

EDUCATION  
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HEALTH  
WASH  
GENDER



## PHILANTHROPY FOR IMPACT IN MAHARASHTRA

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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 Maharashtra, this paper provides a comprehensive snapshot of the state's progress on economic, social and environmental parameters. The paper highlights Maharashtra'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 state as well as development funding flows from various quarters including government and CSR.

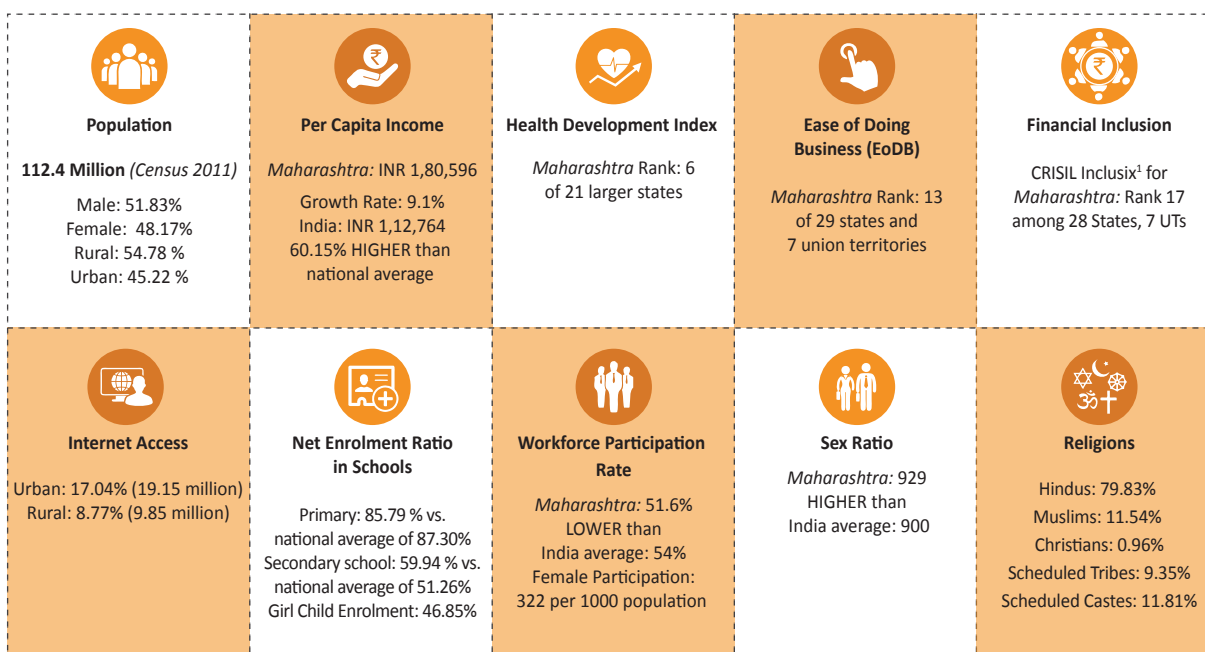
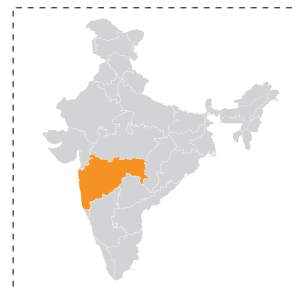
The paper aims to provide philanthropic funders an overview of Maharashtra's development, most prominent gaps across the state and districts, areas for collaboration, and models that can be emulated.

## Key Summary

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- 1 Maharashtra is one of the most industrialised states in the country producing 14.5% of India's nominal income, and contributing to 14.6% of its GDP, highest in the country.
  - 2 Agriculture, industry, infrastructure, social sector and governance remain central to the state's policies, with the government aligning policies actively with SDGs.
  - 3 Agriculture and allied activities support majority of the population yet contribute only 11.8% to GSDP. Absence of adequate credit, drought conditions, the pink bollworm epidemic in 2017, and high input costs affect productivity.
  - 4 There is significant focus on increasing jobs in Maharashtra in sectors such as auto, engineering, electronics, textile and defence through Retail Trade Policy-2016, Electronics Policy-2016, Single Window Policy-2016, etc.
  - 5 Acute malnutrition coupled with the withdrawal of government nutrition schemes, gender equality threatened by trafficking and low workforce participation remain areas of concern.
  - 6 Development sees extreme district variations with tribal districts like Nandurbar and Gadchiroli lagging behind other developed districts. 49.5% of government funding (INR 1,81,804 crore) is directed towards the development sector (education, healthcare rural development, agriculture among others). However, the quantum of funding (2016-17) as a percentage of GSDP is very low (7.6% in 2016-17).
  - 7 Maharashtra ranks 1st among all Indian states in CSR spending.

# Maharashtra: A snapshot

Maharashtra is the second largest state in India in terms of population and has 36 districts functioning under six revenue divisions viz. Konkan, Pune, Nashik, Aurangabad, Amravati and Nagpur. One of the highly industrialised states, a major IT growth centre and a pioneer in small scale industries, Maharashtra is regarded as a developed state. Yet, a closer look at indicators reveals the contrasting status prevalent in the northern and eastern regions reporting over 50% population living below the poverty line.<sup>i</sup>



Source: Census (2011), Socio Economic Outlook (2018), Niti Aayog (2016), Ease of Doing Business, Government (2018), CRISIL (2018), Government Data Portal (2016), Census (2011), Rajya Sabha (2016), World Bank (2013), CRISIL (2015), Niti Aayog (2015), Census (2011)

## Development trends and milestones



### Policy:

The government of Maharashtra is actively aligning its policies with the five core pillars of vision 2030: agriculture, industry, infrastructure, social sector and governance. The state government has also completely aligned its policies with the attainment of the SDG goals<sup>ii</sup>. New policies focused on Fintech and Electric Vehicle Manufacturing have been launched for the provision of innovative financial services to the poor, and reduction of carbon footprint respectively. The Maharashtra state Innovative Startup Policy 2018 is targeting the development of 15 incubators which are attracting INR 5000 crores investment, facilitating 10,000 startups and creating 500,000 direct and indirect jobs<sup>iii</sup>. In addition, there is substantial focus on agriculture, with a goal of doubling farmers' yields and incomes by 2022.

<sup>1</sup>CRISIL Inclusix is an index that measures the extent of financial inclusion in India across its 666 districts.





