

**PHILANTHROPY
FOR IMPACT IN
KARNATAKA**

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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 made through the partnership of EdelGive Foundation, Bill and Melinda Gates Foundation and Sattva 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.

Credits

Published by EdelGive Foundation, Bill & Melinda Gates Foundation and Sattva in April 2019

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Email	knowledge@sattva.co.in
Website	http://www.edelgive.org/ www.sattva.co.in
Authors	Sattva Knowledge Centre Nikita Damle, Aashika Ravi, Gayatri Malhotra and Lekhya Reddy
Editor	Shambhavi Srivastava
Design and Typesetting	Quadrum Ltd

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About the paper

Designed as a development brief on Karnataka, this paper provides a comprehensive snapshot of the state's progress on economic, social and environmental parameters. The paper highlights Karnataka'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).

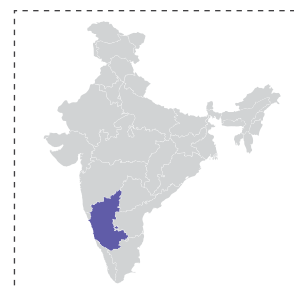
The paper aims to provide philanthropic funders an overview of Karnataka's development, most prominent gaps across the state and districts, areas for collaboration and models that can be emulated.











Key Summary:

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- 1 Energy, agriculture and allied activities, water supply, sanitation, housing, urban development, social welfare and nutrition are found to be areas of focus for the government in 2019-20.
 - 2 Growth of Karnataka's economy has been driven by the tertiary and secondary sectors while agriculture and allied sector faced a decline in Gross State Value Added (GSVA).
 - 3 Technology, livelihoods development and education are strengths of the state with sectors like gender equality and health & nutrition showing scope for improvement.
 - 4 The northern districts are found to be less developed than the southern districts due to inadequate irrigation facilities. Northern districts also have sizable segments of marginalised and minority communities.ⁱ
 - 5 The government supplied INR 1,66,289.6ⁱⁱ crores (68.78% of revenue expenditure) for 2018-19, towards development sector.ⁱⁱⁱ
 - 6 In 2016-2017, government's development expenditure as a percentage of (GSDP) was 9.8%, 8th lowest compared to the national average of 17.85%.^{iv}
 - 7 Karnataka exclusively saw an inflow of INR 1,307.44 crores of CSR funding between 2014-2017, ranking 3rd among all states in India.
 - 8 Moving forward, there is an increasing need to focus on improving healthcare infrastructure, and influencing social norms to improve the position of women in the state.

Karnataka: a snapshot

Karnataka is India's 7th largest state covering a geographical area of 1,91,791 sq.km. The state accounts for 5% of the country's population and this state is India's 7th most urbanised state with 38.6% of population living in urban areas.^v The state has the 4th largest economy in the country with a thriving ecosystem supported by high Ease of Doing Business (EoDB).^{vi}



 <p>Population 61.1 million (<i>Census 2011</i>) Male: 50.68% Female: 49.32% Rural: 61.33% Urban: 38.67%</p>	 <p>Per Capita Income (PCI) Karnataka: INR 1,74,55^{vii} India: INR 1,12,764 54.79% HIGHER than national average</p>	 <p>Health Development Index Karnataka: 9 of 21 larger states by Niti Aayog</p>	 <p>Ease of Doing Business (EoDB) Rank: 8 Of 29 states and 7 union territories (UTs)</p>	 <p>Financial Access CRISIL Inclusix¹ for Karnataka: Rank 6 among 29 states, 7 UTs</p>
 <p>Internet Access Urban: 26.85% (16.41 million) Rural: 9.49% (5.8 million)</p>	 <p>Net Enrolment Ratio Primary: 96.4% vs. national average of 87.30% Secondary school: 62.14% vs. national average of 51.26% Girl child enrolment: 48.03%</p>	 <p>Workforce Participation Rate Karnataka: 54.7% LOWER than national average of 54% Female participation: 320 per 1000 population</p>	 <p>Sex Ratio Karnataka: 939 HIGHER than national average of 900</p>	 <p>Religions Hindus: 84.00% Muslims: 12.92% Christians: 1.87% Scheduled Tribes (ST): 6.95% Scheduled Castes (SC): 17.15%</p>

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) Government Data Source, Niti Aayog(2015), DISE 2016, Census (2011)

Development trends and milestones



Policy: Karnataka's budget for the 2019-20 fiscal year shows an increase in allocations for energy by 23%, agriculture and allied activities by 21%, water supply, sanitation, housing, urban development by 15%, and social welfare and nutrition by 11%.^{viii} Since 65% of the state's geographic area is under agriculture cultivation, agriculture and food processing is a clear focus area for the state government. In 2019-20, the state has allocated 10.1% of its total budget towards agriculture and allied activities, which is significantly higher than the allocations of other states (6.5%).^{ix}

Karnataka has become the national leader in renewable energy generation and has the potential to become self-reliant in electricity by 2027-28.^x Karnataka's current electricity mix is heavily dependent on coal. Since coal is delivered from mines of bordering states, sourcing it for power plants makes coal power costly.^{xi} This calls for an increased focus on renewable energy in regard to the biotech, pharmaceuticals and medical devices sector. Karnataka accounted for 35% of India's biotech industry revolution.^{xii} It is also the 1st state in the country to design a Biotech Policy.

Karnataka produces a quarter of India's aircrafts and spacecrafts and is also the 1st state in India to enhance the aerospace and defence equipment sector by implementing a dedicated Aerospace Policy (2017-23).^{xiii}

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

Under the policy, incentives and concessions are made available to large, mega, ultra-mega and super-mega projects on a case to case basis. The state has a vast local market for auto, auto components and electric vehicles, with more than 14 million registered vehicles in the state and is also well connected with four of the top five automobile markets in the country.^{xiv} Given the scope for growth in this market, the automotive sector is one of the focus areas identified in the Industrial Policy for 2014-19.^{xv}



Economy: Karnataka's Gross State Domestic Product (GSDP) had a Compounded Annual Growth Rate (CAGR) of 13.11% between 2011-12 and 2017-18.^{xvi} This economic growth can be attributed to buoyant services as well as sector specific Special Economic Zones (SEZs) such as IT, nanotechnology, biotechnology, engineering, food processing, aerospace and tourism. From 2011-12 to 2017-18, the tertiary sector has been the fastest growing sector in Karnataka with a CAGR of 19.17%.^{xvii}

The growth in this sector has been predominantly driven by trade, hotels, real estate, finance, insurance, transport, communications and other services. The secondary sector grew at a CAGR of 9.24% and was driven by manufacturing, construction and electricity, and gas and water supply.^{xviii} Lastly, the primary sector grew at a CAGR of 10.45%.^{xix} With a PCI of INR 142,267 per annum, Karnataka's citizens are India's 10th richest, behind Delhi, Haryana, Maharashtra and Kerala in 2015-16.^{xx}

Karnataka accounts for 14% of India's industrial production and 5% of India's textile export earnings.^{xxi} During 2017-18, Karnataka's exports contributed about 47% to the state's economy, with electronics, computer software and biotechnology being the major exports.^{xxii} Over 60% of India's biotech companies are located in Karnataka with the biotech workforce accounting for 54% and contributing about one-third of biotech exports of the country.^{xxiii}

Since Karnataka has a stable political environment it is ranked 5th in terms of attracting private sector investments in India.^{xxiv} In the Innovation and Manufacturing Start-ups sector, Karnataka is the 4th largest technology cluster globally and has the 2nd fastest growing ecosystem in India.^{xxv} It has over 4,000 start-ups, making up nearly 30% of all start-ups in India.

Even though Karnataka is among the fastest growing states in India, the agriculture and allied sector faced a decline in GSVA. Compared to 5.7% in 2016-17, the GSVA growth rate of agriculture in 2017-18 was 4.9%.^{xxvi} This decline can be attributed to the occurrence of continuous droughts. According to the 2016 Karnataka State Disaster Management Monitoring Centre (KSNDMC), 139 of the state's 176 talukas (villages) were declared drought-hit during the monsoon crop season, followed by 160 talukas dealing with a drought situation during the winter crop season.^{xxvii}



Technology: Karnataka has leveraged technology to drive change in the state. Currently, 105 Direct Benefit Transfer (DBT) schemes are being delivered in the state across 25 ministries, with an impact of 31,65,226 people.^{xxviii} The state government has made efforts in various e-governance methods to increase accessibility of services. One such service is MobileOne, which is a unified mobile platform for delivery of citizen services.^{xxix} This has allowed the residents of Karnataka to complete various government-related responsibilities such as paying taxes, utility bills, traffic violations, fines, tracking applications, etc., at any time through a mobile device.

The Government of Karnataka created a Centre for e-Governance (CeG) to set-up the Karnataka State Wide Area Network (KSWAN), providing reliable and secure network connectivity.^{xxx} KSWAN utilises high-performing Multiprotocol Label Switching (MPLS) technology for its core applications such as e-procurement and Human Resource Management Systems (HRMSs) to deliver quality performance. Karnataka, being an IT Hub, has rolled out large e-Governance applications across the state up to the block level. A large number of Government to Citizens' (G2C) initiatives, Government to Government (G2G) and Government to Business (G2B) projects are operational on KSWAN. Presently, more than 4,000 offices from 56 departments utilise KSWAN to conduct citizen-oriented services.

The government of Karnataka is the 1st state to introduce a free SMS system for ration card holders. The service allows card holders to know the entitlement of quantity of food articles and the amount to be paid to Fair Price Shops (FPS). Additionally, a reward scheme has been introduced to identify ineligible ration cards through active participation of the general public. In 2017-18, there were 20,270 FPSs operating in the state.^{xxxi}



Health and Nutrition: In 2015-16, Karnataka's Infant Mortality Rate (IMR) was 26.9 per 1,000 live births, a decrease from 43.2 per 1,000 live births in 2005-06.^{xxxii} While lower than the national average of 40.7 per 1,000 live births, it was still higher than the neighbouring states of Kerala (6) and Maharashtra (24) in 2015-16.^{xxxiii} Karnataka's rates of child malnutrition is close to the national average—35.2% of children under five years of age were underweight in 2015-16 compared to the national average of 35.7%.^{xxxiv} The state has reduced stunting by 7% points from 43.7% in 2005-06 to 36.2% in 2015-16.^{xxxv} While stunting and underweight proportions have improved, wasting has worsened. About 26% of children are too thin for their height, which is an increase of 8% since 2005.^{xxxvi}

Immunisation is also an area of concern in Karnataka as less than 63% of children ages 12-23 months have received all basic vaccinations.^{xxxvii} Karnataka's Maternal Mortality Ratio (MMR) of 133 per 100,000 live births is lower than the national average of 167 per 100,000 live births but is one of the highest among the southern Indian states.^{xxxviii}

In regard to medical infrastructure, the Economic Survey of Karnataka (2017-18) has reported a decline in the availability of hospital beds from 112 per 100,000 people in 2010-11 to 80 per 100,000 people in 2016-17.^{xxxix} Despite many ongoing health schemes, Karnataka's per capita health spending by the state government was low (INR 791), when compared to the spending in neighbouring states.^{xl} Only 10.5% of the state's population was covered by any health insurance scheme. As of 2017-18, Karnataka has spent only 3.8% of its aggregate expenditure on medical, public health and family welfare, which is lower than most states in the country.^{xli}



Education: Learning outcomes of students on the National Achievement Survey (NAS) 2017 show that Karnataka's students were 6% higher in language and 7% higher in mathematics in comparison to the national average.^{xlii} The Government of Karnataka has focused on continuous monitoring and evaluation for corrective action and personalised learning for both students and teachers.

