



# SUSTAINABLE LIVELIHOODS IN INDIA

*A demand-side funding landscape study*





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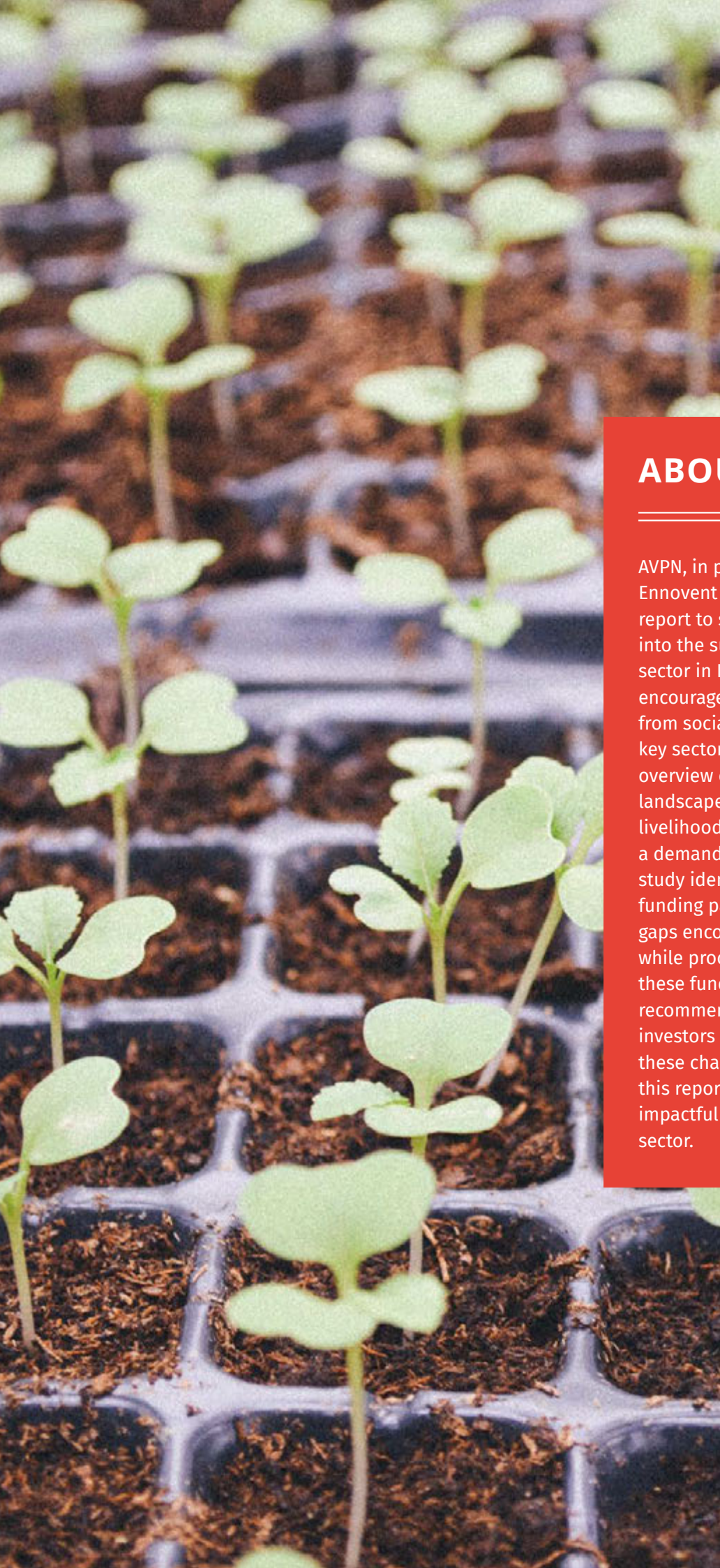
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## ABOUT THE REPORT

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AVPN, in partnership with Ennovent India, has prepared this report to share valuable insights into the sustainable livelihoods sector in India in hopes it will encourage more impactful support from social investors towards this key sector. The report presents an overview of the current funding landscape of the sustainable livelihoods sector in India, from a demand-side perspective. The study identifies the prevailing funding patterns and outlines the gaps encountered by organizations while procuring and utilizing these funds. It also provides recommendations for how social investors can help overcome these challenges. We hope that this report will encourage more impactful support towards this key sector.

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## LIST OF ABBREVIATIONS USED

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**BOP:** Bottom of the pyramid

**CARE:** Cooperative for Assistance and Relief Everywhere

**CSR:** Corporate social responsibility

**DFID:** Department for International Development

**FAO:** Food and Agriculture Organization

**MSMEs:** Micro, Small and Medium Enterprises

**NRLM:** National Rural Livelihoods Mission

**NGO:** Non-governmental organization

**SHG:** Self-help group

**SOIL:** State of India's livelihoods

**UNDP:** United Nations Development Programme



# FOREWORD

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Despite India's impressive economic growth, there is still a staggering population of 70 million people who are struggling to access stable and sustainable livelihoods in its rural hinterlands. The growing urgency to address the country's wealth gap has spurred rigorous efforts from the social economy – from the Government of India to social investors to an array of Social Purpose Organisations (SPOs)\*. While this is a promising trend, one of the biggest barriers that prevent high-impact solutions from developing and reaching their full potential is the lack of relevant financial and non-financial support at their various growth stages. Being a critical stakeholder in meeting the needs of the last mile, SPOs need to be well supported – not only through financial means but also on operational and ecosystem-building levels – to grow sustainably.

To develop the ecosystem by increasing the flow of financial, human and intellectual capital into the social sector, and therefore bridge capital gaps, AVPN has launched the report, 'Sustainable Livelihoods in India: A Demand-Side Funding Landscape Study' to identify investment opportunities, challenges, and best practices from the SPOs' perspectives. Through interviews and research across 44 diverse SPOs working within the livelihoods space, the study has provided a wealth of insights into on-ground funding realities. These have been critical for AVPN to develop well-targeted investment recommendations for social investors to maximize impact.

Complementing this report is the supply-side counterpart that looks into the key drivers that motivate social investors to support SPOs. Gain a holistic picture of the funding landscape in India's livelihoods space by taking a deep dive into 'Study of Funding Landscape of Sustainable Livelihoods in India: Perspectives of the Supply Side (Business and Philanthropic Segment)'.

Finally, we hope that AVPN members and the larger ecosystem stakeholders will find this report useful in identifying collaboration opportunities and developing their investment strategies. We can only start to address these complex gap areas by leveraging a broader set of tools from grants to debt to equity, alongside human and intellectual capital. Join us to build a vibrant social investment ecosystem together!

We are thankful to Ennovent India Advisors Pvt. Ltd, who are our research partner for this report, and all the knowledge partners who have contributed in various ways to help us bring out this report.

\* Social Purpose Organisations (SPOs) include Non-Governmental Organisations (NGOs) and Social Enterprises.









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# EXECUTIVE SUMMARY

A sustainable livelihoods approach is an integrated application for poverty eradication through the incorporation of the economic, environmental and social equity principles in access to and consumption of resources.<sup>1</sup> Accordingly, sustainable livelihoods efforts in India comprise a vast set of interventions, cutting across diverse communities, objectives and impact strategies. The focus of the sector has long been, and continues to be, on agricultural and related sectors. However, there is also an increasing emphasis on the importance of skill development, entrepreneurship and innovation.

The study maps the existing state of funding in the sustainable livelihoods sector in India and highlights the opportunities and best practices available in the sector. In order to accomplish this, the report looks at organizations labelled as demand-side stakeholders in the sustainable livelihoods space, because they signify the 'demand' for funding.

To illuminate the gaps encountered and challenges faced by organizations while procuring and utilizing funding, qualitative research methods were employed. The research was carried out in a three-step process as follows:

- 1) a literature review (secondary research),
- 2) a hypothesis formation exercise derived from open-ended questions posed to senior professionals operating in the sustainable livelihoods sphere, and
- 3) primary research obtained from a comprehensive questionnaire.

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1. Lasse Krantz, "The Sustainable Livelihood Approach to Poverty Reduction," SIDA. Swedish International Development Cooperation Agency, [https://www.sida.se/contentassets/bd474c210163447c9a7963d77c64148a/the-sustainable-livelihood-approach-to-poverty-reduction\\_2656.pdf](https://www.sida.se/contentassets/bd474c210163447c9a7963d77c64148a/the-sustainable-livelihood-approach-to-poverty-reduction_2656.pdf), 2001. (accessed August 31, 2018)







For the primary data gathering, in-depth and open-ended interviews were conducted with 44 organizations engaged in the sustainable livelihoods space. The sample was selected in such a way as to capture the breadth of diversity in the sector, in terms of thematic areas focus, geographic presence and funding models of interviewees. Based on these interviews, four major emerging themes were identified:

» **Issues in impact and Implementation -**

An overwhelming consensus among all of the interviewees was that social impact, particularly in livelihoods, takes time. Accordingly, any form of funding support needs to be patient, be it grant-making, as in the case of non-profits, or investments, as in the case of social enterprises.

» **Ecosystem Development -** Several interviewees also emphasized the importance of ecosystem development, which necessitates its own stream of funding costs, separate from project implementation or product/service development.

» **Rise of Innovation and Entrepreneurship -** A significant proportion of the sample of organizations was found to have turned to market-based models to support their costs.

» **Institutional Capability Challenges -** All organizations reported a lack of non-programmatic support, such as administrative or human resource costs, from donors. This inhibits implementers from achieving the full potential of their impact on target communities.





These findings were then analyzed to create the following set of recommendations, to serve as guidance for funders looking to invest in the sustainable livelihoods domain:

» **Cultivate partnerships and provide space for open communication** – Implementers felt that donor interest and receptivity in understanding and engaging with grassroots realities leads to effective partnerships and impactful change.

» **Enable partnership formation** – In order to fulfil the existing ecosystem gaps and to enable knowledge sharing across actors, funders need to encourage alliance formation. An investment in these alliances would lead to the better use of

available funds and bring together different pools of expertise, with a resulting enhancement in impact, which in turn would strengthen the livelihoods ecosystem.

» **Support market linkages** - There is an urgent need for the building of market linkages for producers, and investing in a value chain system that will link producers directly to consumers is crucial.

» **Fund entrepreneurship and innovation** - A market-based approach helps target communities become self-sufficient, and is closely interlinked with the need for building entrepreneurs in India. Filling this gap requires substantial investment, not just in financial terms but also by way of creating institutions and a supportive ecosystem where people are encouraged and enabled.

» **Back non-programmatic cost and expand geographic outreach** – Donor funding is increasingly limited to only program implementation, which leaves NGOs with no resources for institutional development or capacity building of employees. The lack of support for administration and human resources also severely curtails the access to talent. Such gaps are particularly pronounced for fundees based out of non-metro cities and rural areas.

The report begins by providing a background on sustainable livelihoods, including key definitions, an overview of the sector in India and the rationale behind this study. This is followed by a section on the study design and methodology, after which the findings from the primary and secondary research conducted for this study are detailed. These findings are then analyzed and presented in the form of recommendations, which is followed by the conclusion to the report.