### Technology:

The government has piloted Aadhar-enabled PDS that saved 4500 metric tonnes of food grain in the first month of implementation.<sup>iv</sup> 62 categories of benefits are being transferred through DBTs with a plan to route all subsidies in the next five years.<sup>v</sup> For agriculture, DBT is given for Micro-irrigation, EGS Horticulture scheme & schemes under Mission on Integrated Development of Horticulture (MIDH). The government is also working towards provisioning POS machines at ration shops to enable cashless transactions.<sup>vi</sup> The government plans to roll out blockchain pilot projects in the areas of financial inclusion, land records, supply-chain financing, goods and farm insurance and motor vehicle registration.<sup>vii</sup> Maharashtra is the first state to unveil a public cloud technology to speed up e-governance.<sup>viii</sup> It is the state with the highest number of cities shortlisted under the smart cities initiative.<sup>ix</sup>



### Economy:

Housing 9.3% of the nation's population, Maharashtra produces 14.5% of India's nominal income and 14.6% of its GDP at market prices. Additionally, despite the fact that the state's population has boomed from 96 million to 112.4 million between 2000-01 and 2015-16, the state's PCI has gone up more than four times over from Rs. 28,540 to Rs. 1,47,399 in the same period.<sup>x</sup>

Maharashtra's GSDP in 2016-17 was USD 336.4 billion and accounted for 14.8% of India's GDP, the highest among all states. At a CAGR of 13.6%, the tertiary sector has been the fastest growing among the three sectors from 2011-12 to 2016-17. Growth has been driven by trade, hotels, real estate, finance, insurance, transport, communications and other services. However, there is a high disparity in per capita gross value added among districts, with Mumbai (INR 2,58,749) being the highest and the Nandurbar (INR 66,110) being the lowest.<sup>xi</sup> Agriculture & allied activities sector continues to carry a major share of burden of the population as well as workforce and therefore, continue to play an important role in the economy of the state. However, agriculture contributes only 11.8% to GSDP. Absence of adequate credit, drought conditions, the pink bollworm epidemic in 2017, and high input costs, among others, place agriculture in a state of crisis every year.<sup>xii</sup>



### Livelihood:

Since 2005, job growth in Maharashtra, led by services, has been higher than many other states. Today, one in three workers in Maharashtra has a salaried job, which is among the highest in the country. Maharashtra also has the third lowest unemployment rate, next to Gujarat and Karnataka.<sup>xiii</sup> However, there is significant focus required to increase the number of jobs if Maharashtra has to achieve a trillion-dollar economy status by 2025.<sup>xiv</sup> The state has identified industrial sectors like Auto, Engineering, Electronics, Textile and Defence as focus sectors and formulated Retail Trade Policy-2016, Electronics Policy-2016, Single Window Policy-2016, Policy for SC / ST Entrepreneurs and Policy for IT & ITeS-2015. The state has the 6<sup>th</sup> highest number of SHGs. Between 2013-14 and 2014-15 the number of MSMEs in the state doubled; as ASSOCHAM 2017 report declared that Maharashtra is 2<sup>nd</sup> highest in the country in number of registered MSMEs.<sup>xv</sup>



### Health and Nutrition:

Maharashtra maintained rank 6 between 2014-15 and 2015-16 in Niti Aayog's health development index. Stunting prevalence among children under five declined from 46.3% to 34.4% which is below the national average.<sup>xvi</sup> The state has the second lowest MMR and the third lowest IMR. Most states have made limited progress in reducing the vacancies of specialists at district hospitals yet Maharashtra has shown substantial (11%) increase of specialists.<sup>xvii</sup> However, some glaring gaps persist. Wasting, or low weight for height, among children under five years increased by 9.1% over 10 years and every single district in Maharashtra has wasting levels higher than 15%. Between NFHS3 and NFHS4, Maharashtra reported a decline in immunisation coverage. Five years of drought, coupled with the withdrawal of government nutrition schemes in the past two years, has led to a dramatic regional increase in malnutrition. Maharashtra is the third costliest state for healthcare in rural India and 80.8% of the rural population still chooses to go to private hospitals. This points to an estimated increase in out of pocket expenditure (INR 3,578 for Maharashtra vs. INR 3,198 for India per delivery).<sup>xviii</sup>



### Gender:

Women in Maharashtra have seen mixed progress over the years. Gender gaps in schooling have narrowed for the young in Maharashtra, with more girls being enrolled in school till the age of 12 between 2005 and 2012. The Female Workers Participation Rate was 31.0 compared to the national average of 25.5. While most rural women work, their participation has fallen from 66% in 2005 to 52% in 2012. This could be attributed to the decline in agriculture, the main source of employment for rural women. Other jobs created have been in construction and utilities, where women find their role to be limited. The situation is much worse in urban areas where only 22% women participate in the formal economy.<sup>xix</sup> Maharashtra has for years been a major destination of sex trafficking where victims are lured with the promise of jobs but are sold into sex slavery or domestic servitude. The state has the dubious distinction of high ranks in several elements relating to women: second highest in the number of women trafficked, top in the list of states with the highest cases of missing women, and top in the list of states with the highest number of stalking cases.



### Migration:

According to the 2011 Census, Maharashtra has 5.73 crore internal migrants, the second highest in the country. 43% of Mumbai's population is composed of migrants.<sup>xx</sup> Additionally, according to the latest Maharashtra Economic Survey, only 23.5% of the state's migration figures come from rural to urban transitions. The Economic Survey of India 2017 estimates that the magnitude of inter-state migration in India was close to 9 million annually between 2011 and 2016 and the major destination states were Delhi, Maharashtra, Tamil Nadu, Gujarat, Andhra Pradesh and Kerala.

# Social performance of the states

With the aim of becoming a trillion-dollar economy by 2025, the government is investing heavily in sectors such as education and skilling and these areas are seeing great progress. The state, however, continues to struggle in the sectors of health and nutrition, and these struggles are understood better, when looked at from a district lens.