To improve the educational experience and learning outcomes, multiple innovative practices have been adopted. Some of these methods include tracking progress, state achievement surveys, teacher training programmes, activity-based learning and making schools safe to provide free access to quality primary education to children.^{xliii} Private school enrolment is rapidly increasing in Bengaluru while government schools are being merged or shutdown due to low enrolment. In 2016-17, Bengaluru had 1,403 government schools, and almost thrice as many private schools (3,426). Student enrolments illustrate only 1.8 lakh children were enrolled in government schools, compared to nearly 11 lakh children in private schools.^{xliv} These trends can be attributed to poor accountability and infrastructure, under qualified or absent teachers, and low pass rates of students in government schools.^{xlv}

The gender gap in education is not as wide in Karnataka; in 2016, the Gender Parity Index (GPI) for primary and secondary school enrolment was 1.09, indicating that the number of girls enrolled were higher than those of boys. Yet, Karnataka has room for improvement in terms of literacy rates – with a female literacy rate of 71%, it ranks 23rd in the country, whereas the male literacy rate is 85.1%.^{xlvi} Moreover, 45.4% of women in the state complete 10 or more years of education in comparison to 55.2% of men.^{xlvii}



Livelihood: Karnataka has the 3rd lowest unemployment rates in the country (1.5%).^{xlviii} The state also has the 5th highest number of Micro, Small & Medium Enterprises (MSMEs) in India, contributing to 6% of India's total MSMEs. It also has the 4th highest number of female-owned MSMEs.^{xlix} In 2016-17, 39,170 MSME units had been registered in the state. Compared to 2015-16, there has been an increase of 34.50% in the number of MSMEs registered, 60.94% increase in investment, and 56.43% increase in number of persons employed during 2016-17.ⁱ

In 2015-16, 32.7% women in the age group of 15-64 years in Karnataka were part of the labour force, higher than the national average female labour force participation of 23.7%.ⁱⁱ Due to the large forest areas in the state, forest-related activities are a major source of income for the farmers that live in the forest, farms or plantation regions.ⁱⁱⁱ The forests provide fuelwood, fodder, timber, and poles for houses and agricultural implements. Fuelwood is the most important since it is the only source of energy for cooking and heating for most households.

However, the high number of farmer suicides in Karnataka is a cause for concern. In 2016, 1,212 farmer suicides were recorded, making Karnataka the state with the highest farmer suicides in the country after Maharashtra (2,550 farmer suicides). A key reason for this has been indebtedness due to bad crops, as a result of drought.^{liii}

Child labour has also become of increasing concern in Karnataka with the 9th highest number of working children, accounting to almost 4.2% of all working children in India.^{liv} The state has almost half a million working children between the ages of 5-14 years. Although the Census 2011 data reports 80% of child labour in India occurs in rural regions, Karnataka shows a greater prevalence of child labour in urban centres. Over 45% of the working children are girls, with Bengaluru leading in girl child labour with 29,069 working girls.^{lv}



Gender: The state ranks 13th with a McKinsey Female Empowerment Index (Femdex) of 0.59, displaying high inequality.^{lvi} One of the main contributing factors is the low female labour force participation. In Karnataka, only 35% of women aged 15 and over are a part of the labour force. The gender inequality in work has a Gender Parity Score (GPS) of 0.37, which is extremely high, and the essential services and enablers of economic opportunity is medium (0.86).^{lvii}

Women empowerment in Karnataka is worse than the national average in regard to decision making and intimate partner violence (IPV). In 2015-16, 49.3% of women in Karnataka were involved in household decision-making compared to the national average of 52.9%.^{lviii} In the same year, 58.1% of women also reported that a husband is justified in hitting or beating his wife, which is higher than the national average of 51.7%.^{lix} In the past decade, the percentage of ever married women (15-49 years) who have faced a form of IPV from a husband or previous partner rose from 21.5% in 2005-06 to 24.4%.^{lx}

To improve the social and economic condition of women, the Karnataka State Women Development Corporation (KSWDC) has implemented schemes to support women from weaker sections, such as illiterate women and women from backward classes. Specifically, the Udyogini scheme encouraged women to take loans from banks to participate in income generation activities listed by KSWDC or the Samrudhi scheme to financially support women street vendors through micro-loans.



WASH: Water resources of Karnataka primarily constitute surface and groundwater. Rainfall is the basic source of water in the state. Being the 7th largest state in India (area-wise), Karnataka possesses about 6% of the country's total surface water resources.^{lxi} Due to the rapid economic growth in the urban sector, the demand for water was significantly increased. Karnataka is projected to have a population growth of 80 million by 2030, greatly increasing water requirements for urban, industrial and agricultural sectors.^{lxii}

Currently, there is a lack of water source availability, inability to match water supply with population growth, high levels of non-revenue water, and challenges in governance and policy arrangements, resulting in citizens depending largely on ground water. Immediate coordinated action needs to be taken to better manage the state's water resources and sustainability. The total demand for domestic consumption of water in urban areas is projected to increase from 46 thousand million cubic feet (TMC) per year in 2011 to about 84 TMC by 2030.^{lxiii} The Greater Bengaluru region will account for two-thirds of the additional water, requiring significant attention from the government.

With regard to sanitation, Karnataka's efforts to become a clean and green city vary depending on the area. Even though Mysuru has ranked 3rd as the cleanest city in India on the Swachh Survekshan 2019 list, Bengaluru was ranked as 194. As the biggest IT hub in Karnataka, the capital city is trying to keep up with the rapid growth and success. While Bengaluru was once the cleanest city in the country, the city has gone from being ranked 7th in the Swachh Survekshan in 2015, to 194th in 2019.^{lxiv} Even though the state government declared Karnataka as Open Defecation Free (ODF) after the installation of toilets in 72.2 lakh rural households, encouraging the use of these toilets is a challenge.^{lxv} A recent study published by the Research Institute for Compassionate Economics (RICE) conducted in rural Bihar, Madhya Pradesh, Rajasthan and Uttar Pradesh, claimed that despite households having a latrine, 44% of rural people defecated in the open.^{lxvi}

Social performance of the State

Compared to the rest of India, Karnataka has the 3rd lowest unemployment rate and PCI that is 54% higher than national average. While the country has the 5th highest incidence of wasting in the country, healthcare outcomes are comparable to national average. Women in Karnataka have seen mixed progress, with the crime rate against women being well below national average. Energy is a focus sector in the state with the 3rd highest installation of renewable energy. The table below gives us a greater look into thematic gaps and strengths in the state.

Under every theme, we have identified five indicators that align with Niti Aayog priority areas and the UN Sustainable Development Goals (SDGs). We have then mapped the performance of the state comparative to the rest of the country on these indicators, to provide a heat map of the state's development status.

Sector	Indicator 1	Indicator 2	Indicator 3	Indicator 4	Indicator 5	Gender Lens	Minority Lens
 Education	96.4% primary enrolment vs. national average of 87.30% ^{lxvii}	Average annual secondary dropout rate of 26.18%, higher than national average of 17.06% ^{lxviii}	68.67% student learning achievement levels vs. national average of 54% ^{lxix}	With a Pupil-Teacher Ratio of 27, the state marginally exceeds the ideal PTR of 30-35 ^{lxx}	Score of 0.7 in school infrastructure (i.e. toilets, classrooms, buildings, etc.) vs. national average of 0.6 ^{lxxi}	71.7% female literacy rate vs. national average 68.4% ^{lxxii}	46% illiterates among the ST compared to 18% in general category ^{lxxiii}
 Health	62.60% children fully immunised, less than national average of 65.62% ^{lxxiv}	206.2 health personnel per 1000 people vs. national average of 278 ^{lxxv}	IMR of 24 per 1000 births, vs. national average of 34 ^{lxxvi}	Life expectancy of 68.8 years vs. national average of 67.9 ^{lxxvii}	MMR of 108. vs. national average of 130 ^{lxxviii}	Institutional births for women stand at 94% in 2016, vs. national average of 78.9% ^{lxxix}	Shortfall of 822 sub-centres in tribal areas of Karnataka ^{lxxx}
 Livelihood	200 of 1000 workers engaged in casual labour, vs. national average of 403 ^{lxxxi}	320 women per 1000 people participate in the labour force, vs. national average of 217 ^{lxxxii}	Per capita income of INR 1,74,551 ^{lxxxiii} vs. national average of INR 112835 ^{lxxxiv}	Unemployment rate of 15 per 1000 workers, 3 rd lowest vs. national average of 50 per 1000 ^{lxxxv}	100% schools implementing vocational education vs. national average of 59%	Female labour force participation in Karnataka dropped from 62% in 2005 to 38% in 2012 ^{lxxxvi}	33% Scheduled Caste population below poverty line, vs. national average of 29% ^{lxxxvii}
 Nutrition	98.73% schools offer mid-day meals, vs. national average of 96.98% ^{lxxxviii}	36.20% children stunted vs. national average of 38.40% ^{lxxxix}	35.20% children underweight vs. national average of 35.70% ^{xc}	26.10% wasting among children, 5 th highest in the country vs. national average of 21% ^{xci}	44.80% women with anaemia vs. national average of 50.69% ^{xcii}	Mothers who consumed iron folic acid when pregnant stands at 45.2% in 2015-16 vs. 28.2% in 2005-06 ^{xciii}	Prevalence of anaemia in tribal women of Udupi district was found to be 55.9% ^{xciv}
 WASH	951 of 1000 rural households have access to improved water vs. national average of 821 ^{xcv}	960 of 1000 urban households have improved water source, vs. national average of 943 ^{xcvi}	10.14% schools with handwash facilities vs. national average of 24.17% ^{xcvii}	100% Villages Open Defecation Free ^{xcviii}	56.27% dependence on ground water vs. national average of 50.1% ^{xcix}	In Karnataka, 56% use cloth as a method of menstrual protection ^c	39% ST households with drinking water on premises vs. 72% general category ^{ci}
 Gender	Crimes against women stand at 39% vs. national average of 48.2% ^{cii}	However, conviction rate for crimes against women stands at 4.7 % vs. national average of 24.63% ^{ciii}	80.4% married women participate in household decision-making vs. national average 86.3% ^{civ}	59.4% women have own bank accounts, vs. national average of 56.94% ^{cv}	Only 47.1% women have phones that they themselves use vs. national average of 55% ^{cvi}	51.8% women own land, vs. national average of 38.11% ^{cvi}	952104 sex ratio of SC, lower than state average of 965 ^{cix}
 Environment	19.58% of land under forest cover, lags behind national average of 36% ^{cx}	3777 MLD sewage generated per day and installed capacity of 2646.84 MLD ^{cx}	8784 MT/day solid waste generation, 2 nd highest vs. national average of 4210 MT/day ^{cxii}	PM10 annual average at 83 µg/m3 against ideal of 60 µg/m3 ^{cxiii}	State wise Installed Renewable Energy of 7457.97 MW, 3 rd highest in the country ^{cxiv}	3000 women in Mandya are working to review reservoirs to tackle water scarcity ^{cxv}	