# BACKGROUND

## DEFINING SUSTAINABLE LIVELIHOODS

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A sustainable livelihoods approach is an integrated application for poverty eradication through the incorporation of the economic, environmental and social equity principles in access to and consumption of resources. The term sustainable livelihoods is popularly defined by Chambers & Conway as such: “a livelihood comprises the capabilities, assets (stores, resources, claims and access) and activities required for a means of living: a livelihood

is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets [...] and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term”.<sup>2</sup> A version of this framework has also been adapted by the Department for International Development (DFID) and the Food and Agriculture Organization (FAO).<sup>3,4</sup>

## KEY TERMS TO PROVIDE CONTEXT AND DEPTH TO SUSTAINABLE LIVELIHOODS<sup>5</sup>

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» **Access** – opportunity in practice to use a resource, store or service, or to obtain information, material technology, employment, food or income.

» **Assets** – resources and stores (tangible assets), and claims and access (intangible assets), which a person or household commands and can use towards a livelihood.

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2. Robert Chambers and Gordon R. Conway, “Sustainable rural livelihoods: Practical concepts for the 21st century,” IDS Discussion Paper 296 (1991).
  3. Globalisation and Livelihood Options of People Living in Poverty, “DFID’s Sustainable Livelihoods Approach and its Framework,” GLOPP. Swiss Virtual Campus, [http://www.glopp.ch/B7/en/multimedia/B7\\_1\\_pdf2.pdf](http://www.glopp.ch/B7/en/multimedia/B7_1_pdf2.pdf), 2008. (accessed August 24, 2018)
  4. Food and Agricultural Organization of the United Nations, “Tool for Designing, Monitoring, and Evaluating Land Administration Programmes in Latin America,” FAO. <http://www.fao.org/in-action/herramienta-administracion-tierras/module-1/proposed-methodology/sustainable-livelihoods/en/>. (accessed August 24, 2018)
  5. Chambers and Conway, “Sustainable rural livelihoods: Practical concepts for the 21st century.”









» **Capabilities** – what a person or household is capable of doing and being. Limited livelihood capabilities compromise the ability to gain a livelihood, including abilities to cope with stress and shocks, to be dynamically adaptable, and to explore and exploit opportunities.

» **Claims** – demands and appeals which can be made for material, moral or other practical support or access. Claims are based on combinations of right, precedent, social convention, moral obligation, and power.

» **Shocks** – are impacts which are typically sudden, unpredictable, and traumatic, such as fires, floods, storms, epidemics, thefts, civil disorder, and wars.

» **Stresses** – are pressures which are typically cumulative, predictable, and variously continuous or cyclical, such as seasonal shortages, rising populations, declining soil fertility, and air pollution.

Over the years, many sustainable livelihoods frameworks have been created to effectively tackle poverty eradication and promote economic, environmental and social equity. For example, CARE (Cooperative for Assistance and Relief Everywhere) has adapted the Chambers and Conway definition to develop a household livelihood security framework that embodies three fundamental attributes: the possession of human capabilities (such as education, skills, health, psychological orientation); access to tangible and intangible assets; and the existence of economic activities.<sup>6</sup> The United Nations Development Programme or the UNDP employs an asset-based approach, which concentrates on community access to and sustainable use of those assets.<sup>7</sup> UNDP places emphasis on the need to understand coping and adaptive strategies to shock and stress, as this is integral for substantive poverty reduction interventions, and also champions technological advances to expedite and deepen impact. DFID's sustainable livelihood approach supports scrutinizing the factors which contribute toward poverty and attempts to decipher the relationship between these factors and the institutions, policies and social/community asset



6. Globalisation and Livelihood Options of People Living in Poverty, "CARE's Livelihoods Approach: Household Livelihood Security (HLS)," GLOPP. Swiss Virtual Campus, [http://www.glopp.ch/B7/en/html/unit\\_1\\_guide\\_1.html](http://www.glopp.ch/B7/en/html/unit_1_guide_1.html), 2008. (accessed August 24, 2018)

7. United Nations Development Programme, "Application of the Sustainable Livelihoods Framework in Development Projects," UNDP. <http://www.>

[latinamerica.undp.org/content/dam/rblac/docs/Research%20and%20Publications/Poverty%20Reduction/UNDP\\_RBLAC\\_Livelihoods%20Guidance%20Note\\_EN-210July2017.pdf](http://latinamerica.undp.org/content/dam/rblac/docs/Research%20and%20Publications/Poverty%20Reduction/UNDP_RBLAC_Livelihoods%20Guidance%20Note_EN-210July2017.pdf), July 2017. (accessed August 24, 2018).

8. Globalisation and Livelihood Options of People Living in Poverty, GLOPP, [http://www.glopp.ch/B7/en/multimedia/B7\\_1\\_pdf2.pdf](http://www.glopp.ch/B7/en/multimedia/B7_1_pdf2.pdf) (accessed August 24, 2018)





## SUSTAINABLE LIVELIHOODS WORK IN INDIA

Sustainable livelihoods efforts in India comprise a vast set of interventions, cutting across diverse communities, objectives and impact strategies. The focus of India's sustainable livelihoods sector has long been, and continues to a large extent, to be on agricultural and related sectors. This is reflected in the government's budget and programming. In recent years, the union budget has prioritized agriculture over other sectors and has highlighted a number of priority areas such as doubling of farmer income, irrigation, sustainable management of groundwater and promotion of organic farming.<sup>9</sup>

The Indian government's flagship livelihoods program, Aajeevika – National Rural Livelihoods Mission (NRLM), which has been renamed Deendayal Antyodaya Yojana – NRLM, too is focused around agriculture and allied sectors, including sustainable agriculture and non-timber forest produce.<sup>10</sup> The Mission aims to create efficient and effective institutional platforms of the rural poor, focusing on self-managed Self-Help Groups (SHGs) and federated institutions.<sup>11</sup> There are multiple components to the program, including livelihoods promotion, financial inclusion, institution and capacity building, and social inclusion and development. Crucially, the inclusion of skill development, along with self-employment and entrepreneurship as focus areas in the NRLM reflects an emerging trend.

In the livelihoods sector in India, there is increasing discussion around skill development, entrepreneurship and innovation. According to the SOIL (State of India's livelihoods) report of 2017, unemployment is steadily rising, and labor force participation rates are declining. To meet demand, 103 million new jobs and skill training for 127 million are required by 2022. In such a scenario, and to keep up with these numbers, skill development and entrepreneurship building take center stage.

9. Girija Srinivasan and Narasimhan Srinivasan. "State of India's Livelihoods Report 2016." ACCESS, 2017, [http://livelihoodsasia.org/uploads-livelihoodsasia/subsection\\_data/soil-report-2016.pdf](http://livelihoodsasia.org/uploads-livelihoodsasia/subsection_data/soil-report-2016.pdf). (accessed August 24, 2018)

10. Ministry of Rural Development, Government of India, "Deendayal Antyodaya Yojana – NRLM," Aajeevika. <https://aajeevika.gov.in/content/>

livelihoods-promotion. (accessed August 24, 2018).

11. Ministry of Rural Development, Government of India, "Deendayal Antyodaya Yojana – NRLM."

In order to fill the rising skilling requirement, the Indian government launched the National Skill Development Mission in July 2015, with a mission to train 400 million people by 2022.<sup>12</sup> It intends to accomplish this through a combination of training courses through different ministries, state governments, and training partners. Achieving the target however, is most definitely an uphill task. The skill development sector in India presents a dual challenge: there is both a lack of specialized, skilled labor, as well as high levels of unemployment among educated segments of the workforce.<sup>13</sup> This situation is the result of a combination of factors, including inadequate training infrastructure, outdated curricula and a fractured vocational training industry. The lack of incorporation of job-based skill requirements into the formal education system further contribute to low levels of employment. A concerted institutional effort is thus required from both private and public providers of skill development services to ensure sustainable employment for the youth.

In the case of entrepreneurship, with the launch of the Atal Innovation Mission, the government has taken a major step towards the promotion of innovation. According to a NITI Aayog expert committee report, encouragement of entrepreneurship as a career is critical to meeting the growing demand for jobs.<sup>14</sup> However, a majority of entrepreneurs in India today are self-employed and have individual driven micro-enterprises. In contrast, job creation in markets such as China and Bangladesh, has been driven by enterprises hiring one or more people. It is thus crucial to bring about a focus on 'mass entrepreneurs', who hire or increase the incomes of 5-20 workers, solve local challenges and/or use local inputs.<sup>15</sup>

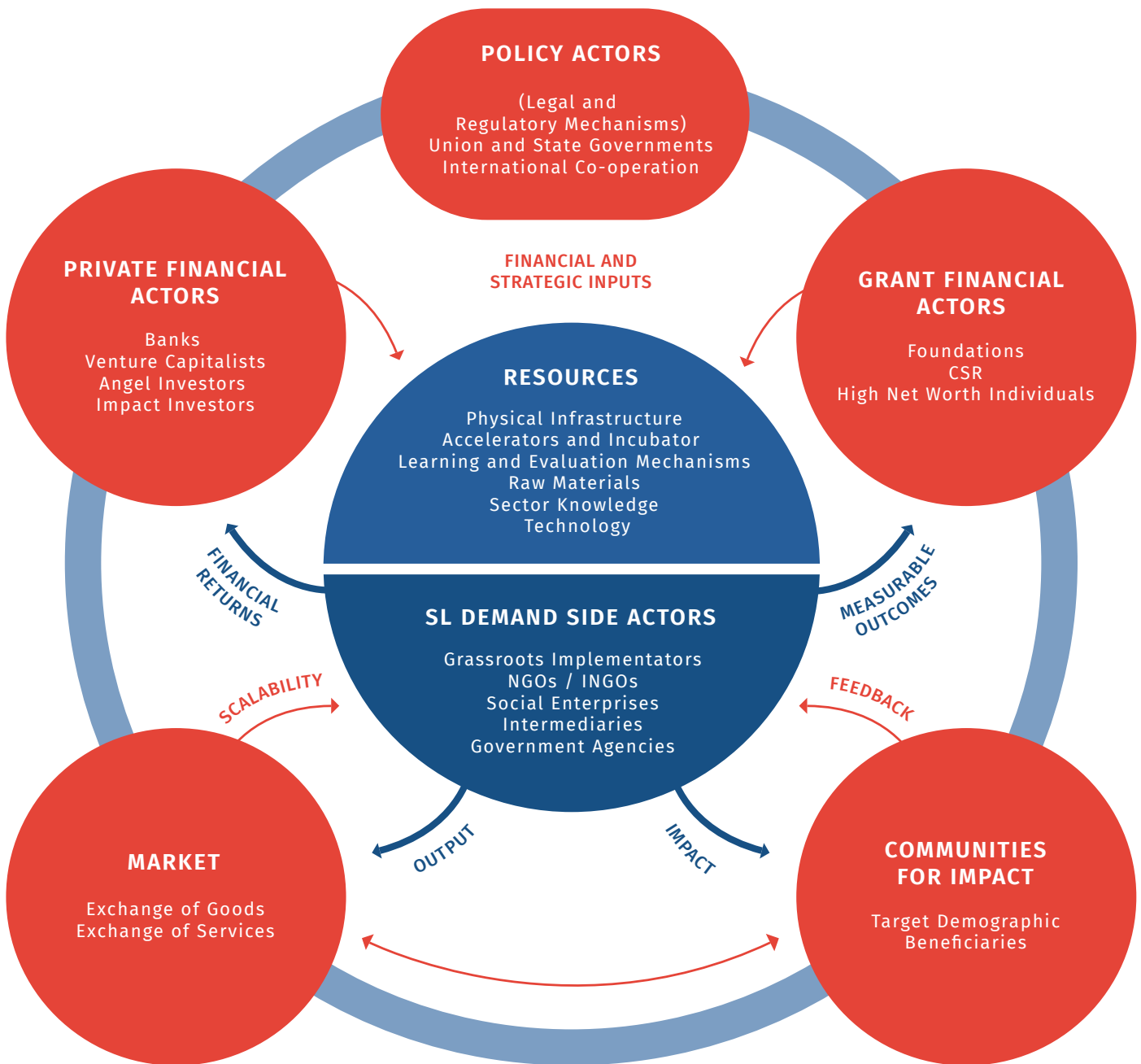
The sustainable livelihoods sector in India thus encompasses a diverse range of actors and interventions. The dynamic nature of the ecosystem and the engagement of different stakeholders within it are captured in the following diagram:



12. Ministry of Skill Development and Entrepreneurship, Skill India, <https://www.msde.gov.in/background.html> (accessed on August 31, 2018)
13. Konrad Adenauer Stiftung and FICCI, "Skill Development in India," KAS. 2015, [http://www.kas.de/wf/doc/kas\\_42848-1522-2-30.pdf?1510160721](http://www.kas.de/wf/doc/kas_42848-1522-2-30.pdf?1510160721) . (accessed on August 24, 2018)
14. NITI Aayog, "Report of the Expert Committee on Innovation and Entrepreneurship." August 2015, [http://niti.gov.in/writereaddata/files/document\\_publication/report%20of%20the%20expert%20committee.pdf](http://niti.gov.in/writereaddata/files/document_publication/report%20of%20the%20expert%20committee.pdf). (accessed on August 24, 2018)
15. Refer Box 1: Mass Entrepreneurship



## SUSTAINABLE LIVELIHOODS ECOSYSTEM



Accordingly, as the sector evolves and grows, renewed points of learning will be imperative to strengthen this space. In such a scenario, the funds flowing toward sustainable livelihoods efforts need to be strategically focused on adapting to these changes and actively participating in these learning opportunities.

16. This diagram was formulated based on synthesis of data from secondary research

## STUDY RATIONALE

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The aim of the study is to understand the status quo of the funding landscape of sustainable livelihoods in India and to identify the particular programmatic areas, occupations, geographies, and category of people, that are being funded for enhancing sustainable livelihoods efforts in India. Since this report examines the demand side of the funding landscape, we will take a qualitative approach to illuminate the gaps and challenges encountered by organizations while procuring funds, implementing funded programs and seeking to achieve scale in terms of impact in this sector. The report will also highlight the opportunities and best practices available in the sector. The organizations covered in this report are labelled as demand-side stakeholders in the sustainable livelihoods space because they signify the 'demand' for funding.

Types of demand-side organizations comprise of grassroots level implementation agencies, social enterprises, intermediate consultancies and enabling entities. Ultimately, the aim is to map how the social economy contributes towards funding sustainable livelihoods.

The available resources and frameworks for fund mapping and guiding the allocation of aid is scarce. Though there is a wide range of literature available on sustainable livelihoods in India, such studies tend to focus on specific aspects of the sector, such as government policies or thematic focus areas like agriculture or skilling, without providing an overarching funding perspective.

At this opportunistic juncture for sustainable livelihoods efforts and an equitable development agenda in India, this study attempts to fill a crucial gap by providing an analytic demand-side perspective of the funding landscape of sustainable livelihoods. The report includes conclusions which depict the current state of demand-side stakeholder interactions and recommendations to fortify this space.









# STUDY DESIGN & METHODOLOGY

This study employed a qualitative research approach in a three-step process – a literature review (secondary research), a hypothesis formation exercise derived from open-ended questions posed to senior professionals operating in the sustainable livelihoods sphere and primary research obtained from a comprehensive questionnaire.

The literature review was conducted with the objective to understand the academic/ scholarly views of stakeholder contributions, trends and best practices. The secondary research also indicated where the gaps are in the content available for program fortification through existing resources, adoption of innovative strategies and learning tools for optimal execution. An initial set of hypotheses were formed through six open-ended interviews held with experts in the sustainable livelihoods space. These individuals have been working in the sector for several years and provided a comprehensive picture of where the sector is at currently, as well as the obstacles and opportunities for strengthening the sector. The subsequent primary research, which was formulated and designed based upon the findings from this first set of exploratory

conversations, consisted of in-depth, qualitative interviews with sector experts and those working in the livelihoods space in different capacities; a total of 44 organizations were interviewed. The questions used for guiding these interviews are shared in Annexure 1.

Since this study is centred on the demand side of sustainable livelihoods, the respondents primarily belonged to organizations on the receiving end of funds from donors and investors. Organizations that participated in this study include non-profits, social enterprises, research institutes and NGOs with hybrid or mixed models of funding (partly non-profit and partly for-profit or revenue generating). These interviews provided insight into the on-ground realities of the sustainable livelihoods space in India and were key to identifying barriers and challenges faced by those working in this ecosystem.

Government sources, news articles, existing landscape reports as well as theme-specific reports were reviewed to both inform and validate the first-hand research. Both primary and secondary research was juxtaposed against each other in order to reach the observations, conclusions and recommendations for the report.









# RESEARCH FINDINGS & SITUATION APPRAISAL

## SECONDARY RESEARCH: LITERATURE REVIEW OF SUSTAINABLE LIVELIHOODS EFFORTS IN INDIA

The literature review was conducted to understand the sustainable livelihoods space in India, as interpreted and reported by active stakeholders. With regard to specifically understanding the funding outlook of sustainable livelihoods programmes in India, the availability of resources was scarce. However, academic explorations into the status of selected sectors within the sustainable livelihoods space have been documented. Mentioned below are the major issues captured by the existing literature on sustainable livelihoods work in India:

» The agricultural sector suffers from low productivity and poor price realization for farmers. Agriculture employed 64 per cent of the total rural

workforce who produced only 39 per cent of the total rural output (in monetary terms) during the year 2011-12.<sup>17</sup> Farmers are unable to procure fair, self-sustaining prices for their produce mainly because of India's antiquated agricultural market system juxtaposed to higher inputs costs such as seeds, labour, equipment, transportation and other related expenses.

» Non-agricultural activities are increasing, especially in the services and construction sectors, but worker productivity is not increasing. This is attributable to lack of training, inadequate infrastructure and disorganized frameworks for employment engagement, amongst other factors.<sup>18</sup>

17. Ramesh Chand, S. K. Srivastava and Jaspal Singh, "Changing Structure of Rural Economy of India: Implications for Employment and Growth." NITI Aayog, November 2017, [http://niti.gov.in/writereaddata/files/document\\_publication/Rural\\_Economy\\_DP\\_final.pdf](http://niti.gov.in/writereaddata/files/document_publication/Rural_Economy_DP_final.pdf). (accessed August 24, 2018)









» Craftspeople and/or artisans, who are critical to a non-farm rural economy, face an absence of avenues for scaling up their businesses.<sup>19</sup>

The government, the private sector and non-profit engagement in the artisan sector occur in silos. The traditional handicrafts sector is highly unorganized and informal, with untapped market potential and is steadily declining due to the inability to tap into new markets.

» India suffers from a severe lack of skilled labour, as well as jobs for the unskilled. With unemployment on the rise, 127 million will require skill training by 2022.<sup>20</sup> The skilled labour ecosystem is constrained by inadequate training infrastructures, out of date curricula and limited standards.<sup>21</sup> Hence, the promotion of entrepreneurship and innovation represent a significant opportunity towards the creation of non-farm jobs.

» The Indian government is increasingly recognizing that successful entrepreneurs

innovate, bring new products and concepts to the market, improve market efficiency, build wealth, create jobs, and enhance economic growth. The Report of the Expert Committee on Innovation and Entrepreneurship recommends focusing on young and innovative technology firms, upcoming manufacturing businesses and rural innovator companies.<sup>22</sup>

» It is thus opportune to initiate a dialogue on creating mass entrepreneurs, who have proved to be engines of growth in dynamic economies such as India. Such an approach can help add over 110 million jobs by 2040.<sup>23</sup> There are three impactful ways of promoting and enabling mass entrepreneurship: 1) Nurturing entrepreneurial mindsets early, 2) converting job-seekers to entrepreneurs by reducing risks and improving skills for assessing local market opportunities, and 3) selectively helping single and micro-entrepreneurs to grow.



18. Chand et al, "Changing Structure of Rural Economy of India: Implications for Employment and Growth."

19. Dasra, "Crafting a Livelihood". The Edmond De Rothschild Foundations, January 2013, [https://www.dasra.org/sites/default/files/Crafting%20a%20Livelihood\\_0.pdf](https://www.dasra.org/sites/default/files/Crafting%20a%20Livelihood_0.pdf). (accessed August 24, 2018)

20. Girija Srinivasan and Narasimhan Srinivasan, "State of India's Livelihoods Report 2017 Presentation." ACCESS, 2017.

21. Konrad Adenauer Stiftung and FICCI, "Skill Development in India."

22. NITI Aayog, "Report of the Expert Committee on Innovation and Entrepreneurship." August 2015, [http://niti.gov.in/writereaddata/files/document\\_publication/report%20of%20the%20expert%20committee.pdf](http://niti.gov.in/writereaddata/files/document_publication/report%20of%20the%20expert%20committee.pdf). (accessed August 24, 2018)

23. Refer Box 1: Mass Entrepreneurship



## INITIAL THEMES FROM SUSTAINABLE LIVELIHOODS EXPERTS

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Speaking with executive-level and seasoned professionals from six organizations actively involved in diverse sectors within the sustainable livelihoods space, four broad themes emerged related to demand-side perspectives:<sup>24</sup>

- » Understanding the sustainable livelihoods space
- » Organizational strategy, implementation models and evaluation methods
- » Resource challenges: internal and external
- » Donor support, constraints and opportunities



Specifically, it was reiterated by these senior-ranking persons that there are disconnects between donor perceptions, livelihood frameworks and the organizations these donors fund. Donors have specific, often times rigid, agendas for sustainable livelihoods work, which may not align with the felt needs for which the organizations are seeking funding.

