MICROFUNDING
The Potential of Individual Philanthropy for Last Mile Changemakers
MAY 2022
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<tr>
<th>Abbreviation</th>
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<tr>
<td>CAGR</td>
<td>Compound Annual Growth Rate</td>
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<td>CARE</td>
<td>Cooperative for Assistance and Relief Everywhere</td>
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<td>CDPP</td>
<td>Center for Development Policy and Practice</td>
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<td>CEO</td>
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<td>Corporate Social Responsibility</td>
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<td>Development Bank of Singapore Limited</td>
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<td>Design Education for Yourself</td>
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<td>HNI</td>
<td>High Net-Worth Individual</td>
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<td>Indian Administrative Service</td>
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<td>ISABS</td>
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<td>MCRHRDII</td>
<td>Dr. Marri Channa Reddy Human Resource Development Institute of Telangana</td>
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<td>MIT</td>
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<td>MSW</td>
<td>Master of Social Work</td>
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<td>NALSAR</td>
<td>The National Academy of Legal Studies and Research</td>
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<tr>
<td>NGO</td>
<td>Non-Governmental Organization</td>
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<td>OXFAM</td>
<td>Oxford Committee for Famine Relief</td>
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<td>Rural Women Edupreneurs</td>
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<td>SAGAR</td>
<td>Social Action Group for Achievement of Rights</td>
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<td>SATHI</td>
<td>Society for Assistance to Children in Difficult Situations</td>
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<td>Sustainable Development Goals</td>
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<td>UHNI</td>
<td>Ultra-High-Net-Worth Individual</td>
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<td>WRI</td>
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THE STUDY TEAM

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Dr Amir Ullah Khan is a former civil servant and a development economist. He is now Professor at the MCRHRDI of the Government of Telangana. Amir works as Honorary Research Director at the Centre for Development Policy and Practice. He teaches at the Indian School for Public Policy in New Delhi and is Visiting Professor at The Tata Institute of Social Science, the Indian School of Business and NALSAR in Hyderabad. Amir is a business columnist for the LiveMint and Deccan Herald. Dr Khan has been Deputy Director and Senior Advisor at the Bill and Melinda Gates foundation. He was previously Director at the India Development Foundation. This was preceded by his stint as Executive Director and Editor at Encyclopaedia Britannica. He is on the Governing board of the Digital Empowerment Foundation, Gyan Shaala and the E and H Foundation.

Rukmini Datta is an independent consultant with non-profit organisations and funders on: Funding and strategic assessment; Qualitative research and writing; Strategy development; and Capacity building and mentoring. She has worked for over two decades on issues of social change and sustainable development, of which a substantial period has been in funding, strategy development and institutional strengthening. At one end, she has anchored implementation projects in both, rural and urban, non-government organisations, and at the other end, she has independently created and executed support agendas in a private philanthropy and a Corporate Social Responsibility (CSR) team. She has worked, in individual capacity and as part of teams, closely with small- and mid-sized implementers to build their
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**Anjana Divakar** is a Research Associate at the Centre for Development Policy and Practice with a Master’s in Public Policy from Jindal School of Government and Public Policy. She is the Managing Editor of the Journal of Development Policy and Practice. She has previously worked with E&H Foundation, Sanket Development group and Foundation for Democratic Reforms. Her areas of research include public policy concerns such as quality of education, agriculture, and citizen engagement in local governance.
I: A STUDY ON MICRO FUNDING

Philanthropy in India and globally has largely been studied through the lens of donors. The recipients’ side has been overlooked except in the discussion on how to build fundraising skills. Studies and reports in the public domain focus on the ‘giver’ – the segmentation within, their motivation, what they look for through their ‘giving’, where their challenges lie, and how they can be encouraged to contribute more. A similar analysis of ‘receivers’ is missing, or not easily available in the public domain. Even what exists in this area is skewed in favour of larger organisations and NGOs. This mirrors the trend of private donor funding (individual and institutional) which is skewed in favour of organisations with a minimum annual spend of INR 4-5 crores. This skew overlooks and excludes 85% of organisations in India that have annual turnover of less than INR 5 crores. Typically, these organisations are led by passionate, young, changemakers working with last mile communities with limited support mechanisms for organisation building (Khan & Divakar, 2021).

In the overall landscape of philanthropic giving, one of the segments that has gained visibility over the past few years is that of retail donors and family philanthropists. Gradually shifting away from charitable work to structure their giving towards specific focus areas like education, health, etc. this group is estimated to grow at approximately 13% annually in the next five years (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022). The funding architectures for these groups are relatively simple and the giving is resilient, with donors willing to commit for a continued period. While they do not set organisational agendas, they remain mission-oriented and have uncomplicated requirements that entail honesty and good work. Unlike institutional funding there are no complex procedures involved to approach this group of donors. They are flexible to adapt to the organisational activities to achieve the desired impact without interference or approvals and often act as a fundraising channel that creates awareness for the cause (Srinath, 2017).

Despite the growth trend, the distinct advantages and immense philanthropic potential of this group of donors, small organisations struggle to tap into them or get financial support. This is despite their minimal funding requirements, sometimes less than INR 5 lakhs. Based in rural areas, often in remote parts, they struggle to build financial resilience both, through the institutional and individual support routes.

The team behind this study

With their shared interest in nurturing grassroots changemaking, Centre for Development Policy and Practice (CDPP) and Plutrust came together to conduct a
study on the philanthropic landscape of India with a focus on last-mile changemakers and individual/family donors.

Centre for Development Policy and Practice (CDPP) is a research institute that focuses on development concerns and public policy challenges in the world today. Working with a team of research professionals and expert consultants under the guidance of eminent public intellectuals, CDPP conducts research studies, develops policy papers, publishes a peer reviewed quarterly journal, and hosts conferences, seminars and workshops on development and public policy issues.

Plustrust is a Bangalore based organisation that provides microincubation support to women changemakers from rural resource poor communities through fellowship programmes. Established in 2008, Plustrust is driven by its firm belief that nurturing individuals at the community level is the first step towards change. Through its fellowship model, Plustrust identifies and supports changemakers with entrepreneurial mindsets and help to pilot their microservice ventures in healthcare, education, skill development, digital inclusion, and other services for their community. So far, it has: provided micro-incubation support and fellowships to 161 rural changemakers; sustained, peer-led support through a network of 11 anchors (including fellow alumni) in 7 states; and built 2 Collaboration Hubs – platforms for fellows to widen their outreach and continue to grow their capacity and capabilities.

In its work of over a decade, Plustrust has partnered with individual donors and family foundations, who have supported the organisation and its fellows and partners. This has driven home the immense benefit and potential of this nature of support. Plustrust finds this segment of donors willing to support and grow small initiatives once they find a way to trust the organisation.

Micro funding

From its experience of working with last mile changemakers and individual donors, Plustrust recognises the significance of a mutually satisfying relationship between them, which may begin with funding and develop into something more than that. This study proposes the term 'micro funding' to describe this relationship.