Sector	Indicator 1	Indicator 2	Indicator 3	Indicator 4	Indicator 5	Gender Lens	Minority Lens
 Education	<b>85.79% net enrolment ratio</b> vs. national average: 84.55% <sup>xxi</sup>	Average annual secondary <b>dropout rate of 12.87%</b> lower than national average 17.06% <sup>xxii</sup>	<b>56.33% student learning achievement levels</b> vs. 54% national average <sup>xxiii</sup>	With a <b>Pupil-Teacher Ratio of 24</b> the state more than meets the ideal PTR of 30-35 <sup>xxiv</sup>	<b>Ranks 6<sup>th</sup> in school infrastructure</b> (i.e. toilets, classrooms, buildings etc) <sup>xxv</sup>	75.87% female literacy rate vs. national average 65.46% <sup>xxvi</sup>	More illiterates among the Scheduled Tribes than any other group in Maharashtra at 42% <sup>xxvii</sup>
 Health	<b>56.3% children fully immunised</b> , less than national average: 65.62% <sup>xxviii</sup>	<b>292 health personnel</b> per 1000 people vs. national average of 278 <sup>xxix</sup>	<b>IMR of 19 per 1000 births</b> lower than national average of 34 <sup>xxx</sup>	<b>Life expectancy of 71.60 years</b> vs. national average 67.9 <sup>xxxi</sup>	<b>Lowest MMR of 61</b> vs. national average of 130 <sup>xxxii</sup>	Institutional deliveries up by 39.7% from 64.6 in 2005-06 to 86.7 in 2015-16 <sup>xxxiii</sup>	The number of doctors in position at PHCs in Tribal areas exceed the number sectioned <sup>xxxiv</sup>
 Livelihood	<b>Highest per capita income of 1,80,596</b> vs. national average of INR 1,11,782 <sup>xxxv</sup>	<b>322 women per 1000 people participate in the labour force</b> vs. national average of 217 <sup>xxxvi</sup>	<b>268 of 1000 workers engaged in casual labour</b> vs. national average of 403 <sup>xxxvii</sup>	<b>Unemployment rate of 21 per 1000 workers</b> less than national average of 50 per 1000 <sup>xxxviii</sup>	<b>92% schools implementing vocational education</b> vs. national average of 59%	Despite its economic size, women's participation in professional, technical jobs is among lowest in the country at 46 females per 100 males <sup>xxxix</sup>	Poverty among the Scheduled Tribes in Maharashtra is third highest in the country with 54% population below poverty line <sup>xl</sup>
 Nutrition	96.92% schools offer <b>mid-day meals</b> against national average of 96.98% <sup>xli</sup>	34.40% children <b>stunted</b> vs. national average of 38.40% <sup>xlii</sup>	36.00% children <b>underweight</b> vs. national average of 35.70% <sup>xliii</sup>	<b>27.60% wasting</b> among children 2 <sup>nd</sup> highest in country vs. national average of 21% <sup>xliv</sup>	<b>48% women with anaemia</b> vs. national average of 50.69% <sup>xlv</sup>	Nearly half (47%) of women in Maharashtra are either too thin or overweight or obese <sup>xlvi</sup>	In the seven tribal belts studied by a state survey, more than 40% of the children are affected by some form of malnutrition
 WASH	<b>855 of 1000 rural households</b> have access to improved water vs. national average of 821 <sup>xlvii</sup>	<b>987 urban households</b> of 1000 have improved water source, vs. national average of 943 <sup>xlviii</sup>	<b>33.77% schools with handwash facilities</b> National average 24.17% <sup>xlix</sup>	<b>100% Villages Open Defecation Free<sup>l</sup></b>	<b>63.92 % dependence on ground water</b> vs. 50.1% national average <sup>li</sup>	Overall, 66 percent of women age 15-24 use a hygienic method of menstrual protection vs. the national average of 57.6% <sup>lii</sup>	The Scheduled Tribes in Maharashtra have lower access to drinking water (29%) than other groups (64%) <sup>liii</sup>
 Gender	<b>Crimes against women</b> stand at 53.9% vs. national average of 48.2%	However, <b>conviction rate for crimes against women</b> stands at 11.2 % vs. national average of 24.63% <sup>liv</sup>	<b>89.3% married women</b> participate in household decision vs. national average 86.3	<b>45.3% women</b> have own bank accounts, vs. national average of 56.94% <sup>lv</sup>	Only <b>45.6% women</b> have phones that they themselves use vs. national average of 55% <sup>lvi</sup>	34.3% Women own land <b>vs. national average of 38.11%</b> <sup>lvii</sup>	962 <sup>lviii</sup> sex ratio of scheduled caste, higher than state average of 929 <sup>lix</sup>
 Environment	With 16.47% of land under forest cover, lags behind national average of 36% <sup>lx</sup>	Maharashtra generates <b>8143 MLD sewage</b> per day and has an installed capacity of 5160.36 MLD <sup>lxi</sup>	<b>26820 MT/day solid waste generation</b> , vs. national average of 4210 MT/day <sup>lxii</sup>	<b>PM10 Annual Average</b> at 105µg/m3 against ideal of 60 µg/m3 <sup>lxiii</sup>	state wise Installed <b>renewable energy of 7647.6MW</b> , 2nd highest in the country. <sup>lxiv</sup>	Members from particularly vulnerable tribal groups (PVTG) are yet to receive their legal forest habitat titles as per the Forest Rights Act (FRA)	Agricultural workload of women increases with climate change as women dominated roles of sowing and weeding are subject to change



Progress Challenge

<sup>2</sup>PM<sub>10</sub> is particulate matter 10 micrometers or less in diameter and Exposure to particle pollution is a public health hazard.

# The story behind: Gaps explained

While the state seems to show progress on all parameters, certain districts come across as the more obviously neglected ones, especially in the regions of Vidarbha and Marathwada. Niti Aayog has identified Osmanabad, Gadchiroli, Washim and Nandurbar as aspirational districts for the state, of which Nandurbar and Gadchiroli stand out as poorest performers when looking at district-level indicators.

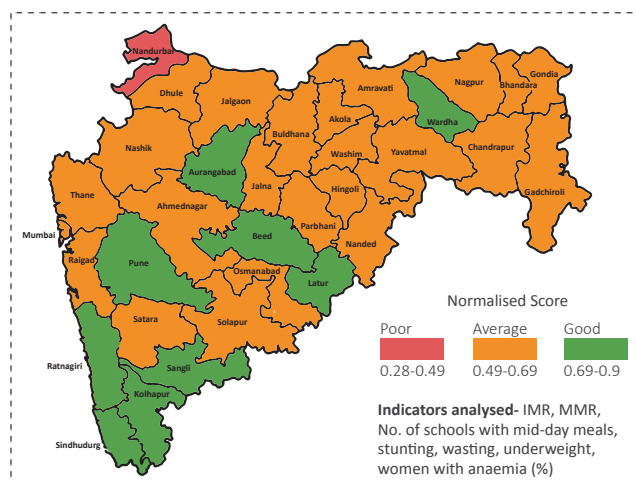


Figure 1: Health and Nutrition in Maharashtra  
Source: NFHS (2016), DISE (2016), National Health Systems Resource Centre (2013-14)

## Health and Nutrition:

The districts of **Nandurbar** and **Gadchiroli** struggle the most in terms of health and nutrition. Nearly half of all children under five are stunted– in Nandurbar (47.6%) and Yavatmal (47.4%). Up to 22.2% of children under five are wasted in Gadchiroli and 55.4% of children are underweight in Nandurbar. The tribal district of Gadchiroli (22.2%) and Chandrapur (16.1%) report wasting among children under five - equivalent to conflict-ridden countries.<sup>lxv</sup>

The tribal dominated areas in Nandurbar are forested, hilly and inaccessible with poor infrastructure. Tribals rely on the forest to meet certain nutrient needs, but these are not being met due to deforestation. Deficiency of minerals, vitamins and proteins are major causes of malnutrition, the other being high anaemia among pregnant women (48%).<sup>lxvi</sup> Most of the PHCs do not have their own buildings, staff quarters or sufficient staff. Doctor to patient ratio in Maharashtra is 1:1,191, while WHO recommends it to be at least 1:250. The ratio is worse in tribal districts – for e.g. in Gadchiroli, it is 1:11,000.<sup>lxvii</sup> Due to the lack of good roads and transport facilities, patients have to reach on foot or by “bambulance.”<sup>3</sup> Patients in critical conditions are unable to obtain medical help on time due to the unavailability of vehicles.<sup>lxviii</sup>

## Gender:

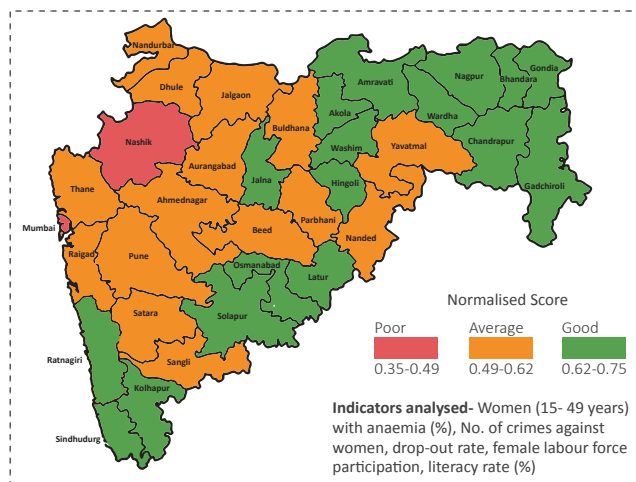


Figure 2: Gender Empowerment in Maharashtra  
Source: NFHS(2016), DISE(2016), Government Open Source (2014), Department of Labour (2014)

Sex ratio has remained a cause of concern in the state of Maharashtra. According to the state health department report in 2016, the sex ratio has plummeted by 49 in Washim district, 46 in Pune and 34 in Osmanabad. Mumbai observed an upward trend from 933 in 2015 to 936.<sup>lxix</sup> However, Mumbai seems to struggle in other areas of women empowerment.