Progress Challenge

District lens to development

The northern districts are found to be less-developed than the southern districts due to inadequate irrigation facilities and large concentrations of the population belonging to marginalised and minority communities.^{cxvi} Niti Aayog has identified two aspirational districts in Karnataka—Raichur and Yadgir. Both districts have made progress in terms of health and nutrition in the last year with Raichur ranked 12th out of 17 districts that showed the greatest improvement in the past year.^{cxvii}

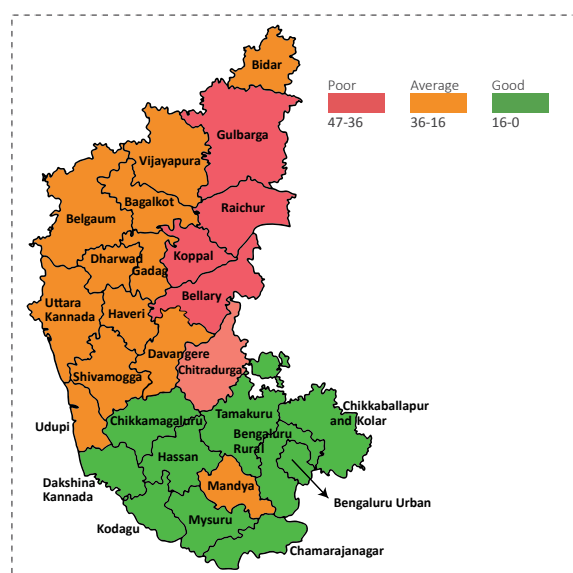


Figure 1: Poverty in Karnataka
Source: Tendulkar Poverty Lines (2012)

Poverty: The state of Karnataka struggles with high levels of income disparity. Bengaluru Urban is the richest district with a PCI of INR 3,20,346. High growth of the IT sector and the globalisation of Karnataka's economy have brought about development in the southern districts of Bengaluru, Mysuru and Udupi. Kalaburagi, (formerly called Gulbarga), is the poorest district, with a PCI of INR 65,493 per annum, almost one-5th that of the state's capital city.^{cxviii}

Districts in the north and east of Karnataka record high incidences of poverty, specifically Kalaburagi, Yadgir, Raichur, Koppal, Bellary, Chitradurga, Gadag, which have high percentages of below poverty line populations, as seen in Figure 1. Proximity to mines represents an important

factor in high levels of poverty. The mining districts of Bellary, Kolar, Hosapete, Bagalkot and Chitradurga show inordinately high levels of spatial poverty.^{cxix}

Rapid growth of the IT and business process outsourcing (BPO) sectors has resulted in concentrated growth in the state to only the urban areas, leaving out the mining districts. Karnataka is one of the major tur dal-producing states with Kalaburagi being one of the main district markets. Due to the continuous droughts and water shortages, there has been a significant decrease in profits. Furthermore, the presence of rain-fed regions, compounded by frequent climate changes of floods and droughts, has caused farmers in the agriculturally-rich zone to severe poverty.^{cxx} The districts' poverty rates show a correlation with their percentage of SC/ST populations to the total population of the state. Kalaburagi has the 3rd highest SC population (25.28%), while Yadgir has the 7th highest (23.28%), and Raichur has the 11th highest SC population (20.79%), whereas the ST population is highest in Raichur (19.03%), Bellary (18.41%) and Chitradurga (18.23%).^{cxxi}

Education: The districts with the poorest education outcomes are Bidar, Kalaburagi, Bijapur, Chikballapur and Udupi, as seen in Figure 2. According to Census 2011 data, the districts with the top literacy rates were Dakshina Kannada (88.57%) and Bengaluru (87.67%), whereas the lowest literacy rates were in Yadgir (51.83%), Raichur (59.56%), and Chamarajanagar (61.43%).^{cxxii}

Students from urban areas in Karnataka significantly underperformed on the NAS 2017 test scores compared to students in more rural areas. The highest average scores across Classes 3, 5 and 8 in mathematics and language

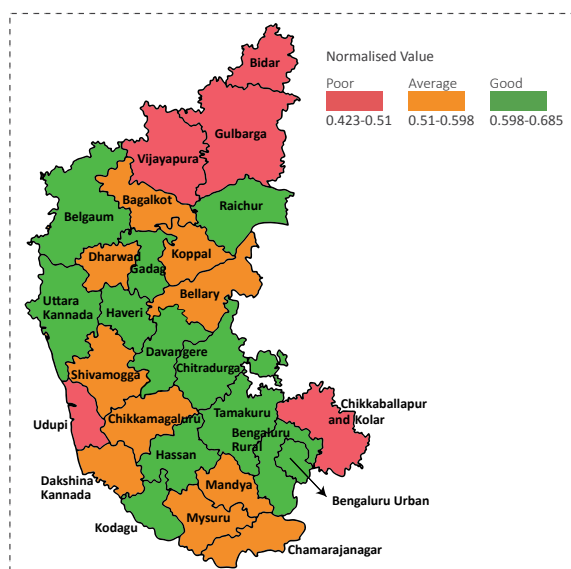


Figure 2: Education in Karnataka
Source: DISE (2016), NAS (2017)

were found mainly in rural areas, such as Bagalkot, Belagavi and Chikkodi in Karnataka. For instance, while the average score for mathematics in Class 8 in Bengaluru north was 35%, the average in Belagavi and Chikkodi was 67%.^{cxix}

Primary school dropout rates in Karnataka are higher in the northern areas such as Yadgir, which also suffers a dropout rate of 12.3%,^{cxix} as opposed to districts such as Bengaluru, where the dropout rate is 2.9%. In terms of the percentage of schools with three WASH facilities (toilet, drinking water and handwashing facilities), Shimoga was the lowest at 22.18%; Bijapur was the 3rd lowest at 29.11%, and Yadgir was the 4th lowest at 31.04%.^{cxix}

Health: Raichur has seen the greatest improvement in health infrastructure and nutrition in the past year.^{cxix}

However, Kalaburagi, Yadgir, Koppal and Bellary has seen poor health outcomes. Substantial inter-district differences have been observed for maternal health in Karnataka.

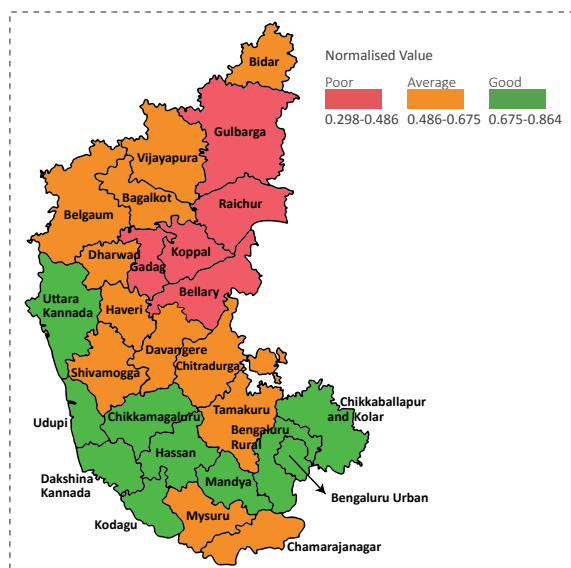


Figure 3: Health and Nutrition in Karnataka
Source: NFHS (2016), DISE (2016),
National Health Systems Resource Centre (2012)

have been observed for maternal health in Karnataka.

Overall antenatal care in the state is faring well with 70% of mothers attending four or more antenatal care visit, however, there is a large disparity between districts. In the district of Chikaballapura, 93% of mothers had four or more antenatal care visits, whereas, Bengaluru was surprisingly low at 48%.^{cxix} However, institutional delivery rates are high—Ramanagara district has a coverage of 99% and the district with lowest coverage, Raichur, still has 80% coverage.

In Karnataka, low immunisation coverage and poor nutrition indicators in children have been of serious concern over the past decade. Inter-district differences show poor

immunisation coverage in districts such as Kalaburagi (58.6%), Bijapur (58.1%), Dharwad (54.9%), Gadag (46.7%), Chitradurga (48.7%), Chikmagalur (41.2%), Shivamogga (45.5%) and Mysuru (46.7%).^{cxix} There has been an alarming increase in the percentage of wasted children in the northern districts, with 43.1% in Gadag, 34.9% in Raichur, and 34% in Kalaburagi.^{cxix} Prevalence of stunting is also high in the northern region with Kalaburagi (52.2%), Yadgir (55.5%), Bijapur (44.9%), Bagalkot (47.3%), Koppal (55.8%), Bellary (49.5%), and Devangere (46.4%).^{cxix} A study from Udupi district reported that 15% of children aged 1-3 years and 46% of children between 2-5 years are underweight.^{cxix} According to District Family Health Survey (DFHS)-4 (2015-16), the prevalence of underweight among children under five years is 45%^{cxix} in Bagalakot, 41%^{cxix} in Raichur and 22.3%^{cxix} in Udupi. Although numerous nutritional delivery programs are being implemented, child nutrition has not improved significantly.

Northern districts in Karnataka continue to witness highest number of infant deaths. According to data provided by the Department of Health and Family Welfare, Belagavi, Kalaburagi, Vijayapura, Davangere and Raichur are the top five districts with highest infant deaths in 2016-17.^{xxxxv} Specifically, four districts—Kalaburagi, Dharwad, Shivamogga and Bidar—have recorded high number of deaths within three days of the baby’s birth. High number of newborn deaths on the day of birth have been reported in Belagavi (282 deaths) Ballari (151 deaths), and Gadag (75 deaths).

Gender Status: Significant gender disparities exist in the areas of maternal health and women’s safety. NFHS-4

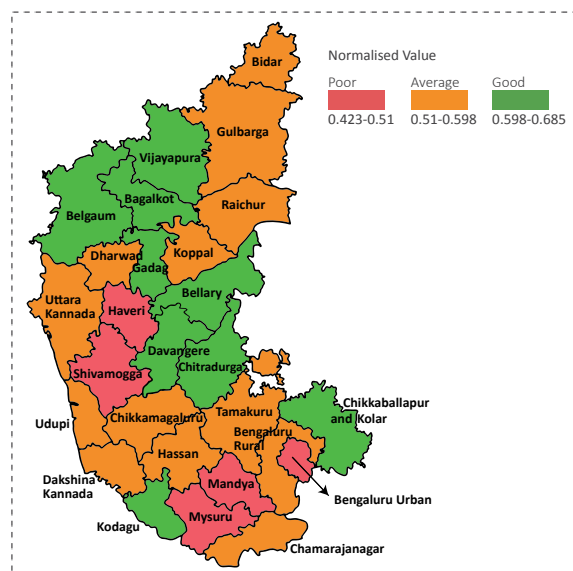


Figure 4: Gender Empowerment in Karnataka
Source: Census (2011), DISE (2016), NFHS4 (2016), NCRB (2016)

findings showed that in districts in the centre of northern part of Karnataka and Chamarajanagar in the south, one in three girls were married before the age of 18.^{xxxxvi}

As per Census 2011, of the 30 districts in Karnataka, the child sex ratio (0-6 years) was the worst in Bijapur (931 females per 1,000 males), Belgaum (934 females per 1,000 males), and Bagalkot (935 females per 1,000 males).^{xxxxvii}

Ratios were lower in urban areas with Bengaluru having a sex ratio of 916 females per 1,000 males and Udupi with a ratio of 1,094 females per 1,000 males.

