



THE DISCOURSE

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EDITORIAL

Deepanwita De

**Manager, Communication
Indiadonates**

With 2021 we enter a new decade, an era which looks forward to shedding the decadence of the past... A future in sync with ecology, culture, economics and development and more importantly looking beyond the myopic optics and gaining a sustainable worldview.

These hopes also place a tremendous amount of responsibility on each one of us. While the year comes with so much anticipation, we need to relook at what 2020 has taught us, value lives based on the principles of equity and fairness.

Indiadonates is ready and determined to take the path towards a sustainable praxis. Through our campaigns, events, and capacity building workshops, we are progressively looking at avenues to mobilise individuals in realising the power of many to empower one. We are committed to help create sustainable civil society organisations above and beyond resource mobilisation, following a tech-driven growth trajectory.

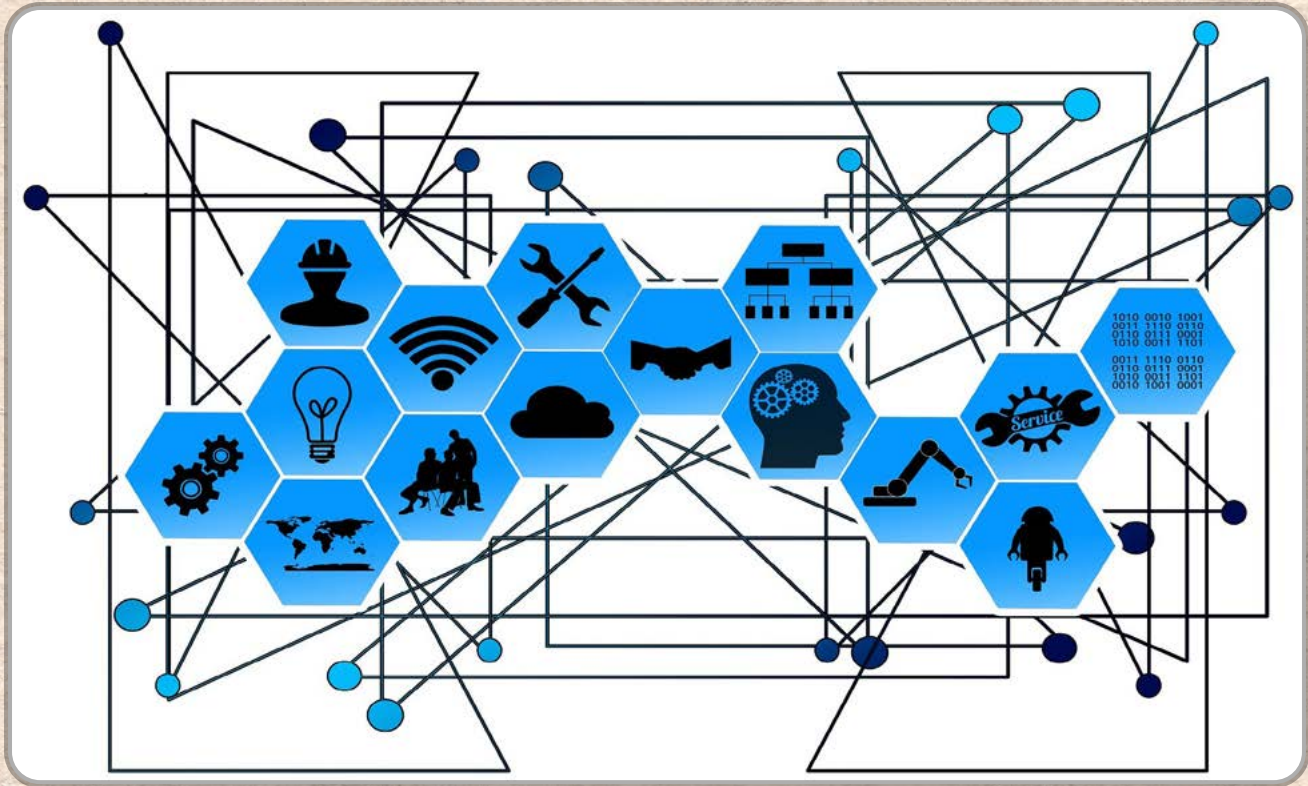
In this edition, you will get a glimpse of the last quarter of the calendar year 2020. We celebrated a socially distanced Diwali through our #RoshanKaroZindagiOnline campaign with multiple partners and spread the message of 'Joy of Giving' in tough times. In keeping with our motto to act as enablers, a series of specially designed workshops were conducted for our partner NGOs that addressed the crucial aspects of fundraising and other important principles that would enable them in their endeavour towards resource mobilization.