In rural areas, women are actively involved in agricultural activities. However, the wage gap is

<sup>3</sup>A human (or animal) propelled gurney, made commonly from bamboo poles, meant to transfer the sick or injured across rural terrain.

prominent with women being employed for lesser paid activities such as sowing, weeding, cross-pollination and harvesting. Mumbai has the lowest female workforce participation rate in Maharashtra. Job growth in Mumbai has been driven by the organised sector with a focus on manufacturing and construction, offering fewer roles for women. Another factor could be the rising number of jobs in the informal sector. Women work as domestic help, daily wage labourers in manufacturing units or low-wage workers in the service sector.

The number of crimes against women in Mumbai is also increasing. Mumbai has seen a 96% increase in rape cases and a 165% rise in molestation cases over the last four years, according to data from the annual report of the Praja Foundation.<sup>lxx</sup> Maharashtra is one of the worst drought affected states, with successive years of poor rainfall ravaging crops, killing livestock, drying up reservoirs and forcing farmers into indebtedness, leading to suicides. In the state's Jalna district, it is not unusual to see homes populated by destitute women and children left in the care of older relatives who keep an eye on their homes and parched fields while some migrate for better job opportunities. As a result of migration, many single women and widows have been trafficked into prostitution in the cities.<sup>lxxi</sup>

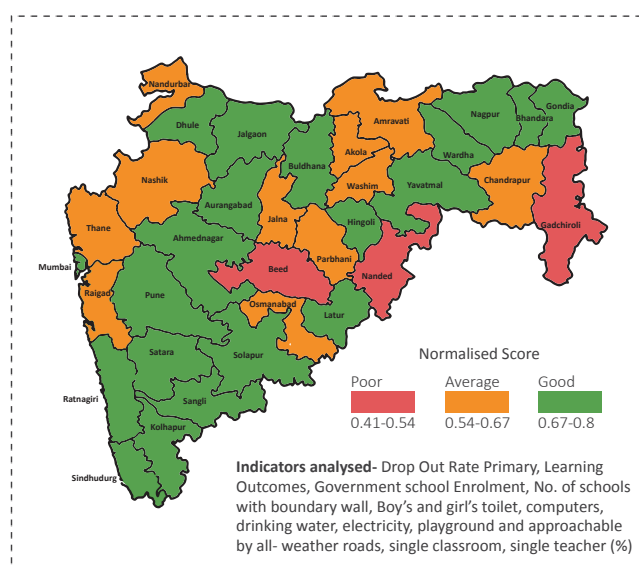


Figure 3: Education in Maharashtra  
Source: DISE (2016)

## Education:

The poorest performers on educational parameters were Beed and Gadchiroli districts. In a 2018 study, 11,000 students were surveyed by Child Relief and You (CRY) in 122 schools in Pune, Ahmednagar, Gadchiroli, Parbhani, Aurangabad, Latur, Beed and Mumbai. The study found that 57% of the schools did not have a full-time headmaster. Teachers and students were responsible for cleaning the toilets in 69% of the schools. The survey also found that 13% schools did not have sturdy buildings and 37% did not have compound walls.

As far as learning outcomes are concerned, the 2017 National Achievement Survey report on standard X results shows that the districts of Pune and Latur have done relatively well whereas the regions of Marathwada and Vidarbha have been ignored. About 70% of the students scored between 0-35% in mathematics and science in this region, with lowest scores recorded in Gachiroli. With increasing movement of markets towards private school education, another area of concern remains the distance that students in tribal areas have to travel for education, especially in districts such as Yavatmal.<sup>lxxii</sup>

## Poverty:

Leaving aside the four highly urbanised districts in Maharashtra - Mumbai, Pune, Thane and Nagpur, conditions in the rest of Maharashtra are barely better than in low-income states such as Bihar, Madhya Pradesh, Rajasthan or Odisha.

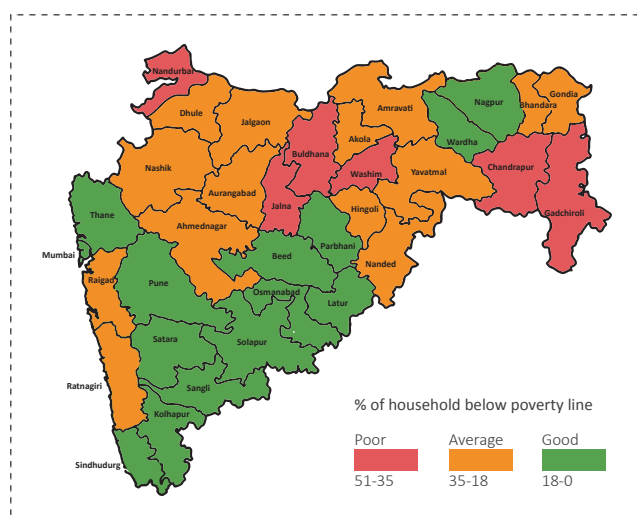


Figure 4: Poverty in Maharashtra  
Source: NSSO (2011-12), Tendulkar Poverty Lines (2012)

The rural economy of Maharashtra, like any other state of India, is largely dependent on agriculture. While agriculture's contribution to the state income has rapidly declined, the workforce has continued to depend on this sector. The slow trickle-down effect of economic growth to the rural economy of Maharashtra is one of the reasons of relatively high poverty rate in the state.<sup>lxxxiii</sup> In Nandurbar, 70.30% of the population is Adivasi and approximately 90% of them live below the poverty line. The district ranks last in the state according to the Human Development Index. Most of the Adivasi families

from Nandurbar district are migrating to Gujarat state to earn their livelihood.<sup>lxxxiv</sup> At the aggregate level, Nandurbar district in the northwest and Gadchiroli district in the east have the highest rates of poverty.

Maharashtra's Vidarbha region is plagued by cotton farmer suicides. Maharashtra reported the most (40%) farmer/cultivator suicides (2,550 or seven every day) in 2016.<sup>lxxxv</sup> The region is largely agrarian, with production focused on cotton, jowar, soybean and pulses. Yavatmal, Gadchiroli and Chandrapur are among India's most backward districts; large swathes of areas riven by Maoist insurgency. Marathwada is known for its drought, falling as it does in the rain-shadow area of Maharashtra. It is the most underdeveloped area in the state after Vidarbha. Marathwada also has the second-highest number of farmer suicides after Vidarbha.<sup>lxxxvi</sup> Agriculture in the state is predominantly rain-fed (only 18% of gross cropped area is irrigated).<sup>lxxxvii</sup> Due to a number of reasons such as low rainfall, lack of irrigation, low micronutrients in soil etc., the productivity of cotton of the region is lower than state (15%) and national averages (46%). Adoption of BT cotton (nearly 100%), which is more sensitive to shortage of water without assured irrigation and irregular rainfall, has made cotton cultivation a high cost cultivation system in Vidarbha.<sup>lxxxviii</sup>

## Investment landscape in Maharashtra

### Government funding

The state government supplies the bulk of funding flowing into the development sector in Maharashtra, i.e. INR 3,67,281 crore for 2018-19, of which 49.5% of the funding is directed towards development sector.<sup>lxxxix</sup> However, the quantum of funding (2016-17) as a percentage of GSDP is very low (7.6% in 2016-17)<sup>lxxx</sup> and lags compared to other states. This is being remedied by heavier government investment in the social sector.