Women’s safety is a concern in urban areas of Karnataka as cities are rapidly growing. In 2015, more than 70% of crimes against women reported in Bengaluru.^{xxxxviii} were

mainly of two types: harassment by the husband or in-laws, and molestation. The city recorded 3,157 complaints of crime against women through 2015 – more than eight a day on average. Despite high rates of crimes against women in Bengaluru, the conviction rate is extremely low at 3.5%, with 32 out of 921 resulting in jail term for the accused, and 889 cases resulting in acquittal.^{xxxxix}

Government funding

The Central government supplies the bulk of funding into Karnataka, i.e.: INR 1,66,289.6^{cxl} crores for 2018-19, of which 68.78% of the total revenue expenditure is directed towards development sector.^{cxli}

In 2016-2017, Government's development expenditure as a percentage of GSDP was 9.8%, which is the lowest compared to the national average of 17.85%. The state with the highest spending was Arunachal Pradesh, with 44.1% being invested into development.^{cxlii}

The state government has focused on education, welfare schemes and agriculture, with significantly increased allocation to these sectors. However, government spending (2017-2018) on education, health and rural development is still lower compared to the average of the remaining 19 states studied (of 29 states and 7 union territories) by 4.4%, 1.1% and 2% respectively, while agriculture is higher by 2.4%. An increase from the revised 2017-18 budget and budget expense for 2018-2019 has been observed in the field of education (+1.6%) and health (+0.3%), while a decline was observed in rural development (-0.2%) and agriculture (-0.3%).^{cxliii}

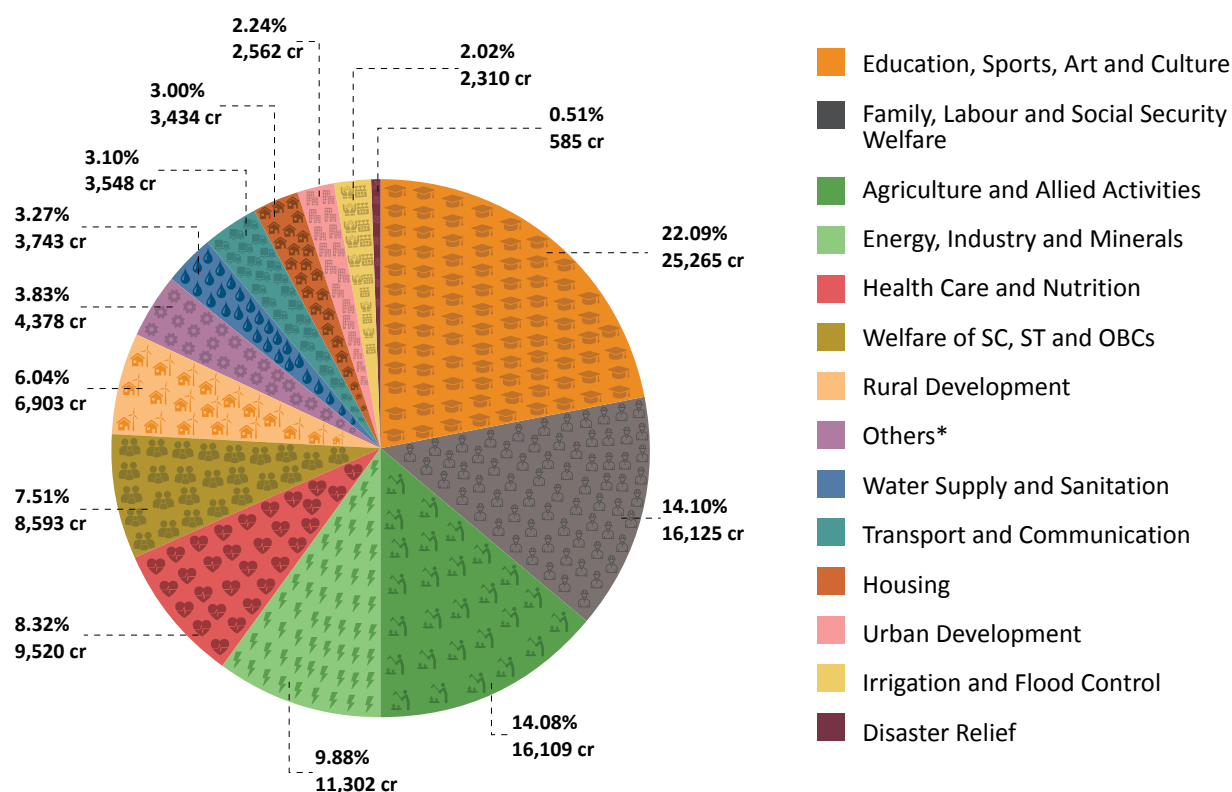



Figure: Government Funding across sectors in Karnataka (2018-19)

Note: As a percentage of total provision in the budget towards development sector, i.e.: 1,14,378.05 cr

*Others includes funding towards science, technology, environment, special area programmes and other general economic services

CSR funding in Karnataka

Karnataka exclusively saw an inflow of INR 1,307.44 crores of CSR funding between 2014-2017, which constituted about 4.68% of the total CSR spending across all states in these three years. Ranked 3rd among all states in India, there was a 89.38% increase in CSR Funding from 2014-15 to 2015-16.

 Karnataka	Total quantum of CSR funds (2014-17) spent exclusively in Karnataka: INR 1307.44 crores	The average project cost in Karnataka is INR 0.624 crore	Of the total quantum of CSR funds, 11.46% originates from PSUs	District with highest CSR inflow: Bengaluru Rural (324.37 cr)	Information Technology (IT) and Aerospace companies constituted top three categories of spenders	Top three CSR funders include Wipro Limited (258.66 cr) , Infosys Limited (101.88 cr) and Hindustan Aeronautics Limited (77.99 cr)
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Source: National CSR Portal (2014-17)

Education, health and nutrition and environmental sustainability sectors have been favourites of companies for CSR projects. 53.21% of the CSR projects (2014-17) in Karnataka were implemented via implementing agencies, 23.61% directly, 14.26% through their corporate foundations, 0.58% through combined channels, and for the remaining 8.33%, the data is unavailable.^{cxliv}

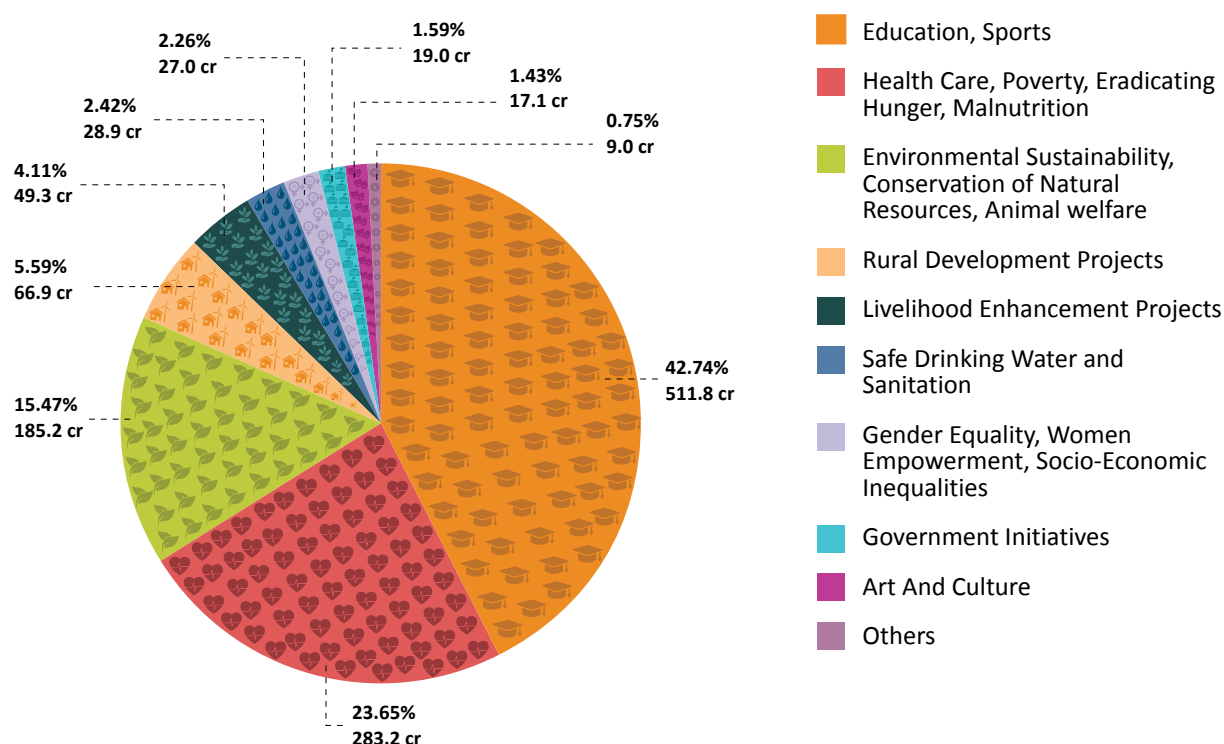


Figure 6: CSR spending across various sectors in Karnataka (2014-2017)

Source: National CSR Portal

All figures in INR Crore

Note: Total CSR spending analysed is 1,197.53 cr between FY 2014-17, of companies that specify spending in these sectors exclusively.

*Government initiatives include Clean Ganga Fund, PM Relief Fund, Swachh Bharat Kosh and other central government funds

**Others include funding towards agro forestry, armed forces, veterans, war widows/dependants, senior citizens welfare, setting up homes and hostels for women, setting up orphanage, slum area development, technology incubators

From 2014-17, top three funders in education include Wipro Ltd, Infosys Ltd and IBM India Pvt Ltd, while in health and nutrition it was Udupi Power Corporation Limited, Infosys Limited and Medreich Limited. Top three funders in environmental sustainability include Wipro Limited, Hindustan Aeronautics Limited and Udupi Power Corporation Limited.

District wise CSR funding in Karnataka

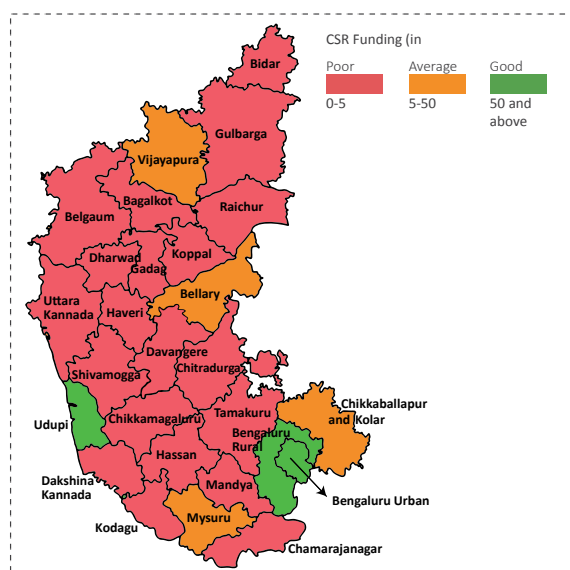


Figure 7: Distribution of district-wise CSR spending in Karnataka
Source: National CSR Portal
Note: Total CSR spending analysed is 584.38 cr between FY 2014-17, of companies that specify spending in these districts exclusively.