It was also stressed that organizations are increasingly looking to establish diverse revenue streams in order to reduce their dependence on donor funding. This is particularly true for the sustainable livelihoods space, which aims to empower people through economic streams. In such a scenario, fluency of market potential and market value in the sector in which an organization is implementing interventions is essential for realizing impact. In market-driven settings, these individuals emphasized that the success of an intervention is measured by how the community responds to a good or service, and whether the community expresses interest in continuing to utilize/benefit from the intervention. In this situation, donors and funders may need to revise how they define and measure impact.

Another issue highlighted in these high-level conversations was ‘grave resource challenges’. Skilled human resource availability appears to be a major gap in the execution of sustainable livelihoods project, with a lack of trained professionals proving to be an obstacle in effective implementation. Additionally, it was universally acknowledged that sustainable livelihoods implementing organizations are often constrained by time and financial resources. This results in limited knowledge sharing of best practices and coalition building with other organizations, which in turn causes not only a duplication of efforts but also a misrepresentation of on-the-ground successes and failures. As an extension, there was a consensus in the notion that limited resources lead to work taking place in silos and piecemeal changes. In order to facilitate transformational change, it was suggested that donors could provide prolonged support and encourage sustainability of interventions, as the realization of livelihood goals is a long-term strategy.

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24. Access Livelihood Consulting Services, America India Foundation, Dasra, Lend-A-Hand, India Grameen Services/The Livelihood School, Basix India and Women on Wings.

## PRIMARY RESEARCH

Based on the in-depth, open-ended interviews conducted with 44 organizations engaged in the sustainable livelihoods space, four major emerging themes were identified:

- » Issues in impact and implementation
- » Ecosystem development
- » Rise of innovation and entrepreneurship
- » Institutional capability challenges

Each of these findings has been detailed below, based on the information gathered during the primary data collection.



### *Overview of Sustainable Livelihoods Organizations Approached in this Study*

<b>SECTOR FOCUS OF THE INITIATIVES</b>	<ul style="list-style-type: none"><li>» Agriculture and eco-livelihoods</li><li>» Handicrafts</li><li>» Skill development</li><li>» Livelihoods for marginalised groups such as women, differently abled, daily wage workers and tribal people</li><li>» Microfinance and credit provision</li><li>» Dairy and animal husbandry</li><li>» Tourism</li><li>» Livelihoods research</li><li>» Rural BPOs</li></ul>
<b>GEOGRAPHIC FOCUS OF THE INITIATIVES</b>	Pan-India, including organizations working in urban, semi-urban and rural areas
<b>TYPES OF FUNDING SOUGHT</b>	<ul style="list-style-type: none"><li>» Grants (institutional and programmatic)</li><li>» Investments (equity and debt)</li><li>» Institutional loans</li><li>» Microcredit</li><li>» Non-financial support in the form of technical support or in-kind donations</li></ul>





## FINDINGS FROM PRIMARY RESEARCH

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### ISSUES IN IMPACT AND IMPLEMENTATION

An overwhelming consensus among all of the interviewees was that social impact, particularly in livelihoods, takes time. Accordingly, any form of funding support needs to be patient, be it grant-making, as in the case of non-profits, or investments, as in the case of social enterprises. This understanding of patient capital or funds, however, is seemingly missing in donors who either expect immediate and measurable gains or quick returns on investments.

#### » Impact in livelihoods needs long-term engagement

In the case of NGOs, it was emphasized that programme funding support for short durations, such as one or two years, is counter-productive. Interviewees reported facing very high expectations of scalability and sustainability from donors, albeit in impossibly short periods of time. According to them, if the focus is on changing the status quo, and

there is a real desire to contribute to it, then funders need to have a clear vision of what they want to support and a long-term strategy for the same. In other words, donors and partners who are interested in sustainable impact must have a keen interest in understanding the challenges faced by the sector and in collaborating to formulate solutions.

The case made for extended support was two-fold. First, many programs are focused on target beneficiaries that are difficult to engage. For example, some funders want to work with women from poor and marginalized backgrounds. With such groups, however, even establishing contact takes time due to societal constraints surrounding public participation of women in India and hence, to see results requires long-term involvement. Second, longer-term partnerships not only allow for more impactful implementation, but also set in place systems for sustainability, such as self-sufficient local institutions or self-help groups.

Each organization interviewed as part of this study highlighted its struggle to access funds. The process

of raising funds requires intensive time and resource commitment, which takes away from program development and implementation activities. According to Ms. Lisbeth Aarup, who heads project development at Humana People to People India, more resources are dedicated to raising funds than to doing actual work. What is needed are scalable partnerships/funding channels that enable scaling up of interventions, development of content, management of processes, implementation on the field and development of relevant tracking and assessment systems, especially for improving agriculture and water management.

Another issue that was often raised was that of funders focussing on seeing tangible, measurable benefits. One organization, for instance, highlighted how imparting soft skills training and engaging with adolescent girls to help build their agency was crucial, but hard to quantify. The problem, according to implementers, is that the idea of an input to output ratio is not congruous in this domain.

### » Funds from corporate social responsibility are especially restrictive

In this regard, funds originating from corporate social responsibility or CSR streams were reported as being especially restrictive. According to the interviewees, the patience required to build the capacity of people is one that is missing in corporates, who are accustomed to a pace not realistic for development interventions; they seek immediate impact. Dr. Sankar Datta, a senior livelihoods promotion professional with decades of experience in organization building and program implementation, described the situation as thus: “Everybody says the capacity building of the people needs to be done but those who have not been educated for generations can’t be educated by pumping in money. It will take time.”

Most NGOs included in the study also reported short time commitments from corporate donors as a significant barrier to realising impact. Even in cases where the model of implementation was agreed upon, CSR partners would only commit to supporting the program for a year, even though the organization would have been, or was planning to, run the project

for many years.

Along with restrictions on the duration of partnerships, NGOs also reported facing challenges in terms of locations of project interventions. According to interviewees, many corporates are typically interested in investing around their setups and plants, as India CSR regulations mandate preference to local areas and neighbourhoods.<sup>25</sup> Though corporates are not barred from investing in other regions, this practice has become the norm. As a result, many of the interviewed implementing organizations described having to leave out rural populations from their interventions, since the companies they partnered with were located in urban or semi-urban areas.

Moreover, the lack of flexibility and awareness among corporates was reported as a recurring challenge. Many implementing organizations reported having to turn down projects or keep collaborations limited, since they felt there was no space for discussion or openness with the donors. For example, a social activist and founder of a grassroots level organization, recounted how they were surprised to find that corporate donors were not keen on supporting programs around women entrepreneurship. According to them, business houses were only able to look at women as beneficiaries, instead of as business partners and stakeholders

### » Social enterprises need time to build sustainable businesses and generate returns on investment

Social enterprises too were found to struggle with accessing funds and managing investor expectations. According to interviewees, building businesses takes time and when providing a product or service, there is an entire value chain that needs to be set up in order to accomplish production. In the case of social start-ups, these value chains tend to be non-existent and need to be built from scratch.

Entrepreneurs also reported needing time to penetrate beneficiaries at the bottom of the pyramid (BOP) segments. As described by Ms. Meenakshi Jain, Founder of Helper4u, reaching out to the BOP is not as simple as reaching out to the general public through

25. India Filings, Corporate Social Responsibility under Companies Act, <https://www.indiafilings.com/learn/corporate-social-responsibility-companies-act/> (accessed on August 24, 2018).



ads on TV or social media. One needs innovative methods, capital, and time, before one starts getting returns. Interestingly, the funding scenario for social enterprises was often described as a ‘chicken and egg situation’.

Enterprises require funds to scale and sustain their businesses, but investors want to see sustainability and scalability in a model before they commit funds.

Agricultural start-ups, in particular, struggle to obtain investment, since sustainable agriculture is slow, and crop growth is organic. According to the interviewees, the slow rate of return is not attractive to impact investors, even though they may find value in the model itself. Respondents described how investors tend to focus on horizontal impact, that is, number of farmers reached, percentage increase in incomes and so on. However, there is an absence of interest in vertical impact, meaning how deeply the farmers have been impacted, as well as in the sustainability of the land or crop; there is no focus on helping farmers sustain the increased income, or on guiding them on how to efficiently utilise the additional money they may be making. Such short-term and myopic funding architectures have overall led to a piecemeal approach to development, where work is taking place in small pockets, with no mass impact.



## » Establishment of market linkages finds little funding support

A major challenge for social enterprises and mixed-funding organizations was ‘access to markets’. This was true not just in the case of organizations working in agriculture, but also for those in other sectors such as handicrafts and information technology. Though market linkage activity is a major funding gap in the livelihoods space, donor perception of the term ‘marketing’ is not aligned with demand side players. According to interviewees, funders interpret marketing as being related to money, which doesn’t traditionally fit into the donor-donee lexicon. This is an obstacle that implementers struggle to overcome.

For organizations working with groups of artisans and clusters of women, the key was to not uproot them from the grassroots. In the handicrafts space, organizations struggle to compete in the market with large-scale machine manufacturing. Handwork is time consuming and keeping up with new designs requires constant innovation. However, accessing funds for building artisan capacity is extremely challenging. The only avenue they see for substantive growth is building market linkages. In technology-rooted organizations, interviewees

also report facing market access challenges and devoting a great deal of time to accessing client markets. A rural BPO while recounting its marketing strategy described the various steps involved in ensuring demand for its products: market research and study, demand prediction, and corresponding training of staff to ensure market changes are successfully met with.

Another highlighted aspect of connecting to markets was awareness building, both amongst the general public who are potential customers as well as policy influencers and decision makers in the government. This view came from organizations across sectors, including those in agriculture, handicrafts and those working with the differently abled. Multiple avenues for such engagements were described, including digital libraries, student training, public performances and exhibitions, and the use of electronic as well as local media. Such public dissemination, interviewees felt, would help inform people regarding the various challenges relating to sustainable livelihoods, and would encourage them to support local entrepreneurs and farmers. Engagement with the government, on the other hand, takes place through more formal avenues of round-tables, conferences and policy advocacy, but is also key to influencing widespread public perception.





## ECOSYSTEM DEVELOPMENT

Several interviewees emphasized the importance of ecosystem development, which necessitates its own stream of funding costs, separate from project implementation or product/service development. Many recounted instances of how through the course of their work, they would find gaps in government service delivery or policy, which would need to be filled in order for them to have maximum impact. This was found to be true across thematic areas, as well as funding models.

### » Organizations require funding support for ecosystem development, outside of project implementation

One interviewee, working primarily with the differently abled, described how they collaborated with the government to create employment demand and worked to open up jobs for the differently abled by creating innovative workplace solutions. In order to mainstream this approach, the organization created databases and competency frameworks, that would be easily replicable by others looking to do similar work. Another organization, also working in the same domain, emphasized how the lack of data and provision of specialised healthcare hinders the quality of life for the differently abled, which in turn impacts their access to sustainable sources of livelihood.