Micro funding is the support by individual/family donors to last-mile changemakers. With effective facilitation, micro funding can have transformative and macro impact by building a strong base of individuals and organisations at the cutting edge of grassroots action.
The donor end of micro funding includes, but is not restricted to, HNI/UHNI and family offices/foundations driven by individuals (HDFC, n.d.). Their contribution is not one-off, rather it is regular, sustained and planned. In this study, ‘micro funding’ excludes giving by individuals which is akin to institutional giving utilising large teams, call for proposals, multi-level due diligence, and so on. On the changemaker side, it comprises those who work in remote areas, often in their own communities. Their organisations are founder led and volunteer supported. They work with modest budgets (INR < 20 lakhs per year) and raise resources from local supporters. They have little connect or bandwidth for institutional fundraising.

About this study

The central question that CDPP and Plustruct set out with is: How can the relationship between individual donors (including family offices and foundations) and last mile changemakers be strengthened and sustained to become more responsive to each other’s needs?

Specifically, it covered:

- An analysis of micro funding from the recipients’ perspective: how do last mile changemakers envision and approach their relationship with individual donors?
- An understanding of individual donors’ vision and aspiration: what are individual donors seeking and how they could become more effective contributors in micro funding?
- An experiment with building and sustaining micro funding relationships to develop a robust action agenda for the future: how can changemakers and individual donors be facilitated for a strong and sustained, synergetic relationship?

Plustruct and CDPP committed themselves to developing a model for action learning from the insights gained in this study, to further their mission of nurturing grassroots changemaking for transformative impact in the long-term. It is hoped that the insights and output of this study will facilitate pathways for micro funding for others in this domain.

The three key players of micro funding that this study has focussed on are:

Changemakers and their organisations

- Small, non-profit groups that work independently with communities located in remote areas and typically fall in the blind-spot of mainstream, development sector support.
- Organisations that are set up and are run by people from these communities or from a proximate local community.
• Registered with valid certifications, the organisations are in the annual budget range of INR 5 to INR 20 lakhs.

In this study, ‘small NGO’, ‘small organisations’, ‘grassroots organisations’, ‘last mile changemakers’ have been used interchangeably.

Donors
• Individuals who support philanthropic causes, on a regular basis (and do not operate like organisations, as discussed above).
• Family offices that manage the investments for a family, including its philanthropic support. The philanthropy may or may not be executed through the establishment of a separate Foundation. Through either mode, they cater to the needs of the small organisations.
• The donors could be based in India or overseas, but with the ability to support organisations who do not have FCRA registration.

Intermediaries
• Organisations that facilitate the connect and relationship between changemakers and donors. They may or may not aggregate and route funds but would play the role of go-between with a specific set of service offerings.

Methodology
The study methodology was a combination of secondary review, online survey, primary interactions, expert inputs, and an action pilot.
• The team carried out a secondary review of the landscape of philanthropy in India, with a specific focus on funding for small organisations by individual/family philanthropists. This included CDPP’s own study on ‘Why do people give for charity?’
• CDPP also organised Weekly Talks and Roundtable Discussions by 23 domain experts and practitioners, covering multiple facets of philanthropy and fundraising.
• Plustrust reached out to 135 individual/family donors and changemakers (with budgets ranging from INR 5 lakhs to INR 20 lakhs) through an online survey.
• In-depth conversations were carried out with 5 donors (one of whom plays the dual role of changemaker), 51 changemakers, and 4 intermediary organisations / facilitators.
• As part of the action component the first micro funding dialogue, ‘Samvaad’ was organised. A curated bridge for donors and changemakers to find each other and engage, it brought together 6 individual donors and 6 changemakers, facilitated by 3 curators.
• The insights gained and lessons learnt have been synthesised and documented for future action.

Limitations
It was envisaged that the online survey would provide a large base of response from both, donors and changemakers. This was expected to be the first site of analysis before proceeding with in-depth interviews. However, very few responses were received to the survey, nearly none from donors. It became clear that neither group responds to online surveys, either due to technical challenges or because they do not trust surveys from organisations they do not know. In comparison, those who have known Plustrust and CDPP in the past, responded very well to the call for in-depth interviews.
II : SECONDARY REVIEW

This study found an overview of giving trends in reports and reviews, some of which relate to individual and family contributions in India. The study team could find very little literature on the recipients of philanthropy, particularly those who fall in the ‘micro funding’ category. As part of the initiative, a series of Weekly Talks and Roundtable Discussions brought together 23 domain experts who shared their experience and insights on philanthropy in India. The list of speakers and themes has been detailed, above. Some of the insights gained from secondary review and the domain experts which have significantly influenced the study have been summarised here. This has formed the backdrop of the study and guided the team in designing and pursuing key questions.

Social sector funding – trends and projections

The India Philanthropy Report 2022 valued the total social sector expenditure in India to have a 13% annual growth from approximately INR 10 lakh crores to about INR 17.5 lakh crores over five years. Most of this rise has been a result of increased government expenditure: public funds (central and state social expenditure) which accounts for approximately 93% of the total, up from approximately 90% five years ago (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022).

The report classifies private-sector funding by its two major sources: foreign and domestic philanthropists. The report classifies domestic philanthropists into corporations (CSR and corporate trusts) and individuals, breaking down the latter further into family philanthropy (UHNIs and HNIs) and retail depending on their net wealth or income and donation amount. It noted the following trends in family and individual giving:

- Family philanthropy has contracted overall to form about one-third of the total private giving vs. approximately 37% in FY 2015;
- UHNI giving has contracted from its peak of 18% in FY 2015 to 11% of total private giving in FY 2021; and
- Retail giving has grown marginally, but its overall share remains 25% to 30% in total private domestic giving (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022).

Ajit Chaudhuri spoke of ‘old’ and ‘new’ philanthropy, drawing from a talk he attended by Matthew Bishop in 2007, which he finds relevant even today (CDPP-PlusTrust Weekly Talk series on ‘Philanthropy in India’ detailed in Annexure). At that time, philanthropy was in the news a lot with Gates and Warren Buffett making their significant
contributions. Bishop spoke about ‘new philanthropists’ as opposed to the ‘old philanthropists’. The former were highly successful and confident about what they were doing. The scale of ambition that they had for their business was mirrored in their philanthropy. They acknowledged that their own money alone would not solve problems. Rather, they saw themselves as innovators, and underscored the importance of using their efforts to leverage resources from governments and others by building partnerships.

The recipients’ perspective

Dr Amir Ullah Khan and Anjana Divakar raise key questions about private funding from the recipients’ perspective. Even if a large amount of money is mobilised, such as Mackenzie Scott’s massive donation of about 2.7 billion dollars, the question is, who gets the money? Does philanthropy reach smaller NGOs, or does it get consumed by the behemoths? It is important to consider the challenges faced by smaller-scaled organisations. Government regulations and private donors’ eligibility rules make it difficult for small organisations to seek institutional funding. The 85% of overall social sector organisations which have a turnover of less than INR 5 crores become ineligible to get private donor funding. Almost half of these 85% have less than a crore as their turnover. This eliminates any chances of these smaller organisations from the race before it starts. (Khan & Divakar, 2021).