As can be seen in the map above, there is a clear supply-demand gap with many districts receiving little to no funding from CSR.

District wise, Bengaluru Rural got the highest funding (324.37 cr), followed by Bengaluru Urban (115.85 cr) and Udupi (73.56 cr), while 8 out of 27 districts received less than 1 cr.^{cxlv}

Philanthropic funding in Karnataka

Domestic philanthropy: Karnataka has seen considerable interest among several High-Net-Worth Individual (HNWIs) such as Azim Premji, Rohini Nilekani, Ashish Dhawan, Kris and Sudha Gopalakrishnan and Kiran Mazumdar Shaw, among others making contributions to development efforts in the state, especially in the field of governance, education, health, nutrition, water and sanitation.

Azim Premji Philanthropic Initiatives	Made grants to seven partners in Karnataka across three focus areas- vulnerable groups, governance and nutrition in the districts of Koppal, Bengaluru, Tumkur and other parts of North Karnataka. ^{cxlvi}
Arghyam	Set up by Rohini Nilekani, Arghyam focusses on groundwater and sanitation with 22 projects in Karnataka. ^{cxlvii}
Central Square Foundation (CSF)	Founded by Ashish Dhawan, it has given a grants to 8 partners in Karnataka ^{cxlviii} to support the Department of School Education, Government of Karnataka with designing reforms across a few key areas such as assessments, school consolidation and private school regulation and strengthening Early Childhood Education (ECE). ^{cxlix}
Pratiksha Trust	Pratiksha Trust is a charitable trust established by Kris Gopalakrishnan and Sudha Gopalakrishnan that supports education, research, innovation and entrepreneurship initiatives. The Pratiksha Trust in collaboration with Indian Institute of Science established Centre for Brain Research in Bengaluru and will grant a sum of INR 225 crores over a period of 10 years towards the establishment and functioning of the Centre. ^{cl}
Kiran Mazumdar Shaw	The Mazumdar-Shaw Cancer Center (MSCC), started by Kiran Mazumdar Shaw in partnership with Dr Devi Shetty, in Bengaluru aims to provide affordable cancer care that relies on economies of scale and early-stage diagnosis. ^{cli}

International philanthropy

World Bank <ul style="list-style-type: none">• USD 100 million committed to the Karnataka Urban Water Supply Modernisation Project has been set up to provide continuous access to piped water and strengthen service delivery at the city level.^{clii}• USD 100 million committed to the Karnataka Health Systems Development and Reform Project to improve the health service delivery, public-private collaboration and financing, especially for the vulnerable communities.^{cliii}• To improve watershed management through greater integration of rainfed agriculture and capacity building projects, World Bank committed USD 85.7 million to the 2nd Karnataka Watershed Development Project.^{cliv}	Asian Development Bank (ADB) <ul style="list-style-type: none">• USD 346 million provided as loan to the government of India, to finance the improvement of a 400 kilometre stretch of state highways to improve connectivity and accessibility across 12 districts of Karnataka.^{clv}• USD 75 million granted by ADB to the government of India to ensure round-the-clock water supply in four coastal towns of Karnataka, Kundapura, Puttur and Udupi, and improve sanitation in Mangalore.^{clvi}
United Nations (UN) <ul style="list-style-type: none">• Nanhi-Kali implements creative learning practices to help retain children in school and bring into the schooling system, out of school children. USD 17 million committed annually for this program.^{clvii}• Close to USD 3 million spent on the implementation of the United Nations Development Programme (UNDP) project Disha in Karnataka among five other states in 2016. Funding was supported by the IKEA Foundation.^{clviii}	Department for International Development (DFID) <ul style="list-style-type: none">• Karnataka Watershed Development Project (KAWAD) is being implemented in the state with DFID's financial assistance of INR 83.85 crores.^{clix}• DFID to commit up to USD 48.4 million to the Indian startup ecosystem, under which the 1st two tech clusters are in Karnataka and Maharashtra.^{clx}

Solution Ecosystem

To summarise some of the biggest trends in the state, Karnataka has 30% of all start-ups in India, the 5th highest number of MSMEs in the country, and the 4th highest number of female-owned MSMEs.^{clxi} Karnataka has one of the lowest unemployment rates in the country at 1.5%.^{clxii} Learning outcomes for students on the NAS 2017 were significantly above the national average in both language and mathematics. However, the state has not performed as well on gender equality and healthcare. Karnataka has 26% of children wasted, 5th highest in the country. Density of health personnel is also below state average and continues to be an area of concern. The state suffers with high levels of inequality in labour force participation.^{clxiii} Women's empowerment in Karnataka is worse than the national average in regard to decision-making and intimate partner violence.^{clxiv}

In this section, we will look at solutions that are in play in the state, how they are working and where the challenges still lie for different players — NGOs, Government, Corporates and International Organisations.

Gender:

Data collected by the Sample Registration System shows a steady decline in Karnataka's sex ratio at birth over the past three years, from 958 to 939.^{clxv} With persisting gender inequalities, the girl child is at a disadvantage and faces discrimination at every stage of her life – sex selection, infanticide, little or no access to education, lack of health care and nutrition and child marriage. Through the provision of financial incentives to poor families, cash transfers seek to provide short-term income support and promote long-term behavioural change of parents and communities towards children, which can be measured through increased school enrolment and attendance, and an enhanced age of marriage.^{clxvi} In Karnataka, the government initiative, “Bhagyalakshmi” provides for financial assistance for girl children in order to address the problem of declining sex ratio. The programme also aims to eradicate social evils such as child labour, female foeticide, child marriage and child trafficking. To this end, the government is also working towards software-based child tracking systems. So far, INR 227.40 crores have been spent on the intervention in 2017-18.^{clxvii}

Karnataka performs well in women's rights with 51.8% women owning land against the national average of 38.11%.^{clxviii} Bank account usage for women was also higher than national average (refer to *Social performance of the state*). Yet, this does not reflect in the overall empowerment of women in the state. In 2015-16, 49.3% of women in Karnataka were involved in household decision-making compared to the national average of 52.9%.^{clxix} Studies have shown that women's cooperatives provide women with economic security and entrepreneurial acumen. They allow women to contribute economically to their households, improving women's social inclusion and empowerment.^{clxx} Sampark, an NGO in Bengaluru, seeks to empower women through skill building, guidance and hands-on orientation programs through credit-based collectives, such as Self-Help Groups (SHGs) Over the years, the organisation has set up over 5000 SHGs to enable women to gain a greater control over their lives.^{clxxi}

The state ranks 13th on the Femdex, displaying high gender inequality.^{clxxii} One of the main contributing factors is the low female labour force participation. To this end, UNDP is working in Karnataka through the DISHA project. The international organisation is bringing various actors, including the government and civil society to enable women to secure employment or start their own enterprise. Over three years, the organisation seeks to influence the lives of over one million women.^{clxxiii} To improve the employability and livelihood of more than 150 underprivileged women and young girls, Accenture is launching a rural community development centre in Karnataka. Leveraging ICT based learning, the initiative will provide life and work-skills training in areas such as confidence, gender sensitisation, sewing, stitching, computer skills, local crafts, reading and writing.^{clxxiv}


Sector	Player	Intervention Description	Impact	Organisation/ Intervention Name	Lens
 Gender	Government	Financial assistance is made available when the girl child in a BPL family turns eighteen	INR 227.40 crores released to 1,18,135 beneficiaries in 2017-18	Bhagyalakshmi Scheme	Sex Ratio
	NGO	Formation of SHGs and credit facilities to empower women through skill building, guidance and hands-on orientation programs	Over 5000 women impacted	Sampark	Skilling
	CSR	Skill centre to provide life and work-skills training in areas such as self-confidence, gender sensitisation, sewing and stitching, computer skills, local crafts and reading and writing	Over 150 underprivileged women and young girls impacted	Accenture	Livelihoods
	DFI	Bringing stakeholders together to enable women to secure employment or start their own enterprise	Over 1 million women over three years	UNDP	Skilling

Figure 8: Solution Space for Gender

Health and Nutrition:

Karnataka has 206.2 health personnel per 1000 people against the national average of 278.^{clxxxv} In regard to medical infrastructure, the Economic Survey of Karnataka (2017-18) has reported a decline in the availability of hospital beds from 112 per 100,000 people in 2010-11 to 80 per 100,000 people in 2016-17.^{clxxxvi} To achieve its target of making healthcare more inclusive and cost-effective, the government is leveraging technology through several IT projects that have been initiated within the department. The e-Hospital project (linking patients with health facilities, registration, diagnostics, treatment and big data analysis) has made government hospitals more efficient.^{clxxxvii} The implementation of the programme will enable taluka-level health centres to connect with specialist doctors at district hospitals or in cities like Bengaluru and Mysuru. This will allow rural patients to consult specialists and facilitate the referral of patients to city hospitals for better treatment. The programme, is expected to cover 206 community health centres and 2,353 primary health centres (PHCs).^{clxxxviii} However, there are certain challenges in the implementation of electronic healthcare systems including user and IT support, ease of technical use, software interface capabilities and financial and legal workforce training.^{clxxxix} There is a need to tackle these issues to ensure the success of the E-hospital programme.^{clxxx} Samsung India has entered into a partnership with the Government of Karnataka to help the state efficiently manage its public healthcare facilities. This association is aimed towards providing advanced technological support and efficient management of medical subsidies and operations at PHCs in the state. This will also help to connect with each and every resident of Karnataka at their doorstep by upgrading the skills of field staff and equipping them with high tech Tabs.^{clxxxi}

Karnataka has almost equal rates of child malnutrition to the national average, and a wasting rate of 26%, 5th highest in the country.^{clxxxii} Immunisation is also a concern in Karnataka as less than 63% of children between the ages of 12-23 months have received all basic vaccinations.^{clxxxiii} Corporates and NGOs alike are working to support efforts to improve child health and nutrition. Scarce resources at many child care homes are often found to be the reason for neglect of basic healthcare. The Open Door Foundation runs regular medical camps for children at various orphanages and child care homes to ensure that the children are healthy for life. Medical camps provide preventive and intervention treatments like immunisation and medical check-ups to identify medical needs. The organisation also provides counseling to children who might need additional support. Since 2011, the foundation has provided care to over 600 underprivileged children.^{clxxxiv}

The neonatal period is defined as the 1st four weeks after delivery and a tenuous phase in a human's lifetime. Neonatal mortality constitutes more than half of deaths of under-five children. Northern districts in Karnataka continue to witness highest number of infant deaths. In Karnataka alone, the stagnant neonatal mortality and high proportion of early neonatal deaths to total neonatal deaths are major concerns. Providing quality new-born care in health facilities is a proven intervention to reduce neonatal mortality. To this end, UNICEF, along with JSW, has strenuously taken up the task of providing state of the art healthcare facilities to pregnant and lactating women under its "Janma se Janani Tak" initiative JSW has strenuously taken up the task of providing state of the art healthcare facilities to pregnant and lactating women under its "Janma se Janani Tak" initiative.^{clxxxv}