Another marginalised group, that of tribal communities, faces a severe shortage of networks. According to a researcher working with these communities, their access to information and networks outside of their internal groups is very limited. Most of their funding comes from international grants and aid, which is provided to them through local partners. Until very recently (before the passing of the Forest Rights Act), they did not come under the ambit of government security and did not even have identity cards.<sup>26</sup>

Agriculture too has large gaps; if the entire food supply chain is considered, farmers require access to the right inputs, to tools at a reasonable cost, and to finance and crop insurance. Researchers working on agricultural livelihoods described how in the case of

livelihoods, the supporting ecosystem is something that is lacking in information. While agriculture as a livelihood is talked about, the supplementary financial infrastructure, the care economy in case of women, and the proper coping mechanisms for fluctuations are missing.

Businesses also reported struggling with ecosystem gaps. An organization working with artisans described how they required funds to train their artisans in raw material procurement, mobile phone use, marketing and packaging but the funds for this had to be taken out of their working capital, which impacted production ability. Another, working with a marginalised group of low-income daily-wage workers described how the lack of social security for their employees impacts business. If the workers get loans at a high rate of interest, they may not be able to pay the instalment in case they fall ill. Thus, investors need to keep in mind how the necessary ecosystem can be built while ensuring returns.

In the case of microfinance as well, interviewees described how just access to finance was not enough to ensure sustainable livelihoods at the household level; people required social mobilisation, education and training, hand holding support, and links to insurance in order for them to make efficient use of their credit.

### » Partnership formation is key to overcoming gaps and must be encouraged by funders

One solution to the problem of lack of support for ecosystem development, put forth by an overwhelming majority of respondents, is partnership formation. Such partnerships can be between implementers and the government and/or the private sector, or among implementers themselves. The big advantage of collaborating with the government is the access to scale and the existing infrastructure already in place to launch further activities. One respondent, working with a large-scale non-profit in the livelihoods space, recounted how one of their projects revolved around training women in self-help groups (SHGs). Through their partnership with the state government, the organization had direct access to an existing network

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26. Concern Worldwide et al, Forest Rights Act (FRA), <https://fra.org.in/>. (accessed on August 24, 2018)

of 40,000 women who had already formed SHGs, along with permission to utilise government space. Though the partnership did not include financial support from the government, the Memorandum of Understanding saved the organization from spending its time and resources on group formation and organising facilities for the trainings.

In such collaborations, the private sector more often than not plays the role of the funder. Though there were instances of corporates supporting partners in non-financial ways such as through the provision of technical expertise or in-kind donations, such examples were few and far between in the purview of this study.

In the case of collaborations between implementing organizations however, few partnerships are formed. This is due to a constant struggle between a multitude of organizations that are vying to access a limited set of funds.

Every organization in the sector competes for the same coffer, as a result of which they view each other as competitors instead of potential collaborators.

The case for partnership formation is strengthened through existing proof of successful collaborations. The founder of a lucrative social business, working exclusively with the differently abled, described how instead of starting from scratch, they reached out to and partnered with existing non-profits. Through these partnerships, which have lasted over two decades, the entrepreneur helped build upon and improve existing product design and production. According to them, this type of collaboration helped the business become profitable since it enabled them to focus on consumer outreach and demand generation.

The CEO of an international NGO with a focus on agriculture described how they were able to scale up their training programs for farmers and reach 60,000 farmers and 1200 villages across India through collaborations with local and national NGOs. As a result of this program, the organization was invited by the government to participate in one of its flagship programs, which enabled them to reach over two million farmers across nine Indian states. Respondents also recounted how funder focus on collaborations has proven successful. A seasoned social activist described how a particular donor promised higher rewards for organization working in partnerships, and also helped to facilitate the effort. The result, according to them, was a powerful alliance of organizations, who together brought in funding support, technical support, and organization and leadership development.





## RISE OF INNOVATION AND ENTREPRENEURSHIP

A significant proportion of the sample of organizations included in the study was found to have turned to market-based models to support funding. Such models were found across sectors, in agriculture and allied activities, handicrafts, skill development, as well as in organizations working with the differently abled and other minorities.

### » Due to the instability of grants, organizations are increasingly moving towards market-based models of funding

Within the market-based system of functioning, a majority of the interviewed organizations followed a hybrid model, wherein they were partly funded by revenue and partly by funders. There were also a few, however, who completely subsisted on their own business. These revenue streams consisted of fee-based support services, product sales and consultancy projects.

The external funding here took three main forms – impact investments, grants and loans. Since grants can only be given to non-profits, a lot of organizations would establish two to three distinct identities within the umbrella of one organization, in order to access the different forms of funding available to them. For example, an organization producing sustainable textiles housed three different entities – a business, a self-reliant cooperative and a non-profit society. The main reason provided for the adoption of market-based models was simple – grants are unreliable. Many interviewees reported that they were averse to being completely dependent on grant-based funding since they did not want to have to stop engaging with their target communities if and when grant funds ran out. An entrepreneur, Mr. Sanjeev Kumar from The Goat Trust, described how funding patterns are unreliable for mission driven work, which needs a lot of flexibility. Funders have many agendas and their focus is not necessarily loyal to their stream of work. Some founders, in fact, consciously chose to set up their organizations as for-profit and private limited entities. One respondent, who set up an agriculture-based business, described how in the case of non-

profits, training and support for farmers would completely stop once funding dried up. According to them, in order to create meaningful change, the support provided to the farmers had to make economic sense and had to be sustained over a period of time. A market-based model, they felt, had a much higher scope for not just sustainability but also, scalability.

This view was reiterated by other interviewees who felt that NGOs need to focus on long-term development, which necessitates the establishment of revenue streams. Mr. Ronald van het Hof, who works with Women on Wings, a pro-bono business consultancy focusing on job creation for women in rural India, described why the organization shifted its focus from mainly traditional NGOs to social enterprises. According to him, traditional NGOs change their focus as per the flow of funds generated, moving from one vertical to the other. Social entrepreneurship on the other hand assures sustainability by focussing on processes, products, and markets

Since the focus of this study was on sustainable livelihood providers, there was an added layer of reasoning for organizations to opt for market-based models: an income generation model should generate income. Many respondents were of the view that the focus of livelihoods interventions should be on finding a sustainable means of production, which both ensures social security for the producer and satisfies the needs of the consumer. Such a market-based approach, interviewees also felt, was especially sustainable since it enabled target communities to become self-sufficient once they had been adequately trained. The advantage of revenue generating models, according to respondents, was that ownership could be transferred to the target communities themselves. It was highlighted, however, that building the necessary capacities and setting up the required community level institutions takes time, particularly in areas that are not easily accessible.

One of the organizations included in the study, which works in handicrafts production, described how during the first 10 years of its existence, there

was no actual income. It was set up as a program by a non-profit, which received grants for the work being carried out. However, with no sales, inventory piled up and there were plans of shutting the project down. Not wanting to cut off the 125 artisans it employed, the organization decided to change its strategy and production methods. It was registered as a separate business entity and though there was a four-year period of struggle, it now makes profit and employs 700 artisans.

### » Entrepreneurship is a critical source of employment generation

This emphasis on self-sufficiency within the market-based approach to sustainable livelihoods highlighted the need for building entrepreneurs in India. The reason behind this was straightforward - first build job creators, and they will then create jobs. While the relative risks of entrepreneurship were acknowledged, respondents felt that India lagged behind in job creation to such a great extent, that this was the only way forward.

The need for entrepreneurship was found to be particularly high in rural areas. Respondents felt that to generate livelihoods in the villages, there would have to be a focus on entrepreneurship, and specifically, agriculture as a business. Though instances of non-farm entrepreneurship models of handicrafts and artisanship were found among the organizations surveyed, such programs often struggled to compete in the market as well as find buyers.

Within rural areas, interviewees repeatedly emphasised the need for and importance of focussing on women. They described how the additional income for women benefits their health, the well-being of the entire family, and elevates the status of the woman in the community at large. Women in the rural areas have no access to resources and little support from their communities. However, they are eager to learn, and develop their own sources of income. Enabling them to generate an entrepreneurial source of income while remaining in the villages and not migrating to urban areas, interviewees felt, was the most effective

way of generating sustainable livelihoods at scale. Organizations that had worked in this model found it to be extremely effective. Moreover, they also found that the entrepreneurs not only ensured their own incomes, but also worked to create jobs for other women. Ms. Prema Gopalan, Executive Director of Swayam Shikshan Prayog, recounted her experience of working with women entrepreneurs in rural Maharashtra. In her experience, once women are into entrepreneurship, they keep diversifying their businesses and mentoring other women, which also builds their resilience to natural disasters such as drought etc., overall reflecting that entrepreneurship offers more sustainable livelihoods.

Though microfinance has removed the dependence on moneylenders, women are still stuck in a vicious cycle of debt repayment due to the absence of a stable source of income. Even so, they manage to pay back the loans to a large extent and are now ready for the next step - entrepreneurship. However, the support required to set up micro-enterprises is largely missing.





## MASS ENTREPRENEURSHIP

With a current workforce of 500 M, India's working age population is only expected to grow. Current jobs provided by the formal sector are not adequate to meet the labour market demand, making entrepreneurship an important avenue for job employment. However, a majority of these entrepreneurs today are self-employed individuals who are for the most part forced into starting small, single person enterprises to make ends meet. In other markets, however, job creation has been driven by enterprises hiring one or more people (75% in China and 57% in Bangladesh vis-à-vis 36% in India). On the other hand, the conception of mainstream entrepreneurship is often of high-tech or innovative 'start-ups' that, with current projections, will likely employ only very few people. Thus, it is both timely and important to initiate a dialogue on creating 'mass entrepreneurs', who have historically been the engine of growth, shared prosperity, and jobs in dynamic economies. Mass entrepreneurs are typically entrepreneurs that hire or increase the incomes of 5-20 workers and solve local challenges (restaurants, grocery stores) and/or use local inputs (artisans, agricultural collectives).



There are many approaches to increase mass entrepreneurship, but global and local evidence suggests three pathways that have a high efficacy and are particularly suited for the Indian context:

### » Nurturing entrepreneurial mindsets

**early:** Students in India are not taught that they can be entrepreneurs. There is still a focus on getting government or corporate jobs which are in short supply. Students need exposure, experience, and a shift in mindset if more are to be entrepreneurs in their communities.

### » Converting job-seekers to entrepreneurs by reducing risks and improving skills for assessing local market opportunities:

Being an entrepreneur is risky and there are many barriers in India for potential entrepreneurs. Further, individuals often lack the skills or education to see potential market opportunities. Programs that reduce such barriers and help budding entrepreneurs to assess and find market opportunities have shown success albeit at small scale.

### » Selectively helping single and micro-entrepreneurs to grow:

The current jobs situation has created millions of informal necessity entrepreneurs. While opportunity entrepreneurs who grow their businesses are often psychologically different, a different type of skills training, managerial and business advisory, and access to credit can unlock their growth.

With the right push, Mass Entrepreneurship can help add over 110 million jobs by 2040.