In 2016-2017, Government's development expenditure as a percentage of GSDP was 7.6%, which is the second lowest in the country as the national average stands at 17.85%. The state with highest spending was Arunachal Pradesh, with 44.1% being invested into development.<sup>lxxxi</sup>

The state government has focused on education, art and culture, agriculture, welfare of SC, ST and OBCs, health, nutrition and rural development, with significantly increased allocation to these sectors. However, Maharashtra's



spending (2017-2018) on health and agriculture is still lower compared to the average of 19 states studied by 0.8% and 1.4% respectively. A decline from the revised 2017-18 budget and budget expense for 2018-2019 has been observed in health by 1%, while education, health and agriculture saw no change.<sup>lxxxii</sup>

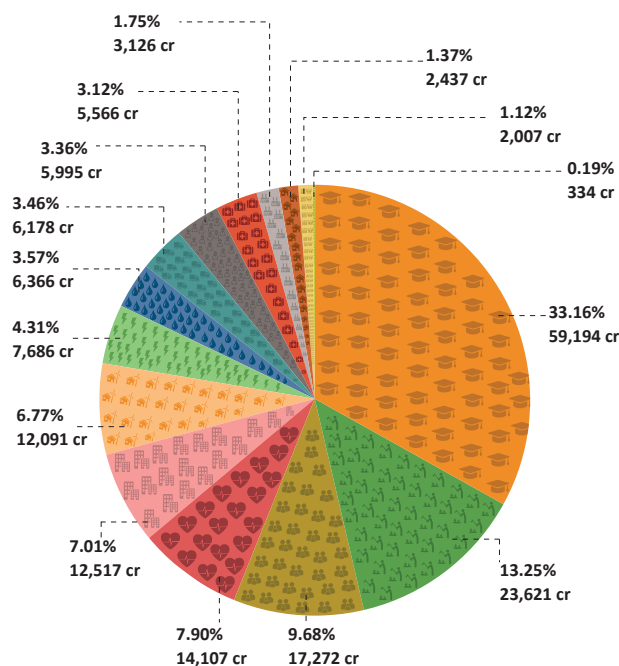



Figure 5: Government Funding across sectors in Maharashtra (2018-2019)  
 Note: As a percentage of total provision in the budget towards development sector excluding "Others" category  
 Source: National CSR Portal (2016)

- Education, Sports, Art and Culture
- Agriculture and Allied Activities
- Welfare of SC, ST and OBCs
- Health and Nutrition
- Urban Development
- Rural Development
- Energy
- Water Supply and Sanitation
- Transport and Communications
- Family, Labour and Social security welfare
- Disaster Relief
- Industry and Minerals
- Housing
- Irrigation and Flood Control
- Science, Technology and Environment

## CSR Funding in Maharashtra

**Maharashtra ranks 1<sup>st</sup> among all Indian states in CSR spending. Maharashtra exclusively saw an inflow of INR 3867.24 crores between 2014-2017, about 13.84% of the total CSR spending.**

 <p><b>Maharashtra</b></p>	<p>Total quantum of CSR funds (2014-17) spent exclusively in Maharashtra: <b>INR 3867.24 crores</b></p>	<p>The average project cost in Maharashtra is <b>INR 0.29 crores</b></p>	<p>Of the total quantum of CSR funds, 4.43% originates from PSUs.</p>	<p>Energy, Petroleum, Retail, Telecommunications, and Infrastructure companies constituted top three categories of spenders</p>	<p>Top 3 CSR funders include Reliance Industries Ltd (990.06 cr), Reliance Infrastructure Ltd (89.68 cr) and Shamyak Investment Pvt. Ltd (74.01 cr).</p>
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Healthcare (including WASH), Education and Livelihood sectors have been favourites of companies for CSR projects. 40.79% of the CSR projects (2014- 17) in Maharashtra were implemented directly while 36.33% of them were implemented through other implementing agencies.<sup>lxxxiii</sup>



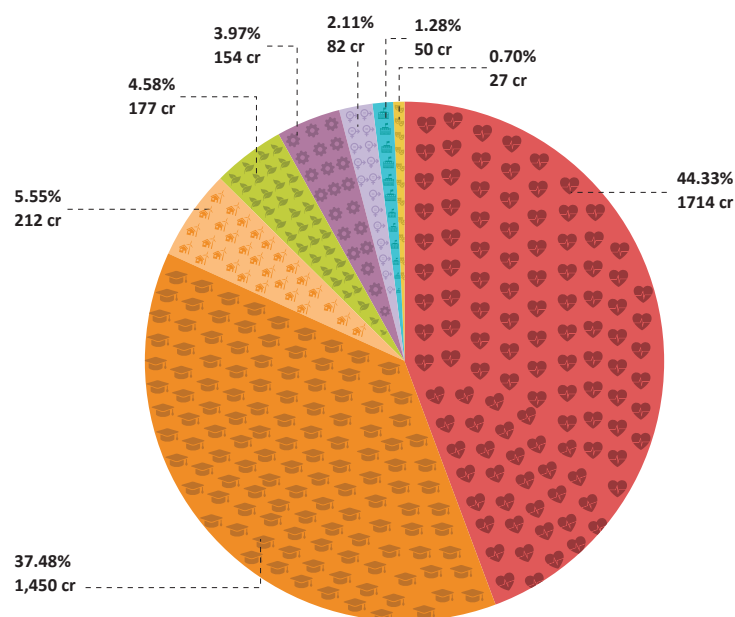


Figure 6: CSR spending across various sectors in Maharashtra (2014-2017)  
Source: National CSR Portal  
All figures in INR Crore

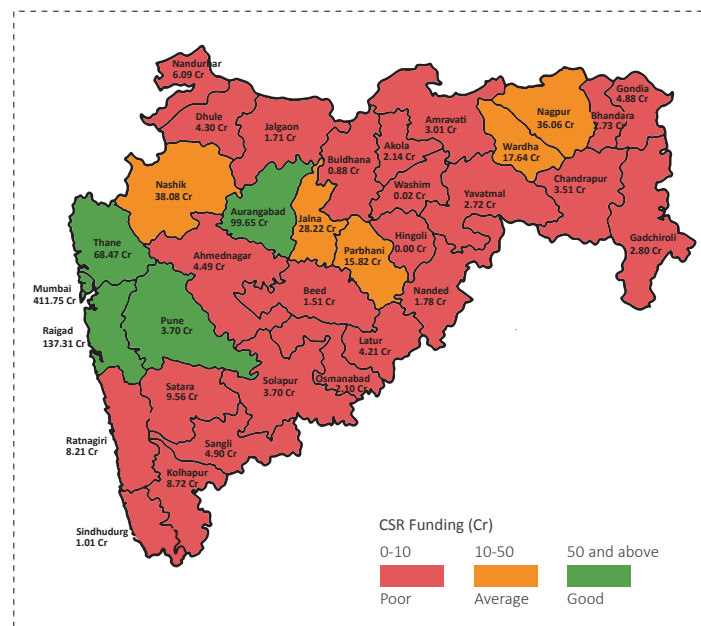
- Health, Eradicating Hunger, Poverty and Malnutrition, Safe Drinking Water, Sanitation
- Education, Differently Abled, Livelihood
- Rural Development
- Environment, Animal Welfare, Conservation of Resources
- Others
- Gender Equality, Women Empowerment, Old age homes, Reducing inequalities
- Government initiatives, PM Relief Fund, Swachh Bharat Kosh, Clean Ganga fund
- Heritage Art and Culture