![Bar chart showing percentage of NGOs accessing private donors](chart.png)

Khan and Divakar state that:

- Only 5% of private donor funding is to small NGOs with annual spend below ₹ 1 crore (45% of total number of NGOs)
- 65% goes to 40% of NGOs having an annual spend between ₹ 1 crore and ₹ 5 crores
- 30% goes to 10% of NGOs with annual spend > ₹ 5 crores
This goes to show the clear entry barriers for funding support of small NGOs and CSO organisations. To add to this, there are barely any support mechanisms out there, in terms of social development fellowships and programmes that shall help build and nurture the passionate young entrepreneur with a small-scale organisation. (Khan & Divakar, 2021)

**Individual philanthropy**

According to the India Philanthropy Report 2022, domestic individual philanthropy includes the two strong pillars of family philanthropy (UHNI and HNI) and retail donations. Family philanthropy overall formed (in 2021) about one-third of total private giving vs. approximately 40% in FY 2016. Division of the segment into UHNI and HNI giving shows differing trends, with UHNI giving exhibiting some volatility and reduction from its peak:

- Total UHNI donations have declined by approximately 40% from their peak in FY 2016, but a four-times growth in the past two years signals a positive uptrend; and
- In terms of allocation, education has continued to garner the most funds (more than 60%), followed by healthcare in distant second. FY 2021 saw disaster relief taking over healthcare however, pointing toward rising Covid-19–related donations as a possible reason behind the current increase in donations.
- Compared with China, the UK, and the US, Indian HNIs donate substantially less across all wealth brackets. This trend can change, however, especially with the rise of Indian start-ups and young tech entrepreneurs. UHNIs from the technology sector have donated more generously than other sectors, constituting about 8% of the total UHNI wealth in 2021 but contributing to approximately 35% of total donations, with similar trends noted in 2020 (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022).

Osama Manzar alluded to how individual philanthropy has changed over a period and has now become an ‘outsourced’ act (CDPP-Plustrust Weekly Talk series on ‘Philanthropy in India’). People want to contribute money but, unlike earlier, do not want to give time or get involved in the activity itself. At the same time, they expect their contribution to be transformative, with accountability being ensured. Naghma Mulla pointed out that philanthropy stands at an interesting juncture right now. For one, philanthropists are becoming more visible. They are speaking about what they are giving and how they are giving. On the other hand, this is also creating platforms for organisations to reach philanthropy capital. (CDPP-Plustrust Weekly Talk series on ‘Philanthropy in India’).
Decision-making: how philanthropists identify recipients

Vikas Anvesh Foundation and India Philanthropy Initiative in their report ‘Big Philanthropy in India: Perils and Opportunities’ identified some trends and natural leaning in decision-making by UHNI.

- It is natural for wealthy individuals and families to contribute to people and communities who live near their native places or workplaces, or who they can relate to.
- It is natural for philanthropists to want to visit areas where they are providing support, understand programmes and interact with those implementing the programmes, as well as those benefitting from them. The inclination to concentrate funding in certain geographical areas that are easily accessible from large cities, is possibly a consequence of this desire.
- The choice between supporting the very vulnerable and very bright is often quite naturally inclined towards the former. Bright, enthusiastic, and capable people from communities could, with some support and mentoring, become harbingers of change in the community (Phansalkar, Kanitkar, Chandola, & Muthuprakash, 2020).

Mulla spoke about the extreme preoccupation of donors with creating checks and balances, to the point that it has been forgotten that philanthropy is supposed to support risk. She called for individual philanthropists to not be afraid of making mistakes, of not writing off development approach because one or two attempts did not succeed, and most of all, for learning in the process (CDPP-Plustruct Weekly Talk series on ‘Philanthropy in India’). Philanthropy cannot be learnt by observing – it can only be learnt by giving and engaging. Ved Arya has inferred, from his experience, that donors are willing to invest in innovative solutions and are willing to wait for metrics to emerge in the long term. There is opportunity for changemakers to propose new and nimble ways of working even if they are small (CDPP-Plustruct Weekly Talk series on ‘Philanthropy in India’).

Importance of small-scale philanthropy

Pushpa Sundar makes the distinction between contributions by HNIs and by small donors. Though concerned with finding solutions to complex global problems, the philanthropy of HNIs is more self-seeking — acquiring name and fame for the giver. Though there are instances of collaboration, the rich givers generally prefer to be the sole players, thus possibly limiting the impact of their projects. More significantly, high-end philanthropists are less interested in giving for issues of social justice such as gender parity, affirmative action for the marginalised, reform of the legal system in favour of the poor, democratic reforms, or tribal rights (Sundar, 2019).
Sundar draws from a report by Sattva, which concluded that giving by large numbers of small givers is dynamically growing. This kind of giving has the advantage of giving people a say in solutions to local problems. Small givers are unconcerned with promoting themselves, aware that their contribution to a cause or organisation is but a drop in the ocean. Small givers contribute because of an interest in solving local problems. In giving they buy into the cause and become engaged in doing something about it. Giving at this end is likely to be more activist in nature and more likely to back dissent than high-end philanthropy. Aggregated, it can have a significant impact (Sundar, 2019).

**Retail donation**

Retail donations take place through two major channels: formal and informal. Formal channels consist of retail donations made through direct money transfer to nongovernmental organisations (NGOs) and disaster relief funds, exemptions to which are available under Section 80G of the Income Tax Act with limited intervention by intermediate crowdfunding platforms such as Ketto and Milaap. These platforms are estimated to account for less than 10% of transactions by volume.

- The informal segment covers everyday community giving to people in need. It is a direct form of help and proximate to the point of impact – for example, giving money to one’s community to help a family member in need of urgent healthcare. Over the past five years, crowd funding platforms have disrupted this segment by offering greater accessibility, flexibility, and ease of payment to donors along with a substantially wider reach to individuals and charities raising money. (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022)

Formalisation of the retail donation landscape—that is, an increase in formal donations as a proportion of total retail donations—is an interesting trend that can be observed over the past five years. Formal donations have grown from approximately 10% in FY 2017 to approximately 20% in FY 2021 on the back of factors such as increasing incomes and the advent of crowdfunding platforms. The crowdfunding market, however, is still in its nascent stages in India. The estimated size of gross crowdfunding donations raised in the UK and France is approximately seven to eight times that of India (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022).

Speaking from his own experience of Goonj, Anshu Gupta spoke about the greatest potential of fundraising being in the economic middle-class. For an organisation like his, this category of giving is very facilitative because it comes without rigid restrictions of geography or kind of work. The driving force behind the contribution is trust in the organisation and a belief in giving it a free hand to use the money as it feels best. (CDPP-PlusTrust Weekly Talk series on ‘Philanthropy in India’).
Challenges of giving

The infrastructure to support microlevel and UHNIs continues to evolve, but the annual giving potential among the segment of HNI family philanthropists in the range of INR 50 lakh to 5 crores has yet to be served. With new wealth being created in the country, there is a greater need to understand the profile of this cohort—their interest areas, motivations, and barriers to giving.