*Source: The research on mass entrepreneurship has been driven by Dalberg Advisors, supported by Omidyar Network. The research had been undertaken for The Global Alliance for Mass Entrepreneurship, (GAME), a consortium of public,*

*private and civil society organizations with a mission of creating 10 million new entrepreneurs and 50 million new jobs in India by 2030. For more details, please log on to [www.massentrepreneurship.org](http://www.massentrepreneurship.org).*

» Donors prefer skilling, but the current approach to skill development is flawed

According to interviewees, most donors prefer skilling over entrepreneurship development, due to the ease of measuring indicators such as job placements, salaries and retention rates.

There were many reservations around skilling among respondents, who felt that it only reaches the sections of the population whom have access to technology and is largely restricted to urban areas. Additionally, skill development leads to skill-based migration into semi-urban and urban areas, which is increasingly leading to overcrowding and is an unsustainable model of livelihood provision.

Those within the skill development space interviewed as part of this study also reported to facing a number of constraints. An NGO leader, engaged in the skill development space for over a decade, described how most of the current programs are designed to only engage those that have done poorly in school or are drop-outs; limited funding is available for skilling students still in school, which is a necessary aspect of providing young adults with an understanding of the employment opportunities available to them.

In the status quo, interviewees felt, an attitudinal intervention was required with regard to the kind of skilling options that are made available to the youth today. According to a sustainable livelihoods expert, the skilling curriculum today provides the youth with skills that are not aspirational, as a result of which

their incentive to continue working is low and they feel demotivated. Vocational training is limited and stereotyped, and trains people in jobs which have limited scope for growth, which raises questions about its sustainability.

Respondents also described that little is done by employers to better engage and adapt workers who come from underprivileged and disadvantaged backgrounds. Ideas such as behaviour at the work place, initial hand-holding, and job preparedness are completely missing from employers' lexicon. Mrinalini Kher, Co-Founder of Yuva Parivartan, stated that courses need to be designed to suit the students, and not the other way around. If a Management Trainee joins a company, a few more lakhs are spent on him for his induction and training. But at the shop floor level, companies do not think of spending even a few hundred on their workers. The youth at this level needs more mentoring, guiding and hand-holding.

Interestingly, even within skilling, the focus returned to entrepreneurship building, with sector leaders describing how short-term training programs followed by self-employment is a sustainable method of livelihood provision and has especially proved to be successful among women. The generation of income, according to respondents, builds both self-confidence and community respect, which gives them the space to improve and expand their work over time.

» Donors are wary of risks, but the livelihoods sector needs space to innovate

In spite of the high level of demand from implementing organizations for donors to support entrepreneurship and innovation, it appears that donors are unwilling to support what they consider 'risky' models. Though there has been an increasing buzz around innovation in the past decade, especially with the launching of projects such as the Niti Aayog's Women Entrepreneurship Platform and the Mudra scheme for micro-entrepreneurship, according to respondents, funds are still channelled into large organizations that can bring scale to a project.<sup>27,28</sup> This finding was validated by interviewees working in

27. Government of India, Women Entrepreneurship Platform (WEP), <https://wep.gov.in/>. (accessed on August 24, 2018)

28. MSME Development Center, Mudra, <https://www.mudra.org.in/>. (accessed on August 24, 2018)



larger organizations and by those working closely with donors. These organizations reported that even the few funders interested in innovation had the standard requirements around scalability and sustainability of models.

In such a scenario, smaller organizations, which may be in better touch with communities and have a good sense of on-ground realities, are excluded. This gap in support for entrepreneurship and innovation was felt by organizations working across target groups, and in both rural and urban areas. Owing to the pressure, organizations are focussing only on program implementation in accordance with donor demands, with no space for innovation based on their knowledge of community needs. This disinclination to fund innovation was also found in research. According to Parul Agarwal, a researcher working with IFMR-LEAD, projects on innovative mechanisms don't take off as donors don't agree on covering risk. As a result of the paucity of funds for new project ideas or business plans, a lot of organizations in this study resorted to self-financing or accessing funds through their own personal connections. This was found to be true across thematic areas and funding patterns, in both businesses and non-profits. For many trying out new models, funds for pilots were not forthcoming. In such a scenario, NGO leaders

and entrepreneurs either utilised their own funds, or reached out to those in their existing networks, who knew them and trusted their work. One of the interviewees, Ms. Sunanda Mane, co-founder of Lend a Hand, described how she self-funded a seven-year pilot, across 17 districts, so as to demonstrate the proof of concept to the funders to come forward to support the model.

Even for established organizations, leaders find it difficult to convince funders to back innovative project ideas, though there may be proof of concept. Here as well, implementing organizations were found to take risks on their own and re-invest their own corpus of funds into implementing projects they believed in.

With innovation so heavily reliant on personal wealth and connections, organizations with impactful ideas may be overlooked due to donor reluctance. Government policy around start-ups however, is evolving and becoming increasingly supportive. For instance, the governments of Telangana and Tamil Nadu have set up venture capital funds, in order to support innovation and MSMEs (micro and small enterprises).<sup>29,30</sup> With such changes, implementers are hopeful that donor outlook too will change.



29. Hindi Business Line Bureau, "TN Govt Plans ₹500-crore venture capital fund; call for start-up policy," *The Hindu Business Line*. 17 April 2017, <https://www.thehindubusinessline.com/news/national/tn-govt-plans-500cr-venture-capital-fund-call-for-startup-policy/article9644771.ece>. (accessed on August 24, 2018).

30. Meha Agarwal, "Telangana Government Announces Early-Stage Fund To Promote Entrepreneurship," *Inc42*. 26 July 2017. <https://inc42.com/buzz/telangana-fund-entrepreneurship/>. (accessed on August 24, 2018).

## INSTITUTIONAL CAPABILITY CHALLENGES

Institutional capacity, for purposes of this study, entails the ability of an organization to meet its objectives, properly execute its mandate and scale according to its prospective with tangible and intangible resources and inputs. Based on the key themes outlined in our findings, all organizations reported a lack of institutional support from donors at some stage, which inhibited them from achieving the level of community impact intended with their respective interventions.

» Donors tend not to provide financial assistance for organizational growth and administrative costs.

Organizational growth expenses and administrative cost entail a variety of rudimentary and strategic means by which to effectively carry out programmatic duties, such as basic utilities, efficient communication channels, financial accounting systems, team building efforts and direction-defining exercises. A lack of these was consistently mentioned as barriers to success and realizing impact.

From their perspectives, donors are more inclined to provide funding for project components related to execution. Pramel Gupta, the CEO of Vrutti, described how an implementing organization requires support for institutional funding, to develop systems, and leaders, improve technology, and build capacity, but donors don't fund these areas

A particular aspect of organizational growth that did not receive attention from donors was technological improvements. As interviewees frequently disclosed, donors either did not appreciate the value of technology for enhanced project outcomes or were not interested in inputs construed as risky. Ketan Parmar, the founder of social enterprise Krishi Naturals stated that while setting up agri-based ventures, assets like big trucks, vehicles, and processing machinery are a necessity but donors do not fund fixed assets; they only fund business development or operations.

» Human Resources is always a constraint.

Procuring and retaining personnel was routinely mentioned as a major challenge amongst the study participants. Having reliable access to human resources, with the skills and capacity to implement both technical and non-technical activities, is essential to any sector. Within the sustainable livelihoods space, it was extremely common to learn from organizations that donors did not provide grant/lending tracks for employment trainings, skill building, expertise expansion and other initiatives, which could enrich staff in their knowledge base or technical capacity.

It was detailed by many interviewees that the skill set of graduates and post-graduates to adequately perform the requisite responsibilities in their organizations was predominantly absent. Potential





employees lacked the relevant technical knowledge, computer skills, community engagement skills and writing capabilities – all of which are crucial for sustainable livelihoods efforts. Additionally, the rural youth seemed to be more interested in government jobs because of the higher salary and stability, and this, in turn, resulted in low retention rates for this demographic. On the other end of the expertise spectrum, hiring senior level staff was deemed as cost prohibitive by most organizations, as the competition with larger NGOs or the corporate sector was steep.

As a solution to finding qualified personnel, many organizations offer their own training curricula, which orient newly staff to organizational culture, integrate them into the entire supply chain of the organization's streams of work and provide technical capacity building sessions where required. Trainings of this nature emerged as the most dependable way organizations could scale in terms of personnel as well as project outputs.

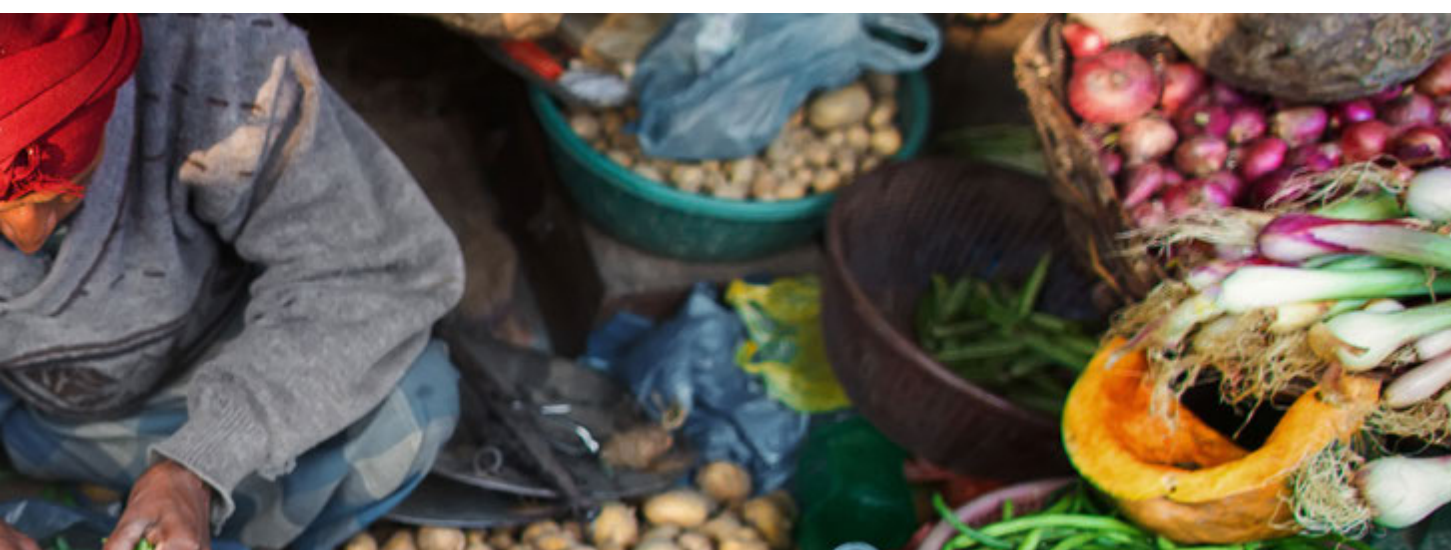
However, time was also reported as a constraint when it came to human resource capacity building. Such organizations that do not have the financial resources to hire senior level staff and do not possess the time to develop and conduct trainings are severely stretched in their ability to sufficiently fulfil project components. Some interviewees stated that their staff multi-tasks with administrative tasks, project compliance, field engagement, logistics and financial functions and other duties, which impacts the quality

of the work and the intensity of impact.