Sector	Player	Intervention Description	Impact	Organisation/ Intervention Name	Lens
 Health and Nutrition	Government	Linking patients with health facilities, registration, diagnostics, treatment and big data analysis	206 community health centres and 2,353 PHCs	E-Hospital	N/A
	NGO	Open Door Foundation runs regular medical camps for children at the various orphanages and child care homes	700 children in seven child-care institutions across Bengaluru through a network of over 100 volunteers.	The Open Door Foundation	Children
	CSR	Providing advanced technological support in the management of medical subsidies and operations at PHCs in the state more efficiently	1,000 Samsung Tab IRIS provided to the Department of Health	Samsung	Gender
	DFI	Providing state of the art healthcare facilities to pregnant and lactating women	50 Special Newborn Care Units (SNCUs) impacted	UNICEF	Children

Figure 9: Solution Space for Health and Nutrition

Education:

The gender gap in education is not as wide in Karnataka as the GPI of 1.02 is the same as the national average.^{clxxxvi} Over 45% of the working children in the state are girls, and the capital city of Bengaluru leads the total number of working girls in Karnataka. A lot of interventions in the state have been directed towards improving education for women. Even after the coverage provided by the Right to Education Act, girls usually drop out from school once they reach puberty. Even if they don't, most girls leave the education system at the end of high school.^{clxxxvii} To ensure that this does not happen, the government of Karnataka has agreed to bear the cost for the college education of all girl children in the state who are pursuing pre-university, graduation and post-graduate courses in colleges run by it. Till date, 3.7 lakh girls have been impacted.^{clxxxviii}

The state of Karnataka has nearly half a million working children between the ages of 5-14 years which is the school-going age for elementary education.^{clxxxix} Child labour has become of increasing concern in Karnataka with the 9th highest number of working children, accounting to almost 4.2% of all working children in India.^{cxc} Raza was set up to eradicate child labour and reduce the number of out-of-school children from the neighbouring slum areas. To achieve this, an educational resource centre has been set up where children are taught using innovative and interactive methods to enhance their learning curves. Special attention is paid to slow learners. To date, Raza has supported over 650 children in formal school, and in the last 20 years has impacted approximately 5,550 children, 5,700 women and 4,300 youth from communities. EdelGive supports the Secondary School Project, which works to eradicate child labour and school dropout; in addition to providing good and high-quality education at a low cost.^{cxc}

Performance of students on the NAS 2017 learning outcomes in Karnataka was significantly above the national average in both language and mathematics. 68.67% student learning achievement levels vs. 54% national average.^{cxcii} To improve the educational experience and learning outcomes, multiple innovative practices have been adopted. Some of these methods include tracking progress, state achievement surveys, teacher training programmes, activity-based learning, and making schools safe to provide free access to quality primary education to children.^{cxciii} UNICEF and the British Council have worked together in partnership on a number of English Language Teacher Education and Development Programmes in Karnataka since 2009. These programmes have been designed and delivered to

increase teacher confidence when using English in the classroom, to introduce learner-centred methodologies and to support the National Curriculum Framework (NCF) 2005 and the implementation of Continuous Comprehensive Evaluation (CCE). These training programmes have been successful in helping teachers review and refresh their teaching skills and techniques and develop their proficiency and confidence in using English. This has in turn improved the use of English in classrooms, with teachers sharing that teaching methods for writing and communication in classrooms have become structured and focused. Training has been provided to 1,79,393 school teachers impacting on the learning outcomes of students in elementary government schools across the state.^{cxciv}

Karnataka has been using technology to propel development. Studies show that advanced technology has provided new opportunities for its application in the education field, creating new learning environments to suit the changing environment and learning requirements of learners.^{cxcv} The emergence of edtech platforms in the Indian landscape is eliminating barriers to quality education and a report published on digital education in India shows that children are learning quite effectively using these tablets with an 11% increase in core academic skills such as reading in children's mother tongue, reading and speaking in English, and science.^{cxcvi} Sikshana's Technology in Education programme was launched in association with Dell and the Government of Karnataka to motivate schools to engage and integrate technology in their daily teaching and learning processes. The same is enabled through the hardware provided by Dell & the offline content package and other inputs developed by Sikshana. Through the partnership, Dell aims to help the underprivileged children learn the use of technology and new-age skills, thus enabling a brighter future.


Sector	Player	Intervention Description	Impact	Organisation/ Intervention Name	Lens
 Education	Government	Free education for all the girl students taking admission in government pre-university (11th and 12th), degree and post-graduation courses	3.7 lakh girl students impacted	Girl Child Education	Gender
	NGO	Educational resource centre has been set up to eradicate child labour and reduce the number of out-of-school children from the neighbouring slum area	5,550 children impacted over 20 years	Raza Educational and Social Welfare Society	Child Labour
	CSR	Motivating schools to engage and integrate technology in their daily teaching and learning processes	300 plus schools, impacting more than 15,000 students	DELL	N/A
	DFI	English in the classroom, to introduce learner-centered methodologies and to support the National Curriculum Framework	750 Master Trainers who in turn trained 1,79,393 teachers	UNICEF	N/A

Figure 10: Solution Space for Education

Livelihoods:

Due to that large area under cultivation, the traditional livelihood in Karnataka is farming.^{cxcvii} Small farm holders in India face multifold challenges to sustain their livelihoods. Studies have concluded that rapid urbanisation, increasing cost of cultivation, degraded natural resources, low productivity, and price uncertainties are major challenges that Indian farmers in general and small and marginal ones, in particular, face today.^{cxcviii} MANUVIKASA involves different stakeholders viz., government, bankers, local and foreign volunteers, entrepreneurs, education and research institutions. The organisations focusses on livelihood development for landless labourers, fisherfolks, ragpickers, and small farmers through entrepreneurship development, financial inclusion and biodiversity conservation. It has helped 3,500 farmers; over 1,800 farmers are now growing a 2nd crop and 450 farmers have expanded their land holdings.

For Micro, Small & Medium Enterprises (MSMEs), Karnataka has the 5th highest number of units in the country, contributing to 6% of India's total MSMEs and is also known for having the 4th highest number of units for female-owned MSMEs.^{ccix} Chief Minister's Karnataka Livelihood Scheme", a "Local to Global" initiative will provide skill training with support in design and marketing to 50,000 local artisans, especially women, in local handicrafts, handloom and other informal sectors for their sustained livelihood.^{cc} While globalisation is opening up new business opportunities and triggering an entrepreneurship boom in India, it is also making MSMEs vulnerable to market shocks, climate change, and technological changes.^{cci} To enable MSMEs to respond to these challenges, various enterprise development initiatives are operational under the National Manufacturing Competitiveness Programme (NMCP). To mitigate the risk of achieving MSME competitiveness while compromising working conditions and the environment, in 2013-17 the ILO had engaged with BMOs and policy makers to build awareness on 'sustainable enterprises' and the inter-links between productivity and working conditions. This was further reinforced by pilots carried out in 100 light engineering and apparel units in Tamil Nadu, Karnataka, Maharashtra and Delhi NCR using ILO's SCORE Training.^{ccii}

Karnataka has one of the lowest unemployment rates (1.5%) with Gujarat being the lowest (0.9%).^{cciii} However, it was found manufacturing industries were facing the shortage of skilled manpower, and all graduates needed technical training before starting work. To this end, Siemens plans to set up four centres of excellence to train 25,000-35,000 youth annually.^{cciv}


Sector	Player	Intervention Description	Impact	Organisation/ Intervention Name	Lens
 Livelihood	Government	Provide skill training with support in design and marketing to local artisans, especially women, in local handicrafts, handloom and other informal sectors	50,000 local artisans to be trained	Karnataka Livelihood Scheme	Gender
	NGO	Livelihood development for landless labourers, fisherfolks, ragpickers, and small farmers through entrepreneurship development, financial inclusion and biodiversity conservation	2,600 Self Help and Joint Liability Groups have been set up	MANUVIKASA	Gender
	CSR	Centres of excellence to be set up at government tool room and training centres	25,000-35,000 youth annually	Siemens	Skilling
	DFI	Various enterprise development initiatives to enable MSMEs respond to market shocks, climate change and technological changes	Pilots carried out in 100 light engineering and apparel units	ILO	N/A

Figure 11: Solution Space for Livelihoods

The state has implemented progressive solutions in developing the livelihoods of its citizens and improving education outcomes. The use of ed-tech has made quality education more accessible to a larger community and improved learning outcomes by incorporating advanced learning methodologies. The government and civic society alike are working towards supporting the development of MSMEs and generating employment. However, the state still has some progress to be made under healthcare and gender quality.

As of 2017-18, Karnataka has spent only 3.8% of its aggregate expenditure on medical, public health and family welfare, which is lower than most states in the country. Lower health infrastructure facilities in these northern regions reflect on the greater need for the government to increase spending on basic infrastructure facilities in this

region.^{ccv} Institutional reform needs to be coupled with intensive capacity building efforts in order to return this massive investment to its users—the staff at these facilities and patients looking for enhanced health outcomes.^{ccvi}

Studies have found that social norms tend to drive violence against women and practices such as child marriage. Understanding how social norms operate will help design better interventions.^{ccvii} Inequalities in maternal health are shaped by contextual as well as individual factors, particularly urban-rural differences. Strengthening the quality of antenatal care to encompass family planning is essential to decreasing adverse maternal and neonatal outcomes.^{ccviii}

Further, the state needs to find a way to leverage technology to improve the scale of the interventions that currently work well in the community, especially to ensure that interventions reach remote regions of the state. The use of technology will need to be supported with user and information support and capacity building training to achieve the desired level of scale.

Case Studies

Delving deeper into the sectoral challenges, theories of change, best practices and collaborative outcomes across sectors like education, livelihood, health and gender through an emphasis on organisations that have greatly impacted the ecosystem they are working in. Our secondary research in these areas pointed us towards certain challenges, which we have addressed in our case studies, based on our interviews with these organisations.

These case studies are meant as a tool to better understand the entrenched issues across thematic areas in the state, and how these organisations have adopted strategies that have seen considerable success. These best practices can then be scaled across regions with effective collaboration from various stakeholders in the ecosystem, aiming for sustainable and holistic solutions.

Case Study 1: Agastya International Foundation

Bringing hands-on, experiential learning to your doorstep

Founded in 1999, Agastya International Foundation is a transformative educational organisation.^{ccix} It works to deliver hands-on, experiential science learning to underprivileged children across districts in Karnataka through innovations such as mobile science labs, ‘Lab-on-a-Bike’ activities, ‘Lab-in-a-Box (LIB)’ activities and other outreach programmes that aim to deliver science to a student’s doorstep.^{ccx}

Agastya runs 18,000 young instructor programmes across India, and have trained 5,000 teachers in the country, 3,000 of which are in Karnataka. Today, they have 123 mobile labs in major Indian cities and have reached over 10 million children and 2,50,000 teachers across 19 states of India. EdelGive supports two Mobile Science Labs, Lab on a Bike, Science Centre and Operation Vasanth, which has reached more than 1,70,000 students.^{ccxi}

According to T.S. Suresh, General Manager, Programmes, Agastya was started with the intention of having a multiplier effect where a single teacher would go on to train thousands or lakhs of children. However, they soon realised that they should be giving students hands-on experience directly, but the crucial question of ‘how’ remained unsolved.

Brainstorming with a team of advisors including professors, retired lecturers, and educational institutions led them to the concept of 'taking activities to their students' doorstep. Subsequently, the need for mobility emerged, which ultimately resulted in the creation of a mobile science lab with hands-on activities for experiential learning during student sessions. Today, out of over 190 mobile labs they run across the country, almost 60 are in Karnataka.