This group is widely scattered; investing in a combination of technology and networks to create a range of platforms, vehicles, and tools will enable this segment of givers to use their networks, talents, and assets toward philanthropy and creating impact. In turn, the request from this segment is that givers be more ready to take risks, provide flexible capital, and use their influence to unlock resources from their peers and networks (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022).

In the Weekly Talk series, Neelima Khetan spoke about the apparent paradox of trust deficit between donors and NGOs while retail giving has increased. This has been powered by crowd-funding platforms which have built in a lot of mechanism that address the trust question. They assure the donor that their contribution is being used for the purpose intended and provide reports to prove it. Thus, the trust deficit in the organisation carrying out the work is not addressed. However, the need for evidence of using the funds for the ‘beneficiary’ (e.g. child who needs to undergo surgery) is provided (CDPP-Plu Trust Weekly Talk series on ‘Philanthropy in India’).

Where the opportunity lies

The report, Big Philanthropy in India: Perils and Opportunities (Phansalkar, Kanitkar, Chandola, & Muthuprakash, 2020) identified opportunity avenues for big philanthropists to positively influence the social sector landscape. They are:

- Bringing critical but underfunded areas in focus, a philanthropist could create an interest in the issue and potentially attract other donors’ and the government’s attention to it. For instance, a young philanthropist has committed resources to work on issues of mental health of persons with disability, even as the country was waking up to the dangers of untreated mental health conditions.

- Enabling an ecosystem for shared learning which can assist the community of philanthropists from avoiding obvious risks and pitfalls in their efforts. This does call for an openness to share learnings and experiences of successes as well as challenges.
• Increasing impact of social development work by civil society led by philanthropists. They can play a significant role in partnering with social sector organisations and co-create development agendas.

• Extending expertise and voice by using their influence in the government (which many big, individual philanthropists have) to advocate development models that prove inclusive and effective and enabling policy environment for civil society organisations. Many new generation philanthropists come with deep knowledge of technology. Their exposure to development process will equip them better to manoeuvre and balance the emphasis on technology with that of human and structural components for efficient and effective reach of interventions. (Phansalkar, Kanitkar, Chandola, & Muthuprakash, 2020)

The India Philanthropy Report 2022 identified some key enablers that could propel the growth of individual giving in India, in keeping with the increasing trend of affluent households in the country:

• A curated ecosystem for HNI who are placed between UHNIs (whose donation sizes are usually large enough to justify setting up personal foundations or family offices) and retail givers (the segment on which most crowdfunding platforms are focusing). It is critical to harness the giving potential of this segment, which will keep growing as India reaps the benefits of economic growth.

• Although India has shown progress in retail giving, a massive opportunity remains to formalise the retail giving sector. Growth has been driven by upward mobility among households toward higher income groups between 2005 and 2018, with the majority of retail giving undertaken by high-income and upper-middle-income groups, both of which grew at 10% CAGR between FY 2006 and FY 2019. Tax incentives (such as those in Singapore); corporations matching the donation of their employees; enhancing flexibility, convenience and impact visibility for donors, are some of the ways that could be explored.

• The pandemic prompted a rise in retail giving and brought new donors into the ecosystem through online crowdfunding platforms. As income increases, sector leaders assert that retail givers will gradually move from informal to formal modes of giving and seek more transparency in how their funds are being used. This shift calls for greater investment in the retail ecosystem across three key areas: expansion of causes beyond healthcare; innovating with recurring giving models, such as subscription-based monthly giving, leading to more involved giving vs. impulse giving; and creating stronger impact feedback loops with givers to encourage repeat giving.
• Family philanthropy is becoming more visible and slowly shifting away from charitable work in the form of funding food, education, and scholarships to newer concepts and deeper focus areas. This shift is the result of the higher risk appetite of NowGen philanthropists, who are more entrepreneurial, socially aware, and innovative in their approach. It is critical to provide hands-on support to this promising cohort so that they can spearhead India’s journey to achieve its SDG commitments.

• As NGOs scale their reach within communities, there is a need for them to raise funding for and invest in institutional capabilities, particularly impact reporting, fundraising, and using technology and social media for strategic communications. This, of course, makes the case for more funders to allow for institutional funding within their grants so that NGOs can build teams and capabilities for deeper and greater funder engagement (Sheth, Sridharan, Nundy, Dastoor, & Pal, 2022).

Recommendations for micro funding

In an Advisors’ meeting attended by Anshu Gupta, Neelima Khetan, Nimesh Sumati, Rishabh Lalani and Ved Arya, the following opportunities were identified for the study team to pursue in the short-, medium- and long-run.

In working with small organisations:
• Build their perspective and articulation of their immense offering of an opportunity for donors to engage and participate in significant causes
• Support organisations to think of ‘development’ (multi-dimensional) over ‘growth’ (uni-dimensional) for the long-term
• Facilitate their credibility building effort through collating evidence, building communication and participating in online giving platforms
• Design small ticket funding with quick outputs which appeal to individual givers
• Help create output/impact focussed fundraising communication rather than that which is need focussed

In working with donors:
• Position philanthropy as investment for the future, especially for those in the <50 age group
• Develop broadly accepted standards on philanthropic giving and assisting them in meeting these standards
• Facilitate platforms for coordination and information sharing
Role for intermediaries:

- Represent both sides equally and work with them on building capacities for greater transparency and accountability
- Build philanthropy in the framework of dignity not charity
- Offer ways to pool funds to invest for larger outreach and impact
- Advisory role for new entrants to set up family offices and foundations (strategy, compliance, networking, evidence building)

In the policy realm:

- Think of ways in which the government can be excited by the possibility of the micro funding sector
- Overcoming the FCRA disadvantages for small organisations
- Advocating for tax advantages that countries like the US confer to donors (context of estate and inheritance taxes)
III : THE DONOR PERSPECTIVE

Following a secondary review to understand the landscape of individual and family donors, and learning from the experience of the past, Pluistrust and CDPP drilled deeper into conversations in its own network of donors. Detailed conversations were carried out with 5 donors in this category and an intermediary organisation working to channelise funds for small organisations. The conversations were carried out with the following objectives:

- Draw insights from the first-hand experience of donors in supporting grassroots changemakers about why and how they donate;
- Understand the perspective of donors in identifying changemakers and their vision of the partnership with them; and
- Seek suggestions on how donors’ relationship with changemakers can be made stronger and sustainable.

Insights from donor interactions
‘Giving’ as a spiritual calling
This category of donors view their practice of regular contribution to NGOs not as driven by charity, but as a spiritual calling to “give back” to society. Distinct from the earlier trends of religious giving, donors say they are strongly influenced by their upbringing which laid emphasis on a higher purpose than material acquisitions and security for themselves and their families. Most of them have dedicated themselves and some of their resources for helping others, right from the time they were students. One donor said, growing up, the children of their house were instructed to commit 10% of their allowances to help others. They also saw their parents feed the poor, teach children of domestic helpers, and so on.

This group of donors is characterised by their desire to go beyond money donations and prioritise personal engagement. They are eager to relate, mentor, encourage and handhold by giving their time, skills, or voice. They have the potential to become champions for their grassroots partners and the causes.