As stated by most interviewees (particularly the ones based in the rural areas or Tier 2 cities), donors are more focussed on projects based in large metropolitan cities such as Ahmedabad, Bangalore, Chennai, Delhi, Mumbai, and their immediate satellite regions. According to Naveen Krishna, a social entrepreneur who founded SMV Wheels, investors based in the metro cities consider even cities like Varanasi as remote and raising funds for projects in smaller cities is challenging. Based on the conversations with the interviewees, donor interest appears to reside in places where there are existing facilities and resources to better promote sustainable livelihoods efforts. However, this means that the areas with an urgent need for sustainable livelihoods interventions are neglected.

Specifically, for organizations based in the North-East region of India, donors seem acutely hesitant to invest. The two fundamental reasons for this hesitation, as revealed by the respective organizations based there, were the lack of political stability and peace, and grave infrastructural impediments.

Despite this current bleak outlook, however, shifts in funding sustainable livelihoods projects in the smaller cities and rural areas could be burgeoning. According to Anannya Chakrabarty from Dasra, few large funders are now interested in understanding how they can help improve rural livelihoods in order to reduce the rural-urban migration.



» Government funding can be restrictive.

Essentially all of the organizations that received funding from the state and/or the central government, have enumerated challenges in these partnerships. These challenges ranged from:

- » Inhibitive red tapism and lengthy administrative processes
- » Delays in releasing funds (or non-release of funds in some extreme cases) for the execution of project
- » Lack of proper governance of the release of funds hence leading to corrupt practices
- » Inadequate funding provisions for specific deliverables, e.g. skill training
- » Pressurizing recipient organizations to inflate data related to impact; placing emphasis on deliverables which depict numbers versus nuances and subtleties with respect to sustainable livelihoods impact
- » Lacking the expertise or technical skills to properly assess or provide guidance to the recipient organization

It was repeatedly noted that the various government entities' capacity for understanding the value of the funded programme, administering training and technical assistance, and providing substantive feedback was limited at best. This gave rise to conflicts, and posed a host of barriers for organizations when implementing government-funded projects, as their interventions were not regarded with the weight that they proposed for community impact, nor did they receive the appropriate monitoring and evaluation support to fortify their efforts.







» Communication between donor and donee can demonstrate points of learning and strengthen the sustainable livelihoods space.

Donor interaction was mostly viewed as useful and constructive, especially when donors exhibit awareness of the diverse and unknown variables implementing organizations face in the execution of their respective projects. Arun Nalavadi, the Director, Sustainability and Partnerships at Magic Bus, pointed out that donors who take the effort to understand on-the-ground realities and allocate time post-project funding contribute toward reinforcing achievements and refining less than optimal results.

NGOs also appreciated the ability to be transparent and honest in their communications, either written or in person, with donors regarding successes and failures in certain points of implementation. This allowed the implementing organizations to receive useful advice and solutions from the donor organizations.

Niresh Kumar, as the Director of Strategic Partnerships at the America India Foundation said, “We appreciate the value-addition that donors bring in through input on content and evaluations. We have regular feedback and meetings for technical and financial progress. We also have a very active voluntary engagement with companies that fund our projects, which is a central component of our engagement with donors.”

# ANALYSIS AND RECOMMENDATIONS

This section analyses the above described findings to present the opportunities for funders looking to invest in sustainable livelihoods. These recommendations are as follows:

## » Cultivate partnerships and provide space for open communication

There is a perceived need for donor interest and receptivity in understanding the grass root realities. Increased communication between implementers and donors would allow the funding to be more agile, hence leading to effective partnership and a meaningful impact. Project targets should not be changed continually so that the implementer has a steady goal to work towards.

## » Enable partnership formation

Funders should encourage alliance formation, in order to fill the existing ecosystem gaps and to enable knowledge sharing across actors. There is a felt need for funders to facilitate a collaborative atmosphere in the sustainable livelihoods space.

An investment in these alliances would lead to better use of available funds, with a resulting enhancement in impact. It would also inculcate a sense of unity among organizations in the sector and place the focus on building capacities.

## » Support market linkages

There is an urgent need for the building of market linkages for producers. Making a new product and establishing it in the market is a process of trials and errors, that do not always result in positive outcomes. This leads to implementers focussing on cost reduction and risk mitigation strategies, instead of gaining access to more formal markets. This is why investing in a value chain system that will link producers directly to consumers, is crucial.

## » Fund entrepreneurship and innovation

A market-based approach helps target communities become self-sufficient. A critical part of enabling sustainable livelihood provision is to ensure

the production of goods and services in a way that satisfies both producers and consumers. Moreover, in such a model, skills and institutions can be transferred to local ownership. Filling this gap requires substantial investment in entrepreneurship training and creation of institutions, particularly those providing access to finance and technology.

## » Back non-programmatic cost and expand geographic outreach

Donors need to recognize the importance of institutional support and the role it plays in enhancing impact. Over time, funding has grown to become limited to only program implementation. NGOs thus have limited resources for institutional development or capacity building of employees. The lack of support for administration and human resources also severely curtails the implementer effectiveness. Such gaps are particularly pronounced for NGOs and businesses based in non-metro cities and rural areas, who often go undetected but provide crucial services in under-served areas.







# CONCLUSION

The sustainable livelihoods sector in India is an amalgamation of varied interventions, cutting across diverse communities, geographies and occupations. Given the dynamic and constantly evolving nature of the domain, a demand-side view of the funding landscape of sustainable livelihoods provides insight into the prevalent funding patterns, and helps identify the existing funding and resource gaps in the sector.

At an organization level, it was found that meaningful engagement of funders with the organizations they support can lend to more impactful change. In addition, non-programmatic support from a donor works to further deepen this impact by increasing an organization's effectiveness and efficiency. At a sectoral level, the encouragement and enablement of collaborations between different implementers can lead to a more efficient utilization of limited resources. Moreover, donors must work to increase their geographic outreach to reach marginalized and often-neglected populations. In terms of thematic areas, supporting market linkages and funding entrepreneurship and innovation emerged as key areas for funder intervention in the sustainable livelihoods domain.









## ANNEXURE 1

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### Data Collection Tools: Interview Questionnaire

#### Introduction and Background

Q. Could you give us a brief background about yourself and your work in the sector? How long have you been working in the sustainable livelihoods space?

Q. How would you define sustainable livelihoods? What is your organisational understanding of this phrase?

Q. What are the projects your organisation is currently implementing? Do you directly implement projects, have local partners or are you engaged in capacity building for grassroots organisations?

OR

In case of researchers:

Q. What are the research projects your organisation is currently implementing? What kind of questions are you looking to address?

#### Organizational Strategy and Implementation

Q. Do you use a framework to guide your work? If yes, which one and how? Was it derived from open source/knowledge sharing platforms, secondary research, or created by your organization? If no, what is the thinking or strategy behind your work?

Q. How did you arrive at your focus areas/ program subjects? Were these directed as a result of funding guidelines from donors or programs you designed based on your own work/research?

OR

In case of researchers:

Q. How did you arrive at the focus areas of your research? Were these directed as a result of funding guidelines from donors or programs you designed based on your own work?

Q. How do you evaluate the success of your work? What are the outcome or output indicators, log frameworks and M&E systems that you use to map the impact of your projects?

OR

In case of researchers:

Q. What sort of knowledge building/sharing platforms exist for practitioners in sustainable livelihoods work? Are you participating in these platforms? If so, how?

Q. What are the educational backgrounds and professional expertise of the persons in your organization? Are they technically aligned with your focus areas/program subjects?



## Donor Interaction

Q. What are the constraints and challenges you face in raising funds, specifically relating to your work on sustainable livelihoods?

Q. What challenges and constraints do you face in implementing projects, from a donor perspective?

Q. With the donors you engage, what do you feel is their understanding and expertise on sustainable livelihoods?

Q. What kind of support, feedback systems and/or interactions do you have with your donors? How could these processes be improved for efficiency and efficacy?

## Sector Overview

Q. Who are the donors that are currently engaged in the funding sustainable livelihoods? What are the kind of programs and organisations they are looking to fund?

Q. Q. What are gaps you feel exist in the current implementation? Do you think there are sufficient systems to facilitate program development in sustainable livelihoods?

OR

In case of researchers:

Q. What are gaps you feel exist in the current literature? Do you think there are sufficient data systems to facilitate analysis and knowledge building in sustainable livelihoods?

Q. Do you think the sector needs more funds? Which areas do you think are currently under-funded?

OR

In case of researchers:

Q. Is there adequate support and funding for sustainable livelihoods research in your opinion? Which areas do you think are currently under-funded?

Q. Do you see differences between academic understanding and reporting of sustainable livelihoods work and what is occurring on the ground in terms of impact?

Q. What feedback, if any, would you give to donors and funders working on sustainable livelihoods, especially from a logistics and substantive perspective?

Q. What do you think are the positives or best practices of the funding landscape, in relation to sustainable livelihoods?

## OUR KNOWLEDGE PARTNERS

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### American India Foundation

Website: [www.aif.org](http://www.aif.org)



The American India Foundation is committed to catalyzing social and economic change in India, and building a lasting bridge between the United States and India through high-impact interventions in education, livelihoods, public health, and leadership development. Working closely with local communities, AIF partners with NGOs to develop and test innovative solutions and with governments to create and scale sustainable impact. AIF's programs emphasize inclusive models that focus on the unique needs of girls and women to achieve gender equity as a basis for sustainable change. Founded in 2001 at the initiative of President Bill Clinton following a suggestion from Indian Prime Minister Vajpayee, AIF has impacted the lives of 4.6 million of India's poor by providing access to high-quality education, formal sector employment for urban youth and rickshaw drivers, and public health services to protect the health of mothers and their children, while building the next generation of global leaders through service. With offices in New York and California, eleven chapters across the U.S., and India operations headquartered in New Delhi, AIF is transforming lives across 24 states of India while addressing these issues on a regional, country, and international scale. President Bill Clinton serves as Honorary Chair and former Ambassador to India Frank Wisner chairs the Advisory Council.

### Dasra

Website: <https://www.dasra.org/>



Dasra meaning 'enlightened giving' in Sanskrit, is a pioneering strategic philanthropic foundation that aims to transform India where a billion thrive with dignity and equity. Since its inception in 1999, Dasra has accelerated social change by driving collaborative action through powerful partnerships among a trust-based network of stakeholders (corporates, foundations, families, nonprofits, social businesses, government and media). Over the years, Dasra has deepened social impact in focused fields that include adolescents, urban sanitation and governance and has built social capital by leading a strategic philanthropy movement in the country.

Over the last 19 years, Dasra has worked with foundations such as Bill and Melinda Gates Foundation, Tata Trusts, Omidyar Network, Azim Premji Philanthropic Initiatives to build a movement around philanthropy. Dasra has channeled over USD 72 million into solving some of India's biggest problems, worked on scaling over 800 non-profit organizations and impacted the lives of over 20 million Indians. With a team of 120+ passionate individuals, Dasra is committed to improving the life of every Indian and ensuring India reaches the Sustainable Development Goals by 2030.