Upon realising that mobile labs had their own limitations such as an inability to reach remote villages, the idea of 'Lab-on-a-Bike' was introduced. To adapt to this, they miniaturised all their models, categorised them into concept-based boxes such as force and motion, chemical reactions, biology, etc., after which 8-10 major topics and activities around these concepts were incorporated into the box.

In order to keep up with technological advancements, they are currently working on 'Lab-on-a-Tab', which involves digitising all activities, and virtually recreating hands-on activities for children. They have already piloted the innovation for Class 5 and 6 students in and around Bengaluru.

Agastya's "factory" is their 172-acre campus in Kuppam – where their research, development and innovation takes place. The campus is also frequented by Agastya professors from across India on a rotational basis, during which they conduct brainstorming sessions on content, strategy, programmes, etc.

Apart from their campus in Kuppam, Agastya also runs Science Centres – a space for students who want to interact more frequently and do projects. Owing to a strong relationship with the government, they have been able to procure rooms in schools, where they have mini-science centres with one or two teachers from Agastya. Currently, over 30 Science Centres are functional across Karnataka.

Their interactive science activities, designed for boxes called 'Lab-in-a-Box', allow for mobile science experiments that deliver experiential learning to students. LIBs are given to teachers as part of Agastya's teacher training programme. This year, the Karnataka government approved 300 LIBs for high school, which will be useful for 3,000 schools.

However, teacher training is also seen as one of their biggest challenges by Agastya. According to T.S. Suresh, teachers are generally familiar with older mechanisms of teaching subjects, which makes it difficult for them to absorb Agastya's method of hands-on, experiential learning, or an inquiry-based way of learning. Thus, training these teachers to deliver the best quality classes to students based on the syllabus has been a challenge. To address this, Agastya was supported by Infosys Science Foundation in training over 3,000 teachers on the constructivism approach to teaching science and mathematics with the Education Department of Karnataka.

Another challenge that they have been able to address is the dropout rate at primary level. Agastya's Operation Vasantha is a night school that has expanded across India. The idea behind it is to keep students away from the TV, instead giving them a revision of the day's lessons, and imparting Agastya's hands-on experiential learning to them.

The school is named after Vasantha, a student who attended the Science Centre in Kuppam. Inspired by Agastya activities and programmes, she returned to her village and started a tuition centre in her house. Today, Agastya has around 600 Operation Vasantha night schools across India.

Agastya's theory of change is to have an India of creators, innovators and leaders who are connected to each other. The strategy that they use in their outreach programmes is to connect with teachers, students and community people, and instill in them creativity and confidence.

One of their biggest achievements in Karnataka has come from the inculcation of these values – this year, Agastya played a key role in Karnataka sending more projects for the INSPIRE Awards, and receiving a large number of these awards. Agastya was able to motivate teachers and guide them on how to ideate innovative, hands-on projects.

Collaboration has been at the core of Agastya’s engagement with the ecosystem, whether it involves constitution of a committee of domain experts within the organisation to formulise and create modules, or their extensive work with the state’s Department of Education. They have also been supported in their mission by CSR initiatives and philanthropic foundations. A key to sustaining these collaborations is their drive to constantly reinvent their programmes. For instance, it has been 20 years since their Mobile Labs were invented, and lots of evolution and iteration has taken place since then. According to T.S. Suresh, understanding the local scenario, context and subsequently, the modifications that should be made in terms of methodology, delivery, impact, etc., is crucial to the continued success of a programme.

Their challenges in collaboration include premature withdrawal of financial support for programmes and effective human resources. In T.S. Suresh’s experience, a minimum of 2-3 years of intervention is required for a non-profit to implement innovative ideas and eventually see fruitful results. Here, funding is critical and the programme does not succeed if funders exit in the experimentation phase.

In regard to human resources, Agastya is pressed to find like-minded, passionate individuals who can internalise the organisation’s mission and vision.

Going forward, Agastya hopes to expand its operations to other parts of the country, and eventually overseas. They intend to garner strong support from educational institutions across India and abroad, while simultaneously creating and innovating scalable systems for existing programmes.

Case Study 2: IT for Change

Demystifying the digital to empower grassroots communities

A non-governmental organisation based in Bengaluru, IT for Change has worked in the areas of education, gender, governance, community informatics and internet/digital policies since 2000.^{ccxii}

The organisation’s theory of change encapsulates the vision, as well as the ways they have set about realising it. IT for Change aims to build a digital economy and society that is democratic, and brings social justice and gender equality to people of the global south.

The ways in which they work towards this vision are threefold:

One, they aim to employ evidence-based advocacy. According to Nandini C, Deputy Director at IT for Change, their evidence-based advocacy is essentially about looking at a new governance framework for the digital.

Two, the organisation believes that digital economy and society is highly exploitative in its current form. There is a need to move towards another way of organisation, where people find social and economic value. Their field projects in Mysuru are centred around demonstrating these alternatives to the world.

Three, institutional capacity building is an important layer of their work, whether through public systems or for instance, the two-year project they collaborated on with United Nations Economic and Social Commission for Asia and the Pacific (UNESCAP). The aim of this project was to build a training module or toolkit for policymakers on gender and e-government in the Asia Pacific. Even in their work on violence against women, they work closely with the Bureau of Police Research and Development to inform the law enforcement response to cyber violence.

EdelGive supports IT for Change in implementing the 'Nama Matha Nama Jaga' (Our Discourse, Our Space) programme, which focusses on building a supportive community ecosystem for prevention and redressal of gender-based violence.^{ccxiii}

For IT for Change, one of the biggest challenges encountered in Karnataka is dwindling support for collectivisation. According to Nandini, MFIs for women are flourishing, but there is little discourse around proliferation, multiple borrowing, and what happens to women who don't have landholdings, for instance. Support structures in regard to violence against women are also notably absent. To address this, IT for Change has been involved in the drafting of a 10-point action plan for violence against women.

An absence of a clear social audit of livelihood schemes is another challenge in the sector. This makes it difficult to track and monitor the implementation of livelihood schemes such as NREGS. Karnataka also grapples with a developmental divide between the northern and southern districts. According to Nandini, the pattern of Bengaluru becoming the only urban centre that expands, and other smaller towns seeing negative growth, is great cause for concern.

However, IT for Change has made great strides in exploring the potential of digital technology in empowering grassroots communities. Their field work in Mysuru is central to addressing this because over 10 years, they have been able to demonstrate a model that demystifies the internet and digital technology for women who are barely textually literate, with the aim of helping them own a new information culture and make sense of government records or e-governance sites. Nandini attributes this success to their ability to move from information outreach to helping women's collectives make claims from the local government, and facilitate and revise the institution of Mahila Gram Sabhas, for instance.

With education, the school system has slowly internalised their idea of ICTs not being relegated to a computer lab, but integrated with classroom processes.

The organisation has also seen great success in policy advocacy. A few members of the organisation are part of a Government of India committee on planning for the achievement of Sustainable Development Goals, and this has enabled them to interact with and gain perspective from multiple stakeholders.

IT for Change has had a long history of engagement with the government, at both Central and State levels. At the Central level, they have worked with the Ministry of Electronics and Information Technology on policy processes related to e-commerce, as well as the National Digital Literacy Mission and curriculum development. With the Department of Telecommunications, they have worked on the Universal Service Obligation Fund and the National Optic Fibre Network.

Apart from these, they have worked closely with the Ministry of Human Resource Development on designing ICTs in the education curriculum for the National Council of Educational Research and Training (NCERT).

In terms of capacity building, the organisation has trained multiple civil society organisations using the ICT model, such as Mahila Samakhya in Kerala, a tech workers' union in Bengaluru. In academia, they run periodic courses to build knowledge and evidence about how the digital is changing society. Their annual programme at Azim Premji University, 'Genderlogs', which looks at gender and the network of society is just one of these.

In terms of field building and knowledge partnerships, they have collaborated with Kutch Mahila Vikas Sangathan and Anandi, to bring digital elements into their existing models of organising and mobilising women collectives.

Since they work in the digital sector, they also frequently engage in Facebook roundtables on community standards for violence against women. A large part of their research has been in cyber violence over the past two years, where they have attempted to highlight the fact that cyber violence is not an elite issue, and happens even in the village context.

Their challenges in collaboration are both universal to civil society organisations, as well as particular to the work they do. According to Nandini, policy processes have their own political logic, and one can never predict how far some ideas will go. It also becomes extremely difficult to correct a policy retroactively, as the system has entirely been formed on a certain logic.

Given the nature of their focus area, it converges with every sector, which means finding other allies who are willing to work at the intersection of the digital and the sector. In this regard, bringing the entire civil society network together to identify the urgency around their work is a challenge.

Their biggest challenge however, is funding. As shared by Nandini, all funding works in extremely short time cycles of a year or two, where within two years, the receiving organisation is expected to produce certain results. For an organisation that is just 10-12 years old, like IT for Change, it becomes complex and tiring for the core team of the organisation to link the demands of project management as well as raise funds in such short-time cycles without medium-term funding support.

According to Nandini, impact metrics have to be reimagined. For instance, some interventions can be scaled while others are geography-bound. As IT for Change operates on a geography-bound model only parts of which may be scalable, and tries to highlight models that may only work in a certain context, funding opportunities are difficult to come by. Thus, there is a need to rethink scale and intervention design as well.

Going forward, IT for Change hopes to deepen its evidence-based research work in different areas such as digital economy, public sphere, questions around violence, etc. They also intend to continue their rigorous field programmes and collaboration, both at the international and national level.

Case Study 3: Karnataka Health Promotion Trust (KHPT)

Strengthening health systems to strengthen communities

Karnataka Health Promotion Trust (KHPT) works in eight focus areas of health – maternal and child health, HIV/AIDS, nutrition, Tuberculosis (TB), adolescent education and health, NCDs, violence against women, and orphans and vulnerable children.^{ccxiv}

Historically, they have been implementers for large-scale HIV interventions in Karnataka in 2003, which covered almost 18 districts. From 2008-12, they supported the Government of Karnataka to rapidly expand Antiretroviral Therapy (ART) services, implement an intensified TB-HIV initiative and integrate the Prevention of Parent to Child Transmission (PPTCT) with the National Rural Health Mission.^{ccxv} Following this, they have been able to continue their work in HIV/AIDS prevention under the India HIV/AIDS Alliance Global Fund Vihaan project, where they work extensively with sex workers and transgenders across Karnataka.^{ccxvi} Their interventions in the field have led to changes in policy and practice such as the nation-wide standardisation of micro-planning tools used in their project in targeted interventions, and the inclusion of rural sex workers in the national policy guidelines for HIV prevention.