From Disruption to Social Innovation

Sandeep Sharma
Founder, Indiadonates

DISRUPTION

In 1959, seven women living in Mumbai (then Bombay), decided to start a venture that would make them self-reliant. With the help of a seed money of Rs 80, they started one of the biggest women's cooperatives that we know of as Shri Mahila Griha Udyog Lijjat Papad, and the rest is history. This group of women braved a world filled with prejudice, but were ultimately triumphant to prove a point; it is the will and the determination that matters and not the gender. In the long run the cooperative took varied social measures as well, but it fundamentally empowered the women with financial literacy.



This is not a classic case of disruptive innovation nor can we call it catalytic innovation (a subset of disruptive innovation), with a focus on social change. Instead, the above-mentioned cooperative had the first-mover advantage in breaking the glass ceiling. However, the resultant social change was rather a by-product of the business model.

This strategy is akin to almost all business giants that rely on innovation that we see today. For example, Netflix started its business as a movie rental service in California in 1997; a time when the internet was taking the world by storm. The streaming giant was quick to disrupt its own model by integrating the internet to deliver movies at an affordable price to its customers. Now more than 20 years in business, it streams in 190 countries, and has its own studios. Similarly, Uber has the largest fleet of taxis in the world but doesn't believe in owning one, thanks to IOT (Internet of Things), connecting the world of drivers with customers on the go. In all of these cases, innovation was a medium to disrupt the previously held market, and social change if at all, was luck by chance.

Catalytic innovation digs deeper into social changes that are scalable, and sustainable. To internalise catalytic innovation one needs to challenge the status quo of the inadequately addressed social problems, right at the core. The KickStart project in Africa, happens to provide tools to end poverty, by targeting a large underserved market of farmers, who previously relied on motor pumps for irrigation. These pumps were more expensive, and required electricity or oil.



Picture Credits- KickStart

KickStart was able to replace them with pumps which though labour intensive, reduced ancillary investments, thereby helping small farmers to earn better livelihood in the long run. The KickStart project that started in 1993, sold more than 3 lakh pumps, and created 2,40,000 jobs in Africa. This is a classic example of catalytic innovation, which in turn relied heavily on microlending, another such innovation. While by definition catalytic innovation intends to bring social change, microlending in particular had its own pitfalls, as reportedly seen in multiple cases across India & Bangladesh.

It is also worthwhile to consider that not every idea of systematic change will succeed in implementing change. Every potential innovation faces many threats throughout its journey and while innovation is the key, disruption is the lock that needs on-time oiling. Catalytic innovators should be ready to take the leap of reinvention, considering both the factors of scale and sustainability.

What We Did ?

Education Knows No Age Bar

The repercussions of the COVID-19 lockdown are being felt even months after the lockdown was first announced. Large scale unemployment looms large with no respite in sight. For the women working in the salt pans of Ajmer, Rajasthan, work dwindled resulting in major financial losses. This financial instability meant that these women were exposed to gender-based violence, including domestic violence amongst a host of other problems. The inability of these women to even read and write meant that finding alternative jobs became very tough.



Our partners at Manthan Kotri have worked to advance gender equality in three districts of Rajasthan (Ajmer, Nagaur & Jaipur) since 1998. Through their community-based participatory models, they aim to promote social and economic integration for women and girls.

Through the Night School for Women project, Manthan will run seven night schools with the aim to educate 100 women through a customised curriculum. The school will impart basic literacy and communication skills, teach financial management and help generate awareness on current and emerging health issues. The curriculum comprises six subjects namely, Politics, Economics, environment, health life skills and self & society. Special focus will also be laid on cognitive therapy to help these women deal with mental stress and other psychological issues.