From 2014- 2017, NTPC Limited and Reliance Industries Limited remained top spenders in Education, Livelihoods, Health, eradicating poverty, and WASH in Maharashtra. Environmental sustainability saw the highest funding from Oil and Natural Gas Corporation Limited and ITC Limited. Rural development received maximum funding from HDFC Limited and ICICI Bank Limited; while women empowerment's top funder is Hindustan Unilever Limited.

Reliance Industries Limited collaborated with The Bombay Community Public Trust's English E-Teach (EET) project to ensure employment opportunities for poor children by imparting English speaking skills. So far, this education initiative has reached about two lakh children in Maharashtra. Reliance Industries Limited is also actively working with the state government in 53 villages of Parbhani and Yavatmal districts of Maharashtra for sustainable development through 'Mission Village Transformation'.<sup>lxxxiv</sup> ITC's Integrated Watershed Development Programme under its social investments programme called 'Sunehra Kal' helped conserve soil and moisture for over 1,65,000 households covering 40 districts across ten states<sup>lxxxv</sup>, with 15,081 hectares conserved in Maharashtra with an achievement rate of 35%.<sup>lxxxvi</sup> Hindustan Unilever Limited under 'Prabhat' programme is empowering underprivileged communities, especially women in Chiplun, Maharashtra through Corporate School On Wheels, a fully customized mobile training bus with beauty, tailoring and computer labs.<sup>lxxxvii</sup>

## District wise CSR Funding in Maharashtra

There is a clear supply-demand gap with many districts receiving no to least funding from CSR.



District wise, Greater Bombay constituting Mumbai city and Mumbai suburban got the highest funding (411.7 cr), followed by Pune (439.6 cr), Raigarh (137.3 cr), Aurangabad (99.6 cr) and Thane (68.5 cr), while Hingoli and Washim saw no funds. Buldana received less than 1 cr (0.88 cr). Sindhudurg and Jalgaon received funds of just over 1 cr.<sup>lxxxviii</sup>

Districts such as Nandurbar and Gadchiroli, record high levels of poverty, poor health and education outcomes. Yet, they fall short of fund inflows, receiving less than 10 crores.

Figure 7: Distribution of district-wise CSR spending in Maharashtra  
Source: National CSR Portal  
Note: Total CSR spending analysed is 1378.35 cr between FY 2014-17, of companies that specify spending in these districts.

## Philanthropic Funding in Maharashtra

**Domestic:** Maharashtra has seen considerable interest among several HNWI's such as Azim Premji, Rohini Nilekani, Hemendra Kothari, Ronnie and Zarina Screwvala, Amit and Archana Chandra among others, making contributions to development efforts in the state, especially in the field of education, health, livelihoods, community development, environment and sanitation.

<b>Azim Premji Philanthropic Initiatives</b>	Made grants to six partners in districts like Mumbai, Pune, Nagpur, Palghar, Thane, and others in Maharashtra across three focus areas- vulnerable groups, governance and nutrition. <sup>lxxxix</sup>
<b>Arghyam</b>	Set up by Rohini Nilekani, its focus areas include groundwater and sanitation with grants amounting to INR 1.87 crores towards districts of Satara, Pune, Dhule and Ahmednagar. <sup>xc</sup>
<b>Wildlife Conservation Trust (WCT)</b>	Funded by Hemendra Kothari, it actively works in 69 villages of Bramhapuri division of Chandrapur district with an emphasis on forest and wildlife conservation. <sup>xc</sup>
<b>Swades Foundation</b>	Founded by Ronnie and Zarina Screwvala, it currently works in Raigad district in Maharashtra across education, WASH, health and nutrition, livelihoods and economic development. <sup>xcii</sup>
<b>Amit and Archana Chandra</b>	With an aim to give 75% of their earnings every year, Amit and Archana Chandra work actively to find sustainable solutions for drought alleviation, income improvement and women empowerment in Maharashtra. <sup>xciii</sup>

## International Funding:

### World Bank

- USD 100 Million in Maharashtra Agricultural Competitiveness Project for India to increase the productivity, profitability, and market access of the farming community in Maharashtra<sup>xciv</sup>
- Investment of USD 165 Million in Maharashtra Rural Water Supply and Sanitation Program Project (RWSS) to improve the performance of Maharashtra's sector institutions in planning, implementation and monitoring of its Rural Water Supply and Sanitation Program and to improve access to quality and sustainable services in peri-urban villages, and in water-stressed and water quality-affected areas<sup>xcv</sup>
- The development objective of Maharashtra Project on Climate Resilient Agriculture Project for India is to enhance climate-resilience and profitability of smallholder farming systems in selected districts of Maharashtra. World Bank has invested USD 420 Million towards this project<sup>xcvi</sup>

### International Finance Corporation (IFC)

- Singapore-based commodities merchant Olam International Ltd is raising USD 175 million from International Finance Corp and part of the funding will be used for Olam's projects related to upgrade of sugar and spices production facilities in the states of Maharashtra and Kerala in India<sup>xcvii</sup>
- Suminter will use USD 20 Million raised by IFC for the working capital needs of sourcing, processing and export of certified organic produce in Madhya Pradesh, Rajasthan, Odisha, Maharashtra and Karnataka<sup>xcviii</sup>
- IFC will invest about Rs.320 crore in realty firm Mahindra Lifespace Developers' industrial park projects across Gujarat, Rajasthan, and Maharashtra in line with IFCs strategy to increase access to affordable housing finance to promote inclusive growth and the mission for housing for all by 2022<sup>xcix</sup>

### United Nations:

- Maharashtra state, with UNICEF support, piloted a community-based care model for 4,500 seasonal migrant children. This resulted in the state allocating USD 6.5 million to support this approach, aimed at retaining children in schools during the seasonal sugarcane harvest.<sup>c</sup>
- UNDP is working with IKEA foundation who have invested USD 12 million towards Disha Project – a powerful collaboration between stakeholders for greater participation of women in India's growth.<sup>d</sup>

### Asian Development Bank (ADB)




- In 2012, A USD 24.3 million Asian Development Bank loan to continue modernization efforts in Maharashtra state's horticultural industries was signed as part of a USD 170 million financing facility that will expand agricultural value chains, and better integrate small-scale farmers into value chains in Nashik and Aurangabad-Amravati regions.<sup>cii</sup>
- Agribusiness Infrastructure Development Investment Program (AIDIP) aims to achieve accelerated investment in agriculture sector and to support related infrastructure in rural areas as a public-private-partnership (PPP) model with a USD 85 million funding from the Asian Development Bank<sup>ciii</sup>


# Solution Ecosystem

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 Maharashtra apart in the field of education and skilling.