Seeking trustworthy pathways
Secondary data points towards the growth of individual and retail giving powered by tech-driven platforms (like, Ketto or Milaap). It is inferred that the platforms give an assurance of the credibility of the recipients and the utilisation of the donation towards the specified purpose. However, in platform-based giving, the organisation facilitating the work become almost invisible, replaced by ‘beneficiaries’. Receipts, basic reports, templatised updates, and photographs, are provided as evidence of utilisation.
However, the donors that this study interacted with, do not hinge their giving on such evidence alone. Rather they seek ways to build trust, first-hand. Therefore, they seek engagement directly with changemakers for which they rely on trustworthy introductions. Intermediaries and networks of donors have played a crucial role in identifying pools of changemakers and establishing their basic credibility (registration, documentation, presence on the ground, etc.). Donors take it forward from there through direct interactions, often visiting the field to understand the chain of intent-intervention-impact. Donors said they are constantly on the lookout for trustworthy intermediaries who do not operate like ‘agents’ for either side – donors or changemakers – and are able to help make the connect not just for funding but also mentoring and handholding.

**Stronger line of communication**

Donors shared their expectation of a strong and sustained line of communication from changemakers, and all of them said they do not receive it. At the most basic level, donors expect receipts, acknowledgement and reports for their contribution. However, once they cross the tipping point of going from ‘cheque book donor’ to being more involved and engaged, they want to establish relationships beyond funds. Not only do they want to hear from the organisations about how their funds have made a difference (“gives a big high”) but also about other updates (achievements, challenges, new ideas, recognition, and so on) which makes them feel like a part of the organisation’s impact story, beyond the transaction of donation. Donors recommend to recipient organisations that they give primary importance to the donor (the person) and not their donation (the money). This will build a corpus of relationships and potentially create champions for their cause. They suggest sharing brief, periodic updates which can be read by donors in no more than a couple of minutes. Changemakers, apparently, feel entitled to receive contributions and not gratitude when they do so.

There is an urgent call for changemakers to invest in donor relationship management (with former, existing and potential donors), especially individual donors. Unlike institutional donors who represent the funds of an organisation and are remunerated, individuals put out their own, hard-earned money and time. While the donors we spoke with, did not seek glorified recognition for their contribution, they do want to be acknowledged and stay connected with the organisations they support. They urged founders of organisations to overcome their bandwidth limitations and prioritise this with a view to the future of their work.

**Back the ‘right’ person with the ‘right’ passion**

Individual giving has a certain amount of irrationality about it, notwithstanding basic review of compliances and essential documentation of potential recipients.
For individual donors, human psychology parameters play a greater role than financial due diligence. They try to feel the pulse of the organisation, particularly of the leader. They look for those who consider themselves subordinate to the cause and their mission.

Founders are always very inspiring. However, over the years their ability to learn, pivot and grow, and their bandwidth to build a team, starts to wane. Pressured by output commitments, organisations are found to show ‘growth’ (unidimensional) without ‘development’ (multidimensional). Donors recognise the trend of these growth challenges and are keen to help the organisations overcome them.

Donors are also conscious of the fact that small, grassroots organisations, despite incredible work on the ground and sincere effort to raise funds, are unable to for many reasons. They recognise that many organisations are awaiting their first ‘break’ of funds commitment. They also realise the difficulty of small organisations in keeping up with changing compliance requirements. Wherever possible, they offer to make linkages and help them.

Donors trust their first-hand review but also look for websites or social media presence of organisations to corroborate their view. This is an often missing link of small organisations. Where they would steer clear is when they do not feel a sense of comfort with the willingness of the organisation to be transparent, or where they sense a contradiction between behaviour and value commitment (with community stakeholders or with each other in the team). While seeking passionate changemakers, they look for those who can balance passion with process and compliances.

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**Giving readiness: a synthesis**

The following are some of the key considerations that individual donors must make to build a sustained commitment to small organisations:

- Plan contribution as a proportion of annual spend
- Faith in the potential of change by grassroots organisations
- Willingness to listen and respect the ownership of vision of the organisation / leader
- Openness to appreciate changemakers’ perspectives and unique challenges inherent in the context
- Willingness to visit and see the work first hand
- Agreement to be a co-traveller on the journey no matter where the path goes
- Commitment to call out any possible procedural or legal issues that the organisation may be unaware of
- Work with the organisation to identify ways to contribute beyond funds
IV : PATHWAYS OF GRASSROOTS CHANGEMAKERS

Changemakers’ trajectory

Plutrust has had the privilege of staying closely connected with grassroots changemakers, thanks to its fellowship programme. Its commitment to their initiatives has grown stronger with its move, closer to their operational areas, in remote villages and vulnerable communities. The organisation’s experience brings to the fore the unique pathways they choose and the significance of their work. It also demonstrates how micro funding can make a significant difference to them. These experiences are narrated in some detail here, to help develop a deeper understanding of the paths grassroots changemakers choose and the facilitative ways in which others can engage with them (Plutrust, https://plutrust.org/, n.d.).

The initial phase

From 2010 to 2015, Plutrust offered changemaker fellowships, aligned to the aspirations of those serving needs of rural and small-town communities around the themes of inclusive education and animal welfare. The fellows were usually well educated and passionate about their chosen causes. Many were rugged in their approach or iconoclasts, eager to make a difference without diluting their core beliefs or values. They were able to plant their feet firmly on the ground and establish their own path and identity. They came to hear of opportunities within their networks and leveraged on a range of fellowships, and openings as they went on to stabilise their efforts. Thanks to their personal qualities and skills they were able to make an impact much beyond their initial expectations. There were very few who were ready to set up a conventional NGO with a ‘donor-friendly’ programme. Young changemakers like Abhijit Sinha (see adjoining box) were able to locate many opportunities and fellowships like Accenture, UnLtd, DBS, Kanthari, Wipro, Ashoka offered them pathways to success. There was no simple growth formula. Each idea had a unique trajectory. The notion of setting up an NGO or a social enterprise with programme funding seemed quite outmoded. Plutrust was delighted to see the interesting paths that people like Abhijit were crafting, working with communities at the margin.
ABHIJIT SINHA, Banjarapalaya

In 2014, Abhijit Sinha was staying in Banjarapallaya a small village near Bangalore when he began experimenting with a self-learning lab in a small house in the village. He accumulated some basic tools (hammers, screwdrivers, etc.), junk from trash and 5 laptops and set up free Internet access. He opened this house to anyone interested in exploring and working with these materials. At first little boys trickled in, followed by girls (usually the siblings of the boys). They were in turn followed by the mothers. Soon, 45 people were coming regularly to learn and make things on their own. The space seemed to run by itself. Plustructural offered him a fellowship in this initial phase (from January 2015) for 8 months for his project. At this time, Abhijit realised two things: 95% of the people had never used a laptop or a smartphone, and that they could easily and quickly learn by themselves.