Click [here](#) to read more



Ready To Run: Preparing Future Athletes

There are many aspiring athletes in India who despite the talent and the will to compete on a national level, lack basic amenities like adequate sports gear, training facilities and nutrition. Many of these athletes are never able to see their dreams come to life. To cater to the needs of these aspiring sportspersons, our partners at Sanskriti Samvardhan Mandal set up a novel project called 'Sagroli Sunrise' in the district of Nanded, Maharashtra.



Through their School of Athletics, SSM provides training, customized nutrition, on-the-field coaching as well as formal education to aspiring athletes.

The project is designed to select a few handful students every year and facilitate professional training at par with any sports academy. Their progress is monitored throughout. The program only caters to students from deprived backgrounds at zero cost. The students are selected after testing their mental and physical stamina, alertness and keenness to play.

Click [here](#) to read more



From Streets to Schools

“Every day we come across at least 10-12 kids in the age group of 6-12 who end up in the train & bus stations in Bengaluru, clueless about what do.” says **Nirmala, Fundraising Manager, BOSCO.**

BOSCO follows a two-fold strategy to address the needs of vulnerable youth and children who have faced socio-economic challenges and acute poverty. On one hand, BOSCO identifies children from the rescued population who are either united with their parents, and are given counselling for a year. On the other hand, if reunification is not an option, the children are admitted in skill training centres, where they are provided food, education and shelter. To support this programme, BOSCO works very closely with the Child Welfare Centre and local Police Station in Bengaluru.



BOSCO also identifies and motivates children and youth who are pushed into begging to enrol in courses for livelihood and help them in developing soft skills. Most of these are migrant children settled in the slums of KR Market and Shivajinagar to earn livelihood. Their parents work as daily wage workers with little or no financial support to the families. Many parents in turn force these children to beg on the streets.

To address these issues, BOSCO will conduct recurring interventions for a minimum of six months for 80 kids. They will root out the negative trauma by addressing their psycho-social needs. This combined with vocational training and non-formal education will help them learn practical applications, bringing them closer to an attainable life, and earn a better livelihood.

Click [here](#) to read more

Lives are Not For Sale: End Human Trafficking



Human Trafficking is the second-largest organized crime. According to the National Crime Records Bureau, a total of 5264 cases of human trafficking were recorded in India in 2018. Each year thousands of men, women, and children fall prey to traffickers, within their own country and abroad for commercial sexual exploitation. Over 90% of the victims of commercial sexual exploitation are females.

For over 24 years, Rescue Foundation has been rescuing women and girls from the clutches of the traffickers and providing a safe shelter to the survivors. However, the process of rescuing in itself is marked with risks.

The campaign aims to rescue 30 women and girls trapped in commercial sexual exploitation through a well-trained team of informers and investigators equipped to conduct rescue operations with Local Police and Anti-Human trafficking units. Post rescue, the survivors will be provided a safe space in four-government licensed shelter homes. Within the shelter homes, the survivors are provided with

- **Nutrition**
- **Healthcare**
- **Psychosocial Counselling**
- **Education**
- **Vocational Guidance**
- **Life skills**
- **Legal Aid**

Click [here](#) to read more



Provide Education, A Door to Their Future

Waste-pickers and fisherfolks live on the fringes of the society, doing things that nobody otherwise would take up, sometimes out of necessity to feed the family and other times to continue the family tradition. Being an informal sector, they are devoid of any security benefits including education and healthcare. They also need a sustained source of income to lead a dignified life. The children of these families face deeper prejudices and inequality from an early age.



According to our partner NGO Dalit Bahujan Resource Centre (DBRC), 99 % of waste pickers and fisher folk in Guntur, Krishna, and other districts of Telangana and Andhra Pradesh are illiterate. The same is with their children. Most children from these communities join waste collection at an early age. According to DBRC there are cases where children join schools but face discrimination for their looks and family profession, forcing them to drop-out and thereby affecting their future.