KHPT also implements a TB programme which covers 73 towns and 30.4 million people across three states- Andhra Pradesh, Telangana and Karnataka. The organisation's strategy for eliminating TB is to integrate TB patients into a continuum of care which starts with health seeking behaviour, treatment and diagnosis, and continues till care and support services, and follow-up.^{ccxvii} Currently, their TB programmes include THALI, a patient-centric, family-focused TB prevention and care initiative funded by United States Agency for International Development (USAID), and supported by TB Alert India in implementation.^{ccxviii}

Maternal and child health interventions are conducted across eight districts in Northern Karnataka, while a WHO site in northern Karnataka is dedicated to maternal care. Their Kangaroo Mother Care programme has developed, implemented and evaluated an implementation model designed to attain Kangaroo Mother Care (KMC) coverage of 80% among babies with birth weight <2000 gms in Koppal district.^{ccxix}

In adolescent health, Azim Premji Philanthropic Initiatives (APPI) supports KHPT's intervention, Sphoorthi, in Koppal, which aims to reach 3,600 girls from disadvantaged communities through life skill training, completion of secondary education, and improving their awareness on health and access to services.^{ccxx}

For KHPT, their challenges include scaling interventions across districts, and maintaining a good rapport with the health system, both at the district and state levels. According to Arin Kar, Deputy Director, Monitoring and Evaluation at the organisation, this takes a lot of advocacy. Since the government is very administration oriented, there is little time to run pilot programmes. While they get clearances from the State government, at a district-level, they also have to develop and nurture a relationship with the District Health Officer, and other district government officials.

They also find working with communities and geographies in North Karnataka challenging, as awareness and adoption are difficult to bring about.

To address the challenge of receiving continuous government support at the district level, they follow government issued guidelines on project implementation, and aid the government with data analysis and sharing.

Their biggest strength is their closeness to the government – their formation resulted from an MoU between University of Manitoba and the Government of Karnataka, and they have operated in close collaboration with the government ever since. They are also in constant communication with Frontline Health Workers (FHWs), such as Accredited Social Health Activists (ASHAs) and anganwadi workers to understand the gaps in programmes.

KHPT's theory of change involves principles of enhancing the health of communities through transformative programmes, strengthening the capacity of organisations to plan, deliver, monitor and evaluate programmes that enhance health, and develop as a learning organisation, through reflection, research and engagement.^{ccxxi} They aim to achieve these broadly through four processes – one, by engaging in community institution building with marginalised communities. Two, by designing interventions that balance community needs and programme objectives. Three, by collaborating with government, private institutions, community organisations and academia to implement programmes and conduct research. Four, by providing technical support to government bodies to inform policies and practice.^{ccxxii}

They have been able to sustain collaborative initiatives with academia, government and philanthropic foundations. However, they often face the challenge of unrealistic expectations from CSR funders, who they believe expect results in a short span of time.

Moving forward, KHPT intends to reduce its number of focus areas, and instead delve deeper into existing areas of expertise. They intend to continue assisting the government in their objective of scaling operations by creating innovation, identifying gaps and bringing academia and implementers together.

Case Study 4: Swami Vivekananda Youth Movement

Building human and social capital

Swami Vivekananda Youth Movement (SVYM) is a development organisation founded in 1984.^{ccxxiii} Its three focus areas are health, education, and socio-economic empowerment (SEEP).^{ccxxiv}

To date, their SEEP programme has reached 8,000 people and seven slums. Over 100 tribals have been supported with livelihood opportunities while 113 active SHGs have been formed to empower tribal women.^{ccxxv}

The organisation's SEEP programmes include social and economic activities. While their social engagement has reached 18,000 tribals, they facilitate these entirely through the government, which has existing programmes on tribal welfare. They also try to facilitate social entitlement through the government, and mediate conflicts between tribals and the Forest Department. Deaddiction camps and subsequent field follow-up are also part of their social activities.

Economic activities work towards livelihood generation and skills development for tribal youth. Apart from working with 113 tribal SHGs, SVYM also has a livelihood centre in Kenchenahalli, where they conduct training programmes. In microfinance, their main intention is not provision of loans, but encouraging savings.

Within their livelihood programme, they cover three broad areas – vocational training, which is mainly agriculture-based, non-agricultural activities and academic courses.

With agricultural activities such as vermicomposting, animal husbandry and apiculture, they are supported by government bodies such as the Indian Council of Agricultural Research (ICAR), National Bureau of Soil Survey and Land Use Planning and Khadi Village Industry Corporation (KVIC). They have also worked with the Ministry of Tribal Affairs for more than 20-25 years, which supports them with funding for health, tribal hospitals, and socioeconomic empowerment, especially livelihood activities, mobile health units and tribal hostels.

Non-agricultural activities include tailoring in four different centres, plumbing, furniture making and electrician training among others. SVYM has collaborated with Ashirvad pipes, who conducts plumbing training for tribal youth, while SVYM conducts the pre - and post-vocational training for these youth. Placement in construction companies in Bengaluru and Chennai is subsequently done by Ashirvad pipes.

Electrician training is done in collaboration with Nettur Technical Training Foundation (NTTF). The mobilisation is done by SVYM in this partnership. Furniture making, and ragi and millet training are other components of the livelihood programme. The ragi training has yielded positive results in the form of a group entrepreneurship initiative, where 15 tribal women have been trained in making ragi appala, ragi malt and ragi milkshake. The enterprise has successfully been producing a monthly income of 1 lakh for two years.

With these livelihood programmes, SVYM has one main objective – each family should earn a minimum of INR 12,000-15,000 per month if from a rural background, and upto INR 25,000 if they are from an urban background.

Their biggest challenge in achieving this goal, is the absence of incremental capacity building. Tribal youth are selected from villages and towns, and immediately placed in cities such as Bengaluru. This makes it difficult for them to migrate to big cities.

The organisation has been ideating on jobs that do not require migration to address this challenge. This needs to be done in accordance with the youth's interests and aspirations. According to Dr. Dennis Chauhan, Treasurer and Head of WASH and SEEP programmes at SVYM, the organisation's development paradigm is to develop human and social capital, which involves empowering the youth to make their own decisions.

Their pre- and post-vocational training is another example of leveraging this philosophy. During these critical 20 days, the youth are motivated to look forward to their job and future. Post-vocational training ensures a thorough follow-up of the training process.

In regard to incremental capacity building, SVYM resolves to identify the phase the youth is in through assessments to determine if they are ready to migrate to cities such as Bengaluru and Chennai.

While SVYM has collaborated extensively with the government, they have faced other collaborative challenges, difference of opinion being key among them. CSR funding comes with its own requirements and expectations, which is difficult to fulfil in an activity like capacity-building, for instance. According to Chouhan, if one funds a project of 4-5 years, they should have the right indicators to measure outcomes as well. Another challenge that persists is mobilisation of youth. Chouhan calls for equal participation from the community.

In the future, SVYM would like to expand the expertise of their livelihood programme, particularly in the area of health, to include academic courses such as Operation Theatre (OT) Assistant, home-based nursing assistants, etc.

Key takeaways

1

Karnataka has shown great progress in terms of economic growth primarily driven by tertiary and secondary sectors, with slowdowns seen in agriculture

- a. From 2011-12 to 2017-18, the tertiary sector has been the fastest growing sector in Karnataka with a CAGR of 19.17%^{ccxxvi}. The growth in this sector has been predominantly driven by trade, hotels, real estate, finance, insurance, transport, communications, and other services. The secondary sector grew at a CAGR of 9.24% and was driven by manufacturing, construction and electricity, and gas and water supply.^{ccxxvii}
- b. Even though Karnataka is among the fastest growing states in India, the agriculture and allied sector faced a decline in GSVA. This decline can be attributed to the occurrence of continuous droughts.^{ccxxviii}
- c. The state has the 3rd lowest employment rate in the country, above average learning outcomes and is leveraging technology to improve service delivery to the community.

2

Health and nutrition, and women empowerment continue to remain an area of struggle for the state.

- a. Health and Nutrition: In 2015-16, Karnataka's IMR was 26.9 per 1,000 live births and MMR was 133 per 100,000 live births.^{ccxxix} While lower than the national average of 40.7 and 167 respectively, it was still higher than the neighbouring states.^{ccxxx} About 26% of children are stunted, 5th lowest in the country.^{ccxxxi}
- b. Women empowerment: The state ranks 13th with a Femdex of 0.59, displaying high inequality in labour force participation. In 2015-16, 49.3% of women in Karnataka were involved in household decision-making compared to the national average of 52.9%.^{ccxxxii} In the same year, 58.1% of women also reported that a husband is justified in hitting or beating his wife, which is higher than the national average of 51.7%.^{ccxxxiii}

3

Progress has been limited to the southern pockets of the state. The northern districts are found to be less developed than the southern districts due to inadequate irrigation facilities and large concentrations of the population belonging to marginalised and minority communities.^{ccxxxiv} Niti Aayog has identified two aspirational districts in Karnataka—Raichur and Yadgir.^{ccxxxv}

4

Majority of the funding in the state is by the government with 68.78% of the total government funding directed towards development sector. CSR funds supplement the government funding, but it remains concentrated in Bengaluru and Udupi. There is a need to redistribute the flow of funds to make it more equitable across districts.

5

While the state has implemented progressive solutions in developing the livelihoods of its citizens and improving education outcomes, the state needs to find a way to leverage technology to scale interventions that currently work well. Lower health infrastructure facilities in northern regions reflect on the greater need for the government to increase spending on basic infrastructure facilities in this region.^{ccxxxvi} Institutional reform needs to be coupled with intensive capacity building efforts in order to return this massive investment to its users.

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Abbreviations

ABD	Asian Development Bank
ATST	At the Same Table
CAGR	Compounded Annual Growth Rate
CeG	Center for e-Governance
CSR	Corporate Social Responsibility
CCE	Continuous Comprehensive Evaluation
DBT	Direct Benefit Transfer
DFI	Development Finance Institution
DFID	Department for International Development
EoDB	Ease of Doing Business
Femdex	McKinsey Female Empowerment Index
FPS	Fair Price Shops
G2C	Government to Citizens
G2G	Government to Government
GPI	Gender Parity Index
GPS	Gender Parity Score
GSDP	Gross State Domestic Product
GSVA	Gross State Value Added
HIV/AIDS	Human Immunodeficiency Virus Infection / Acquired Immune Deficiency Syndrome
HNWI	High-Net-Worth Individual
HRMSs	Human Resource Management Systems
ICT	Informations and Communications Technology
IFC	International Finance Corporation
IMR	Infant Mortality Rate
INR	Indian Rupee
IPV	Intimate Partner Violence
IT	Information Technology
KAWAD	Karnataka Watershed Development Project

KSNDMC	Karnataka State Disaster Management Monitoring Centre
KSWAN	Karnataka State Wide Area Network
KSWDC	Karnataka State Women Development Corporation
MMR	Maternal Mortality Ratio
MPLS	Multiprotocol Label Switching
MSME	Ministry of Micro, Small and Medium Enterprises
MT	Metric Ton
MW	Megawatt
MSCC	The Mazumdar-Shaw Cancer Center
NAS	National Achievement Survey
NGO	Non-Governmental Organisation
NCF	National Curriculum Framework
ODF	Open Defecation Free
PCI	Per Capita Income
PDS	Public Distribution System
PHCs	Primary Health Centres
SC/STs	Scheduled Castes / Scheduled Tribes
SEZs	Special Economic Zones
SHG	Self-Help Group
SRB	Sex Ratio at Birth
RICE	Research Institute for Compassionate Economics
TMC	Thousand Million Cubic
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
USD	United States Dollar
UT	Union Territory
WASH	Water, Sanitation and Hygiene

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 Shilpa.Jain@edelweissfin.com | Meiyun.Seleyi@edelweissfin.com | edelgive@edelweissfin.com

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