## IDinsight

Website: <http://idinsight.org/>



IDinsight is a development consulting organization that helps policymakers and managers make socially impactful decisions using rigorous evidence. We carefully tailor a wide range of research tools to enable our partners to design better policies or programmes, rigorously evaluate those ideas and take informed action at scale to improve lives. Our services include experimental evaluation methodologies (including, but not limited to, randomized controlled trials), process evaluations, monitoring and performance management systems, and policy design consulting.

Our advisory teams are closely integrated into partner organizations, and we strive to provide comprehensive support for our partners who want to maximize their social impact through evidence-based policymaking. IDinsight's vision is to improve millions of lives by transforming how the social sector innovates, learns and improves.

Founded in 2011 by graduates of Harvard Business School and Harvard Kennedy School, IDinsight's team combines top-tier consulting skills, deep impact measurement expertise and on-the-ground programme management experience, to help social sector organisations amplify their impact. Our team has coordinated over 40 evaluations in Africa and Asia, and currently maintains permanent offices in India, United States, and Zambia. Our partners include state governments in India, national government ministries in Sub-Saharan Africa, leading foundations such as the Bill and Melinda Gates Foundation and Hewlett Foundation, impact investors such as Acumen, and innovative non-profits such as One Acre Fund and STiR Education.

## Lend-A-Hand India

Website: <https://www.lend-a-hand-india.org/>



Lend A Hand India is a non-profit organization working from the year 2006 at the intersection of education and livelihood to provide youth with employment and entrepreneurial opportunities. Its job and life skills program reaches over 90,000 boys and girls in secondary schools from 10 states in the country. LAHI's goal is to make a difference in the lives of poor through self-help.

Lend-A-Hand India contributes in acceleration of India's development through education and skill development, thereby creating a productive workforce to meet their own aspirations as well as the overall growth of the country.

## IFMR LEAD

Website: <http://ifmrlead.org/>



IFMR LEAD is an India-based research organisation which conducts high-quality, scalable research and evaluation, and evidence-based outreach to promote inclusive and sustainable development in India and other Low and Middle Income Countries (LMIC). IFMR LEAD is housed at the Institute for Financial Management and Research (IFMR), a not-for-profit society established in 1970, recognised as a Scientific and Industrial Research Organisation (SIRO) by the Government of India. The IFMR LEAD team has extensive experience in designing and implementing large-scale impact evaluations (which comprise of quantitative, qualitative and mixed method approaches), and in leading large-scale primary data collection projects. IFMR LEAD is headquartered in Chennai, Tamil Nadu, with 9 field offices across India and projects across 17 states. With an in-house team of more than 100 researchers and analysts, and a network of 400 plus trained field personnel, the team works across the domains of financial inclusion, micro, small & medium enterprises (MSME) & entrepreneurship, infrastructure & governance, environment & climate change, public health, data analytics, and gender (a cross-cutting theme). The team has successfully conducted more than 175 studies and evaluations. The organisation has stringent data collection, management and quality adherence protocols in place which ensure data integrity, transparency and accountability at par with global standards. This includes inhouse capacity to undertake digital data collection using tablets and fit-for-purpose software programmes. IFMR LEAD has an internal Research Advisory Council and Institutional Review Board in place to assess evaluation designs and ensure commitment to principles of ethics, objectivity and transparency and ensure rigour.

## Magic Bus

Website: <http://www.magicbus.org/>



Magic Bus is one of the largest poverty alleviation programmes in India, working with more than 375,000 children and young people in 22 States and 77 districts of India. Our activity-based sessions are carried out across more than 790 schools. We work with India's poorest children and young people, taking them from a childhood full of challenges to a life with meaningful livelihoods. We equip young people with the skills and knowledge they need to grow up and move out of poverty. In the last six years alone, Magic Bus has reached out to 9,23,000 children helping them move out of poverty.



## Quest Alliance

Website: <http://www.questalliance.net>



Quest Alliance is a non-profit trust working to bridge the education and skills divide by enabling self-learning for young people aged 10-35 years. Quest designs scalable and replicable solutions across three programs:

- » Anandshala: Works to create joyful schools
- » MyQuest: Focuses on career development for youth,
- » MasterCoach: Builds trainers as 21st Century change agents.

Quest is fuelled by research, strengthened by partnerships and driven by innovation and technology.

**Mission and Focus:** Enhancing the quality and relevance of education and work transitions of disadvantaged youth through knowledge creation, innovative action and supporting multidisciplinary collaborations. Quest enables individuals to build self-learning pathways in order to make meaning of their lives.

**Geographical Spread:** Since 2009, we have trained 170,000 youth and engaged 2,750 trainers, across 25 States. We have a placement rate of 65-70%. Our education programme, Anandshala, is being implemented across 1000 schools in Samastipur, Bihar, in partnership with the Bihar Education Project Council, reaching 400,000 students.

## Plan International

Website: <http://www.planindia.org/>



Plan India is a nationally registered not for profit organisation striving to advance children's rights and equality for girls, thus creating a lasting impact in the lives of vulnerable and excluded children and their communities.

Since 1979, Plan India and its partners have improved the lives of millions of children and young people by enabling them access to protection, quality education and healthcare services, a healthy environment, livelihood opportunities and participation in decisions which affect their lives.

Plan India is a member of the Plan International Federation, an independent development and humanitarian organisation that advances children's rights and equality for girls. Plan International is active in more than 70 countries.



## ABOUT AVPN

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AVPN is a unique funders' network based in Singapore committed to building a vibrant and high impact social investment community across Asia. As an advocate, capacity builder, and platform that cuts across private, public and social sectors, AVPN embraces all types of engagement to improve the effectiveness of members across the Asia Pacific region.

The core mission of AVPN is to increase the flow of financial, human and intellectual capital to the social sector by connecting and empowering key stakeholders from funders to the social purpose organizations they support.

With over 500 members across 32 countries, AVPN is catalysing the movement towards a more strategic, collaborative and outcome focused approach to social investing, ensuring that resources are deployed as effectively as possible to address key social challenges facing Asia today and in the future.

**Visit us at:** [www.avpn.asia](http://www.avpn.asia)

**Reach us at:** [knowledge@avpn.asia](mailto:knowledge@avpn.asia)

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## ABOUT ENNOVENT

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Ennovent's expertise is to catalyse businesses with sustainable solutions for low-income markets, particularly in South Asia and East Africa. We engage with the private sector, which includes companies, multinational corporations, social enterprises, as well as the public and third sectors. Our projects are tailored to address the market opportunities pursued by our partners. Additionally, we customise these projects to solve the complex challenges faced by businesses at different stages of growth. This ensures that our support adds value to a business whether it is at an idea stage, just launching its operations or preparing to scale its profits and impact. During the process of catalysing businesses, we engage in a variety of activities:

**Analyse** We analyse low-income markets by using market research to identify business opportunities that can make profit and impact

**Discover** We source business solutions using open innovation approaches and select the best ones jointly with our experts

**Design** We design business strategies by using business modelling and our local capacity to prepare to launch new businesses in target markets

**Launch** We launch new businesses by applying lean startup approaches to build scalable businesses in low-income markets

**Visit us at:** <http://www.ennovent.com/>

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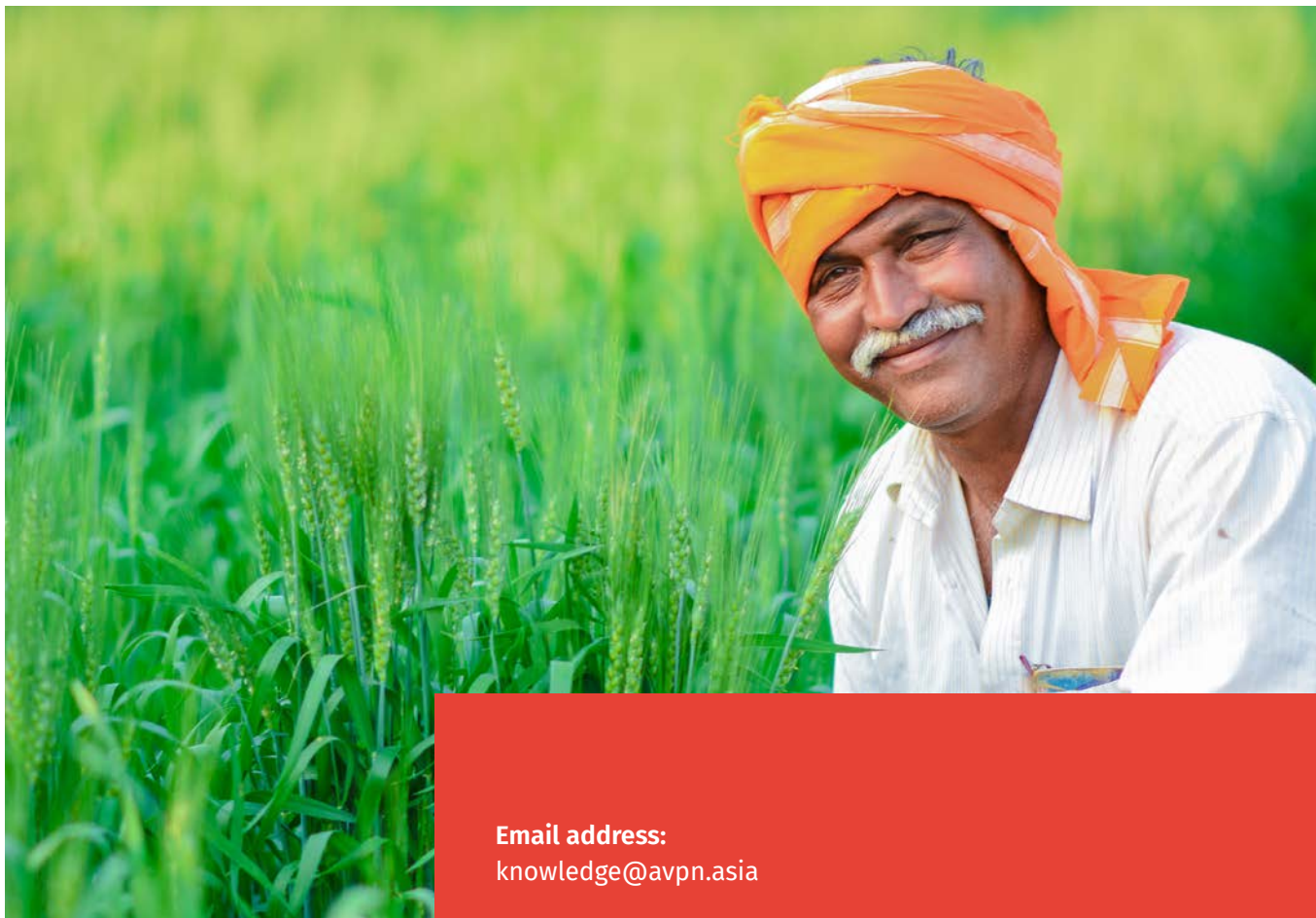
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