Abhijit was also selected for other fellowships and continued to stay in touch with his mentors from MIT. The opportunities and mentoring enabled him to take his idea to the global stage. The project earlier called Education for Development (E4D) was restyled Project DEFY to democratise education and customise it through ‘Nooks’ or self-learning spaces, which are accessible, equitable and localised. Nooks rely on the basic tenets that ‘learning happens naturally’ and ‘information is available freely’. They provide a framework and communities create their own learning paths. Today the approach has won global recognition and has been selected as one of the most impactful and scalable innovations in the world.

(https://projectdefy.org/who-we-are/awards)

Micro incubation for rural women changemakers

From 2016, Plustructural fellowships for Rural Women Edupreneurs (RWE) led to further discoveries about the paths that changemakers choose. The context for rural women showed a very different pathway to achieve impact. For many of the RWE, the fellowship was the first opportunity to step out of their spaces and address local needs around education. They looked for very small amounts of funds and continued their work in the community with an added income trickle generated by the work. The term
'micro service ventures' seems to best describe their activities serving the 'last-inch' (way more remote than 'last mile' implies) in a service delivery chain to reach vulnerable communities. Lakshmi Evne (see adjoining box) is one of the RWE fellows supported by PluTrust.

"LAKSHMI EVNE, Hoshangabad

Lakshmi hails from the Koruku community and was a keen student. She convinced her family to support her to study up to MA. When her father passed away, she returned to live in the village and take up family responsibilities. She observed with concern that girls were being pulled out of school after Class 8. There were 65 out-of-school children in her village. Those who were in school were lagging behind in academics, having to grapple with Hindi while they spoke Koruku at home.

Encouraged by the PluTrust RWE fellowship in 2017 for 6 months, Lakshmi began teaching children using creative methods which made learning enjoyable. Sharing her own story, she urged them to take responsibility for their education. Soon, children began to take an active interest and the families also noticed improvements. They offered to pay Lakshmi to continue her efforts, being aware of her financial situation. She worked with 25 children in the first year. This experience led to her resolve that she should motivate every child in the village to learn.

Lakshmi has continued to teach children and now works with women as well, encouraging them to form self-help groups. Two girls she has worked with have gained admission in the Adarsh Residential school, a first for her village. She works with children in the 7, 8 and 9 classes helping them find their aptitude and after the pandemic, she is offering online classes to these children. She is able to support herself and her mother with her income from teaching and her small business of tailoring. Lakshmi admits that she felt nervous, talking to children initially. She had to build her own self-confidence and move beyond these apprehensions. She is now confident of herself as a teacher and teachers from the school take her guidance from time to time."
Highlights of RWE’s journey

Working closely with rural women changemakers helped Plustructural understand how the fellowship process impacts women and the changes they go through. The fellowship helps women step out of their comfort zones and the lives they knew. As they do so they learn how many of their fears about interacting with others and presenting their ideas are baseless, and how to overcome them. They gain confidence and ease to communicate with others. Her participation in group interactions improves and the opportunity builds her ability to ask questions, clarify doubts, and learn. There is a visible increase in enthusiasm for learning new and interactive methods for carrying out her work.

The fellowship also opened up a new world to her - a world of peers. She engages with other fellows and alumni and builds a network she could go to in case of need. Through her interactions with them (and with the anchor, described below) she clarifies her own vision for change, and sharpens her approach and goals. This network also opens a window to the world of other technical experts in the field who she could draw upon for her own professional enhancement. Beyond the core work, the fellowship also makes her aware of the financial aspects of her venture and the need to think about its sustainability beyond the fellowship period.

Emerging grassroot organisations

While many of the fellows continue to work as individuals, others go on to build their small team and establish organisations. Shaila Yadav’s story (see adjoining box) represents that of many Plustructural fellows. They began their changemaking journey motivated by personal struggles and the desire to help those around them facing similar odds. They had limited access to networks beyond their own location. After the fellowship, they continued to work in their locations. Though Plustructural does not closely monitor their journey beyond the fellowship period, it is evident that some of them are enthusiastic about enlarging their scope of work. They have gone on to set up their own organisations, sometimes alone and sometimes with a colleague. They also leverage on their relationship with Plustructural and expand their network by nudging others to take up fellowships. They were happy to spread the word about fellowship opportunities in their locations. They are eager to guide or mentor those selected form their neighbourhood and hope to develop their relationship further and take it to the next stage.
SHAILA YADAV, Satara

Shaila belongs to the Kolhati nomadic tribal community, and comes from a family of traditional acrobats and entertainers. She is founder of Samaveshak Samajik Vikas Sansthan located in Aundh (Satara) in Western Maharashtra. Shaila struggled to find financial support and pursued her passion for education through till MSW. Her personal struggle in fact has been the motivation for her to work for children’s education within the community. She became part of Plutrust in 2018 through the RWE fellowship programme. During the course of her RWE fellowship in 2018 she found a way forward to establish her work in three hamlets and setup Mahatma Phule Support Classes for Kolhati children aged 6-14 years. She was able to secure volunteers from a local college.

Besides regular teaching-learning activities, she engaged with the parent community to increase and retain enrolment and encourage learning. She has since begun to work with other marginalised communities. Post the RWE fellowship with Plutrust, she has received a Changelooms Fellowship. The pandemic has thrown up a host of challenges for Shaila and her team. She worked tirelessly through the lockdown and helped 90 families for rations with support from Plutrust. She and her team started classes in three regions for 85 children (in small groups) to keep them connected to education when schools were shut. From June 2020, she and the volunteers have taught children and offered them nutritious snacks till the situation improved.

Shaila is looking for support to work for Denotified and Nomadic tribes, adivasi and other marginalised communities – to connect them with education, overcoming discrimination and disconnect (of language and dialect). (https://plutrust.org/shaila-yadav/)

Early changemakers and Fellows were actively involved in outreach for RWE fellowships. Taking a cue from their association, Plutrust conceptualised the Anchor Development process in 2019. In all, 18 anchors have been identified and supported to independently run batches of Plutrust fellowships in their locations – 8 of them are
currently supporting Fellows, the rest are crystallising their plans and involved in outreach to build the next batch of Fellows for the coming year.

"SIMMI PRERANA and AFAQULLAH, Faizabad

Simmi and Afaqullah, her spouse run Awadh Peoples Forum, a grassroots organisation working on education. Simmi was selected for the Pluistrust RWE fellowship in 2016. She was very excited by the learning activities and introduced them in her work with children. She soon found that children greatly enjoyed new activities and lost interest when the same were repeated. She decided to learn about preparing teaching and learning materials. Simmi now works with children of labourers and migrants taking volunteer support from MSW students. Her example has inspired young women and families have begun permitting daughters and daughters-in-law, to join her to work with children. In 2018, Simmi and Afaqullah applied for the WIPRO Seeding Programme for Educational CSOs and the Pluistrust team worked closely with them on their proposal. They have found the Pluistrust fellowship relevant for many women in their area and mentored them in 2017 and 2018. When Pluistrust announced the Anchor Development programme in 2019, they came forward to become anchors. They have enthusiastically mentored 2 batches of 14 fellows overall, and are central in supporting Pluistrust’s plan to establish a hub in Faizabad in 2022.