A snapshot of the kind of initiatives that have been in operation:

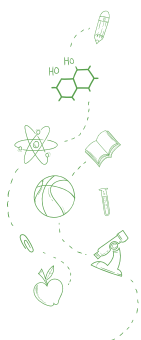
Gaps  Strengths

Sector	Who	Intervention Description	Impact	Organisation/ Intervention Name	Focus Area
 Gender	Government	Financial Assistance for girl child applicable for families having monthly income up to 7.5 Lakhs	Funds worth Rs. 20 Crores (FY 2017-18) and Rs. 14 Crores (FY 2018-19) for Fixed Deposits	Majhi Kanya Bhagyashree	Sex Ratio
	NGO	Majlis' team of women lawyers have been helping women litigants from across class and community to access formal justice delivery systems, for the past 25 years	50,000 women litigants defended against domestic violence	Majlis	Violence
	CSR	Internet Saathi to equip women in villages across India with basic digital literacy skills, allowing them better business opportunities	1.35 million women across 1,40,000 villages in 13 states, Maharashtra included	Tata Trust	Digital Literacy
	DFI	Deepshikha - reaching out to out-of-school adolescent girls mostly from the vulnerable and deprived sections of society and bring them into the mainstream.	The project has reached 70,000 adolescent girls, formed 2850 Adolescent Girls Groups	UNICEF	Vulnerable/ Tribal
 Health and Nutrition	Government	Pilot the effectiveness of a comprehensive CMAM program through existing service delivery systems for children in partnership with Tata Trust and UNICEF	Four cohorts of an average 120,000 children screened in Nandurbar	Department of Women and Child Development	Tribal Nutrition
	NGO	Restoring health to malnourished children while simultaneously educating the mother in proper childcare, hygiene, and nutrition in Nandurbar	9230 children helped through access to healthy food.	Samruddham Foundation	Tribal Nutrition
	CSR	Medical care through Mobile Medical Units (MMUs) and Static Medical Units (SMUs) in Mumbai	4.75 lakh individuals have been enrolled in Mumbai	Reliance Foundation	Healthcare Access
	DFI	Multisectoral coordinating body within the government to improve nutrition programming across sectors, especially within ICDS	15% decline in stunting among children under 2	UNICEF	Nutrition
 Education	Government	Residential schools in the form of ashram schools, hostels for tribal students, vocational or other forms of training and scholarships/other form of support/transfers	50,000 tribal students reside (about 40% girls), in 500 hostels	Govt. of Maharashtra	Tribal
	NGO	Systemic changes in education - to set up strong teams and structures to see progress on all three dimensions of implementation, evaluation and improvement	8000 students - 90% Student attendance and 97% Student retention	Akanksha Foundation	Quality of Education
	CSR	Bring together a consortium of key donors and implementing NGOs to work with the government's education machinery to transform the last mile delivery of education in the state.	Reach 608 schools, 2,102 teachers, 138 government civil servants and 44,800 children over 5 years	EdelGive Collaborators for Transforming Education	Last mile delivery of Education
	DFI	Promoting platforms like Meena Raju Manch (child cabinets) to address gender inequity in upper primary schools	24,775 upper primary schools enrolling 747 drop-out ST Girls.	UNICEF	Girl child education

 <b>Livelihood</b>	Government	provide a marketing platform to rural entrepreneurs and artisans through an annual exhibition-cum-sale	5000 SHGs connected to urban consumers in the last decade	Mahalaxmi Saras	Market Access
	NGO	Equal access to land, water, forests, energy and other sources for the poor and the marginalized to provide them with adequate livelihoods	525 villages from around 18 blocks of 8 districts	Yuva Rural Association	Tribal Livelihoods
	CSR	An agriculture-based community skill development programme focusing on natural resources management and improved agricultural produce	3400 families, 18 villages in Madhya Pradesh and Maharashtra.	HDFC	Agriculture
	DFI	Training, employment and entrepreneurial skill development to make women economically self-sufficient	40 pilots across sectors	UNDP - Disha	Women Participation

## Collective Impact Initiatives:

### EdelGive Collaborators for Transforming Education (ECE)



The Collaborators for Transforming Education is a collaboration with the Department of School Education and Sports, Government of Maharashtra under Pragat Shaikshanik Maharashtra (PSM). This coalition aims to identify and disseminate best practices to improve learning outcomes of children (Class I - VII), that can be integrated into the government system using the constructivism approach in Amravati, Gadchiroli, Nandurbar and Parbhani. The Collaborators for Transforming Education aims to reach 608 schools, 2,102 teachers, 138 government civil servants and 44,800 children over the programme period.

### FSG Program to Improve Private Early Education



The Program to Improve Private Early Education (PIPE) is a six-year initiative aimed at sustainably improving the quality of affordable education in urban India. FSG aims to improve the learning outcomes of 200,000+ low-income children in APSs annually with 17 stakeholders (Funding Organisations, Corporate service providers/ partners, SPOs).

### Corporate Platform for WASH in Maharashtra



Strengthens the drive to achieve an open defecation-free society through access to water along with safe and sustainable sanitation and hygiene practices; a goal emphasised by the central and state (Maharashtra) governments. It is a joint initiative by the India Sanitation Coalition (ISC) and Samhita Social Ventures, the platform is supported by the Bill and Melinda Gates Foundation and the Government of Maharashtra. CEPT University lends knowledge support to the initiative.

### Dasra 10to19



A multi-stakeholder platform that unites funders, governments, social organizations and technical experts to reach 5 million adolescents, and move the needle on outcomes key to adolescent empowerment - secondary education completion, delayed age of marriage, delayed age of pregnancy and increased agency.