Due to COVID-19 lockdown, schools have opted for alternative education methodologies depending on internet connectivity for taking up online classes. Because of this shift, children residing in the slums are deprived of education. Taking cognizance of the situation, DBRC started Outdoor Learning Centres (OLCs) in 25 slums in Guntur and Vijayawada with the support of the local individuals and enrolled 750 children in the last 6 months. These centers will help these children develop an interest in education and ensure smooth transition to government schools during the next academic year.

Click [here](#) to read more

Collaborations and Partnerships

We onboarded 2 NGO partners in the last quarter

SURAKSHA



State: Odisha

Areas of Intervention:

Disability, Disaster & Response, Education,
Environment, Health, Income Generation,
Water & Sanitation, Others

Website: www.surakshagajapati.in

World Wide Fund for Nature - India



State: Delhi

Areas of Intervention:

Disaster & Response, Environment

Website: www.wwfindia.org

Ideas of Change

The Future of Impact Investment and its Role in Shaping up Sustainability Goals

Contributed by Students of ADAMAS University



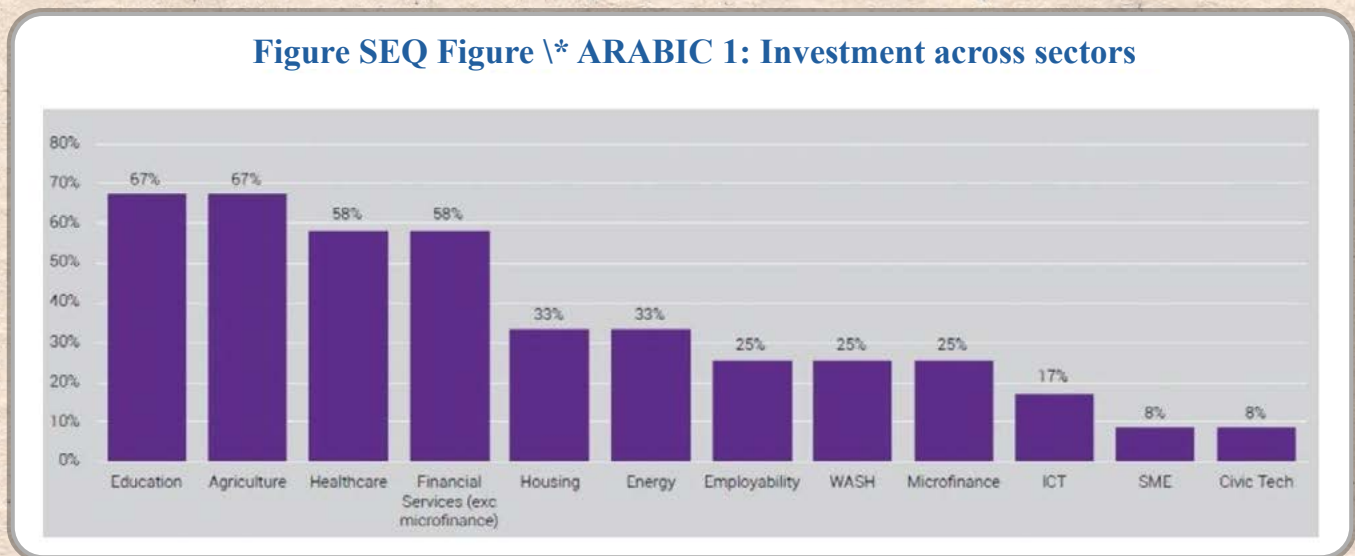
The basic tenet of economic theory rests on the assumption that humans are rational beings and they maximise their own self-interest. Keeping with this assumption, it is safe to assume that an investor is someone who caters only to those opportunities which will ensure the highest return on investment. However, instances in India and world-over have shown that there are investors who are willing to invest in projects that generate positive social impact and result in profit maximisation simultaneously. It is at this juncture that the concept of impact investment and its role in shaping sustainability goals crops up.

The global pandemic that we all currently find ourselves in the midst of, has brought to the fore a multitude of issues that require immediate action. One important issue is need for steady flow of capital in order to make some of these social impact projects a reality.