https://theprint.in/india/education-by-girls-for-girls-how-ayodhya-group-is-helping-students-stay-in-school-college/703203/"

Anchor and Pluistrust – the evolving relationship

The Anchor journey begins with identifying and mentoring a batch of fellows. Anchors identify women for fellowships based on their experience of the usefulness of the fellowships. Microincubation is not part of their overall program or design. With the introduction of differentiated fellowships such as Return to Roots and Community Health Entrepreneurs (Pluistrust, n.d.), it is envisaged that grassroot changemakers and their organisations will be able to easily adapt micro incubation and integrate it in their programme as a core offering for women in their neighbourhood. With
experience, anchors begin to integrate fellowships as a core element in their own programme. Simmi and Afaqullah (see adjoining box) have the experience of anchoring two batches. It has been helpful for them to expand the reach and services of their own organisation. Today, they have become collaborators and a symbiotic relationship has emerged between their grassroots organisation and PluTrust. Other anchors see fellowships as an integral part of the core work of their organisations. They also bring in projects where they seek PluTrust’s participation as an administrative or financial partner. Thus, the scale of work in PluTrust, in turn, gets enhanced through these collaborations.

The evolution of the PluTrust-changemaker relationship

Through its commitment of working to facilitate individuals and an ecosystem as the first step towards change, PluTrust has provided micro-incubation support and fellowships to 161 rural changemakers. It has sustained peer-led support through a network of 11 anchors (fellow alumni) in 7 states and set up 2 Collaboration Hubs as platforms for fellows to widen their outreach and continue to grow their capacity and capabilities. (An additional 2 hubs are to be set up by Sept 2022). Through its work, it has been able to identify a trajectory of the journey of changemakers and their relationship with PluTrust.

Drawing from the pattern that PluTrust could see emerging in the trajectories of grassroots changemakers, the organisation developed the 3Ps Strengths Model, described below. The strengthening needs of changemakers have been seen to align with this model, at every stage of their journey. The PluTrust 3P Strengths Model brings together the interlinked domains of the personal, the professional and the project. Within each of these domains, PluTrust has identified specific areas that changemakers need to address and work on. Through fellowship and handholding support, PluTrust facilitates ways for changemakers to strengthen each of them. The adjoining illustration shows the details of the Model.
The Plutrust ‘3P’ Strengths Model

- **Personal Strengths**
  - Confidence
  - Willingness to learn
  - Experience
  - Participation in Group
  - Access to networks and local linkages
  - Interest in Interactive methods

- **Project Strengths**
  - Clarity about target population
  - Ideas for change
  - Understanding target groups needs
  - Vision for change
  - Financial Sustainability

- **Professional Strengths**
  - Problem Solving
  - Relationship with Mentor
  - Skills Building Goals

A typical journey map of the Plutrust and changemaker relationship through four key stages, has been captured below:

<table>
<thead>
<tr>
<th>Stage</th>
<th>Focus of relationship</th>
<th>Outcomes</th>
<th>Impact on changemakers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fellowship</td>
<td>Microincubation</td>
<td>Changemaker pilots an idea and learns from the experience</td>
<td>Identifies and strengthens 3P strengths</td>
</tr>
<tr>
<td>Alumni engagement</td>
<td>Skill building, networking and professional development</td>
<td>Changemaker stabilises programme, builds team or volunteer group</td>
<td>Emerges as a grassroots changemaker</td>
</tr>
<tr>
<td>Anchor development</td>
<td>Replicating the fellowship process</td>
<td>Micro incubation support for rural women</td>
<td>Mentors and develops emerging changemakers</td>
</tr>
<tr>
<td>Collaboration</td>
<td>Microincubation becomes a core programme element for small NGO</td>
<td>Ecosystem develops to support women changemakers</td>
<td>Collaborator begins seeing the ‘whole picture’ and thinking strategically and systemically</td>
</tr>
</tbody>
</table>

Micro Funding: The Potential of Individual Philanthropy for Last Mile Changemakers
Micro funding: discovering a lifeline in crisis

The anchors were just finding their stride after the first anchor development workshop in 2019 when COVID struck in 2020. In-person workshops had to be postponed and fellowships were delayed or extended for a longer duration. Plustrust offered some support to alumni and fellows even during the months that they could not work on their project, based on their need. Meanwhile, network members (anchors, alumni and fellows) worked tirelessly to offer relief to those adversely affected by the migrant crisis as well the successive COVID waves. To keep going, they needed money and other support quickly. The Plustrust team stepped in to mobilise individual donations with an assurance to donors that the money raised will quickly reach those in real distress. The response was generous and spontaneous. For instance, the appeal for contributions to equip an impromptu COVID care centre in a remote location brought in the entire money needed by the grassroots group over a weekend. Further, some of the money that anchors were able to raise came to Plustrust because it had the 80G status which the grassroots organisations did not have at that time.

This was indeed the moment when the entire network recognised the value and potential of micro funding from individuals. Plustrust could help in building a circle and mutual respect of trust between individuals and small organisations by vouching for the credibility and good intent on both sides. For Plustrust, network members, collaborators and anchors, the tone of the relationship changed from a transactional engagement to a transformative process. It has become a mutually respectful journey and shows an organic path to develop the ecosystem to support potential grassroots changemakers.

Readiness for micro funding

Upon further reflection, Plustrust realised that it has been gradually increasing its own base of individual donors which has been the major source to sustain its growth. In hindsight, what made this strengthening of relationship possible with individual donors were:

- Obtaining compliance credentials like 12A, 80G and FCRA
- Registering on the Small Change platform which later merged with the Give India platform (lending credibility, visibility and ease of access to donation process)
- Improving social media presence
- Multiple messages in personal networks to introduce Plustrust
- Clarity on its vision, mission, and the ‘ask’
Plustrust could step in during the COVID crisis only because these steps were in place. It could help with routing money for network members because of the established credibility. With this experience, Plustrust began to encourage anchors and alumni to share their needs and expectations and made efforts to address them. A series of virtual workshops were conducted with changemakers on conceptual and practical understanding of vision, mission, strategy, theory of change, proposal writing, and so on. As a next step, a coach was brought in to help changemakers develop their narrative and storyline to present to potential supporters. The organisations covered have been able to sharpen and prepare the story they want to present to potential supporters.

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**Synthesis of learning**

From its work with grassroots changemakers, Plustrust has realised that it has been able to mobilise support for network members because of the background work of over three to five years. Some of the key insights are:

- Micro incubation process has the real potential to build a pool of grassroots changemakers and small grassroots organisations can emerge through this approach.
- These organisations are keen to enlarge their network by mentoring others through micro incubation. Over time, they begin to integrate micro incubation in their core programme.
- As the organisations grow, they look for resources from outside their local arena and appreciate facilitation to develop clarity about their purpose, goals, strategies and change narrative.
- While working towards compliance with registration and related requirements, they also seek financial partnerships.
V : SAMVAAD

The ultimate aim of the micro funding study was to identify a feasible action agenda that will build and sustain symbiotic relationships between individual donors and last mile changemakers. The key question it set out to answer is: What are the ways in which last mile changemakers can be facilitated with access and availability of resources, from individuals and family foundations such that they can pursue their mission, in the long-term? The study team drew key insights from the ground about the potential and scope of micro funding relationships, hinged on last mile changemakers, and individual donors.

