages sector leaders through roundtables, conferences and impact circles.

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