The establishment of Aavishkar in 2001 became the first example of early stage seed impact investing in India. Although this was India's first formal trust with impact investment, India's history of creating successful business models that benefit the vulnerable is not a new phenomenon. A few examples of impact investment in the Indian context can be seen in the Amul Dairy Cooperative set up in Western India.¹ The Cooperative was set up with the main objective of empowering the low income dairy farmers from the nearby regions. Famous Indian clothing brand Fabindia, was set up as an enterprise to connect the rural craftsmen with the urban market and became a model for sustainable rural employment.²

Even though the Companies Act of 2013 mandates spending in philanthropic activities, as part of their Corporate Social Responsibility (CSR), Corporate spend is still limited. There still exist a multitude of issues that remain untouched like healthcare and education amongst a host of others. These demand immediate action.

The major sectors of impact investment in India are education and agriculture followed by health care and financial services.³ Sector wise decomposition of impact investment is evident from Figure 1 below



Source: The Promise of Impact Investment in India (2019)

The main source of funding in these sectors are the funds provided by the insurance companies followed closely by the endowment fund. Government and small contributors also chip in.⁴ More than half of the impact investors are guaranteed a return which is higher than the market returns.⁵ Therefore one can easily argue that there is huge potential for impact investment in India. Rising digitisation, cross border flow of labour and capital, new emerging markets need all the more focused capital deployment.

¹ The Promise of Impact Investing in India, Brookings India Research paper, 2019.

² ibid.

³ ibid.

⁴ ibid.

⁵ ibid.

The outbreak of the Covid-19 pandemic has given an unprecedented shock to the Indian economy. With the prolonged country-wide lockdown, global economic downturn and associated disruption of demand and supply chains, Indian economy contracted by a staggering 23.9% in the April-June quarter. One of the biggest effects of the pandemic is the abyss of uncertainty it created. Agricultural sector was always uncertain, highly dependent on weather and prices. The main challenges here are the lack of access to markets and hence proper pricing and sustainable farming. Technology-led investment, food processing, building capacities, giving support to the cash starved marginal and small sized farmers can be an emerging arena for impact investment.

The pandemic has also jeopardised our education system. Access to digital education remains a far cry. School infrastructure, innovation in teaching learning outcomes, bridging the digital divide needs hand holding support through impact investment.

The pitfalls of spending poorly in the health sector is evident post pandemic. Health sector is a huge capital intensive sector and has a long gestation period. So there is a need for impact investment which can provide specialised care facilities on one hand and also holistic basic health care facilities for vulnerable groups on the other hand.

Also Ed-tech, digital health, digital content and essential retail trade have seen a perceptible increase in demand since the lockdown. As impact investing space will become more tech-led post covid-19, the momentum that impact investing was gathering will accelerate, with far more attention now on building resilience and catering to the needs of lower-income populations and small businesses.⁶



India is committed to the Sustainable Development Goals 2030 and to achieve them, deployment of capital in high-impact projects that address these critical societal challenges is needed. The GIIN Report 2018⁷ has specified certain actions to achieve these goals.

⁶ <https://www.livemint.com/companies/people/-impact-investing-will-become-more-mainstream-after-covid-11588183451999.html>

⁷ Roadmap for the Future of Impact Investing: Reshaping Financial markets, 2018.

They are

- > **Strengthen the identity of impact investing**
- > **Change the paradigm that governs investment behaviour and expectations**
- > **Expand investment products**
- > **Develop tools and services**
- > **Bolster education and training**
- > **Enhance policy regulation**

India has a huge entrepreneurial class of people who run their business with no formal source of financing. There exists a great demand-supply gap which needs to be addressed. Government interventions are currently insufficient and the private capital market must step up to address these goals.

Over the last few years, tremendous progress has been made in the emerging impact investment sector. It has the potential to complement existing government programs and profoundly affect the lives of millions.





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Editorial Team

Deepanwita De
Manager- Communications

Uttama Pandit
Head of Operations

Dr. Sanjay Patra
Founder

Sandeep Sharma
Founder

INDIAdonates

For Communication:

A-5, Sector 26, Noida- 201 301, India

Tel: +91-120-4773200

Email: info@indiadonates.org

Website: www.indiadonates.org