## Spotlight on EdelGive Partner Experiences

	Vikas Sahyog Pratishthan (VSP)	Gyaan Prakash Foundation (GPF)
<b>Focus Sector</b>	Sustainable development and rural livelihood	Improving learning outcomes in collaboration with the government
<b>Background and Context</b>	<p>VSP started in 1990 to foster collaboration between organizations in rural areas for sustainable development and social justice. From 1995 to 2014, they worked only as a network organization but in 2014, they became an implementation agency.</p> <p>VSP remains focused mainly on collaboration and building alliances for the issues of downtrodden communities like marginalized farmers, dalits, adivasis, tribals, etc. Integrating women and the youth across areas as agents of change has also been a key focus area. The organization also works on various issues such as the implementation, evaluation and impact of the IRDP scheme.</p>	<p>A 6-year-old organization in Pune, Gyan Prakash was working in 4 villages before collaborating with the government.</p> <p>The organization began its work with cluster transformation in 2014 when they had to move from an input driven model to government functioning. They conduct most of their projects through the “Shikshan parishad”, the local monthly meeting so as to avoid disrupting systems that are already in place.</p> <p>GPF initiated a school of thought which was not recall, but application based, allowing schools to prioritise and plan efficiently.</p>
<b>Overview of Sector Challenges</b>	Given the current development patterns, rural areas are being malnourished. Government policies are more contractor and construction driven. The lens of rural empowerment is missing. People are migrating out of villages because they believe there is no scope for further development in their hometowns. Urban areas are grabbing all resources from the rural regions resulting in the exploitation of the village economy.	State government initiatives are highly misunderstood and miscommunicated to the level below, reducing the effectiveness of their programs. Further, directions from the top keep changing and therefore government orders are viewed as just programs and not consistent changes. Apart from these, there always remains the challenge of resources
<b>Theory of Change</b>	There is a need to understand local wisdom and undertake development activities while taking into account our biodiversity and nature. Further, local communities need knowledge and technical support	<p>Work with the government structure for systemic change and being facilitator of this change</p> <p>Work towards driving learning outcomes</p>
<b>Achievement</b>	Building a support-based network for training, perspective sharing and development of an issue-based network. Building sustainable livelihoods through interventions including evolution of allied agricultural activities, introduction of agricultural entrepreneurs and community fair shops where people can come together and market their products.	<p>Building and supporting 9 clusters in the first two years. Currently, working in 15 blocks.</p> <p>By working through the district office, Gyan Prakash Foundation is implementing top down, data based system changes and feedback loops to enable teachers.</p>
<b>Moving Forward</b>	There is a need for local community to take over the implementation of programs to allow the change to be lasting. Knowledge sharing is also a focus area so as to engage other people through networking. There also exists a need to adapt to local markets to further livelihoods.	Through technology, Gyan Prakash Foundation wants to institutionalize planning and review, thereby helping teachers meet each child's needs.
<b>Take on Collaboration</b>	Evolving roles for different stakeholders like government, CSR, academia, media and bureaucratic organizations will allow for greater collaboration	In the ecosystem NGOs have to collaborate and come to an understanding on what they can improve on and learn from each other. If there is government collaboration in addition, the impact will sustain. CSR alignment can be very helpful too.

## Key takeaways

**1** Maharashtra is one of the most industrialised states in the country, registering economic development unlike any other state. With a strong focus on MSMEs, job creation and a policy environment conducive to industry, the state is on its way to exponential growth. Agriculture continues to support a majority of the population, despite recording slow growth and policy focus.

With the third lowest unemployment rate, highest job creation in the country, the sixth highest number of SHGs and doubled MSMEs, the government of Maharashtra is using industry as an engine for growth. Focus has remained on trade, hotels, real estate, finance, insurance, transport, communications and other services.

Agriculture contributes only 11.8% to GSDP, despite sustaining majority of the population. Unpredictable weather changes, lack of adequate finance and the pink bollworm epidemic in 2017 among others, place



agriculture in a state of crisis every year. There is a need to rectify this and shift focus back to agriculture, to allow the state to sustain the growth required to become a trillion-dollar economy by 2025.

## **2 Nutrition and gender concerns continue to remain pressing gaps in the state. These essential development issues need better focus in terms of CSR spending and collaborations.**

- **Nutrition:** Wasting among children under five years increased by 9.1% over 10 years and every single district in Maharashtra has wasting levels higher than 15%. Five years of drought, coupled with the withdrawal of government nutrition schemes in the past two years, has led to a dramatic regional increase in malnutrition with this being seen specially in the tribal districts of Nandurbar and Gadchiroli that lack the necessary infrastructure to correct these gaps.
- **Gender:** Low workforce participation and safety of women continue to remain a cause of concern. While most rural women work, their participation has fallen from 66% in 2005 to 52% in 2012. The situation is much worse in urban areas where only 22% women participate in the formal economy. The state ranks second highest in the number of women trafficked, top in the list of states with the highest cases of missing women, and top in the list of states with the highest number of stalking cases.

## **3 Gender empowerment is a concern which needs to be addressed holistically through interventions**

From issues of human rights such as trafficking to increasing women participation as part of the workforce and improving the conditions of women on farm and adolescent health, there are several low development indicators when it comes to gender status, which need to be improved. As indicated, gender empowerment does not get an adequate supply of funds which needs to be rectified.

## **4 Development disparities can be seen at a district level with the Konkan region driving most of the growth and Vidarbha and Marathwada struggling to make ends meet. Maharashtra ranks 1st among all Indian states in CSR spending, however, there has been unequal distribution of spending across areas of need.**

There is a high disparity in per capita gross value added among districts, with Mumbai (INR 2,58,749) being highest and Nandurbar (INR 66,110) being the lowest. In terms of health and nutrition, Nandurbar and Gadchiroli lag due to poor infrastructure. Beed and Gadchiroli record poor learning outcomes. Vidarbha and Marathwada record high poverty as most of the region is agrarian and drought prone. These are also areas with least CSR funding, with majority funds being diverted to Mumbai.

Maharashtra exclusively saw an inflow of INR 3867.24 crores between 2014-2017, about 13.84% of the total CSR spending, however, districts with low development such as Buldana, Washim and Hingoli saw no funds at all.

## **5 The state has seen several innovations in collaborations and collectives that can be further strengthened going forward:**

From the FSG PIPE that seeks to improve pre-school education to ECE, EdelGive Collaborators for Transforming Education, to the Corporate Platform for WASH in Maharashtra and the Dasra 10to19 collective, there are several collective impact initiatives in Maharashtra that brings together HNWIs, funders, CSR, NGOs and other collaborators in order to scale impact. There is a greater impetus to bring together more players in Maharashtra to expand newer, collective models of collaboration and development.



# 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 undertaken were available using raw data across development indicators, obtained from official sources.



Figure 7: Methodology adopted to research the development papers

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.

	Current landscape, status and gaps	Assets
	Policy	Industrial development
	Economic	Human Capital
	Social	Financial Capital
	Technology/Digitisation	Natural Capital
	Environmental	Social Capital
	Local government	
Sectors	Education, WASH, Health, Nutrition, Environment, Livelihood, Women empowerment	
Solutions	Community, Funders/CSR/DFIs, CSOs, Local government	
Lenses	Gender, Marginalised groups, Rural/Urban, Regional Variations	

Figure 8: Framework for the State Development Snapshot

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## Key Abbreviations

ICAGR	Compounded Annual Growth Rate
CSR	Corporate Social Responsibility
DBT	Direct Benefit Transfer
EGS	Equity Grant Scheme
GDP	Gross Domestic Product
GSDP	Gross State Domestic Product
HNWI	High Net Worth Individuals
ICDS	Integrated Child Development Services
IFC	International Financial Corporation
IMR	Infant Mortality Rate
INR	Indian Rupee
IT	Information Technology
MIDH	Mission on Integrated Development of Horticulture
MLD	Millions of Litres Per Day
MMR	Maternal Mortality Rate
MT	Metric Ton
NFHS	National Family Health Survey
NTPC	National Thermal Power Corporation
OBC	Other Backward Castes
PDS	Public Distribution Service
PHC	Primary Healthcare Centres
PM10	Particulate Matter 10
POS	Point of Sale
SC/ST	Scheduled Caste/ Scheduled Tribe
SDG	Sustainable Development Goals
SHG	Self Help Group
USD	US Dollar
WASH	Water, sanitation and hygiene
WHO	World Health Organization



## ABOUT EDELGIVE FOUNDATION

EdelGive Foundation ([www.edelgive.org](http://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](http://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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EdelGive is eligible to receive funds u/s 135 of the Companies Act and Foreign Funds under FCRA rules.

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