Micro funding pillars

A synthesis of insights gained from the study about the pillars of micro funding is presented below.

Changemakers

Driven by a consuming passion and stubborn dedication to the cause, organisations with budgets less than INR 20 lakhs per year, are typically founder-driven, with significant dependence on community volunteers. They identify critical causes in their own communities. Such founders have little bandwidth or professional wherewithal to invest in building the organisation or investing in strengthening its trajectory for the future. Financial support is drawn from local resources – friends, family members and well-wishers. Raising resources is hinged heavily on personal connections and on supporters seeing the work on the ground, first-hand. Most of such organisations have had little scope or connect for institutional funding, apart from government projects (service based) or fellowships, both for periods up to 3 years, at a time.

Fundraising is driven by the founder alone, all of whom have expressed limited capability in finding new donor leads and establishing effective connect. This is true for both, individual as well as institutional donors. Rarely do such organisations build networks and collaborations with others working on similar themes to explore joint fundraising.

Communication is a weak link of such organisations – right from articulating their ‘ask’ if and when they are connected with a potential donor, to the effective use of social media. Moreover, the importance of investing in communication for long-term, sustained, relationship building (not centred around funds alone) is not appreciated adequately. They rarely make a distinction between individual and institutional donors, approaching both in the same manner and overlooking the unique needs and advantages that individual donors can bring.
In sum, this category of last mile changemakers are driven by passion and deep community connect, without a strategic approach to institution building, including fundraising. They are largely bootstrapped, waiting for angels to appear!

**Donors**

As mentioned above, individual and retail donors are a growing community in India. While many of them donate during crisis and use giving platforms, there is a significant proportion that are seeking direct connection with the organisations they support. They are driven by an almost spiritual need to “give back” and connect not just by writing a cheque. They are eager to relate, mentor and encourage changemakers, something that tech-driven platforms do not allow. However, they seek trustworthy go-betweens who can help them connect and engage directly with the grassroots. They seek a space and opportunity to build a sustained relationship with the organisation and a desire to be part of the impact story.

Unlike institutional donors, individuals’ funding decisions are driven purely by inspiration and a commitment to back the ‘right person with the right passion’. They steer clear of founders and leaders who consider themselves to be larger than the cause they are working towards. They seek trustworthy introductions, clarity of idea, and an alignment with their personal cause preference.

**A bridge that connects**

An analysis of challenges faced by last mile changemakers and individual donors in making micro funding connections, points to the need for intermediaries who can: (a) help donors and changemakers find each other; (b) facilitate a strategic approach by both towards initiating a relationship; (c) support both to understand and respond to each other’s needs; and (d) provide inputs on ways to sustain the relationship for the long-term.

The existing brand of intermediary organisations that could play this role are perceived to be leaning more towards the donor side, who commission them to locate changemakers. There is a need for intermediaries who can be equally and objectively invested in meeting the needs and aspirations of both.

The engagement of the intermediary with changemakers has to be hinged on:

- Helping them balance their passion with impact and clear articulation;
- Support them to view their work from the perspective of potential, individual donors;
- Facilitating thought process on the possible ways to seek support of funds and more; and
• Coach to help changemakers present their stories in a concise way, focussing on elements of impact, intent and challenges.

The scope for intermediaries to work with donors is in the following ways:
• Ensure their commitment to understand the changemakers’ vision and trajectory;
• Support them to appreciate the challenges of capacity, capability and context that such organisations work with;
• Help them navigate the interaction with changemakers to seek the information they need to take decisions; and
• Nudge them for small commitments (funds and beyond) to begin the journey with and build it up over time.

Most of all, the intermediary must facilitate engagement that is mutually fair, ensuring that the dignity, respect, and accountability of both sides are maintained. Once the initial connect fructifies, the intermediary has a role to play in guaranteeing continuity of communication and information flow, by way of mandatory reports, field visits (by the donor), periodic sharing of experiences, achievements and challenges by the changemaker.

Samvaad
Building on the insights gathered, Plustrust and CDPP launched Samvaad (pilot) in 2022. The objective for Samvaad was to create a ‘sanctuary’ with a thriving ‘biodiversity’ of changemakers and donors, each playing their part to work towards change in the most remote communities. Unlike the ‘shark tank’ path that pitch fests usually take, the intent of Samvaad is to nurture rather than to eliminate and connect rather than to reject. It is designed to support a culture of trust where each participant is acknowledged for their efforts in some measure, and the seeds of building and strengthening relationships are sown.

Samvaad building blocks
Changemakers leading organisations with annual budgets of INR 5 lakhs to INR 20 lakhs, who are not yet on the radar of institutional donors. For the pilot, organisations who have been connected with Plustrust through fellowships for around 3 years, were selected.

Donors (individuals or families) who have been supporting changemakers and NGOs in a regular manner, and not just during crisis. For the pilot, those who are familiar with Plustrust’s work and those who have evidenced an interest in going beyond funding were selected.
Curators were brought on board to mentor changemakers to sharpen their communication and presentation to the potential donor, and to facilitate the connect between the two. They were those who could assure donors of the sincerity of intent and credibility of the changemaker.

**Samvaad pilot**

The Plur trust CDPP team reached out to 75 donors and 6 changemakers from its pool. Of them, 5 donors and 6 changemakers came on board. The changemakers had worked for 11 years on average and had designed and implemented a model in the community. In all, three curators were identified keeping in mind their faith in small organisations, belief in the potential for micro funding, and a commitment to make the relationship work. A series of well-planned steps followed:

**Profile development**

Changemakers were provided a template to put down their profile and articulate their ask, which was sharpened into a one-pager. It comprised the essential fields which donors look for – context, idea, intent, impact so far, challenges, a clear ask, and so on.

**Profile submission**

All the profiles were shared with the donors, each of them being asked to select up to 2 changemakers to interact with. Of the 6 changemakers, 5 were selected by the donors.

- The organisations selected span work in the areas of education/alternative education, animal welfare, livelihoods, and health.
- The donors are based in Mumbai, Delhi, Bangalore, Hyderabad and Chennai and are in the age range of 28-70 years. They work in the social sector, finance and banking.

**Changemaker preparation**

Curators worked closely with the changemakers for about two weeks to prepare them for the interaction with donors. They were helped in developing slide decks and to organise their communication in a concise and relevant manner.

**Samvaad – the dialogue**

Online interactions were set up for the changemakers with potential donors and the curators. The conversation ranged from 45 to 90 minutes. One condition for donors was that, as a gesture of goodwill, they would transfer INR 10,000 to each organisation that they interacted with as a participation contribution.
Funding

After the interaction, the donors communicated their decision to Plustrust and the organisation of whether they would like to support them (over and above the mandatory INR 10,000). In three cases, the bank details of the organisation were shared with the donors, and they transferred the funds directly. Plustrust’s account details were shared in the other two instances because the organisations did not have 80G certificate. The entire amount was transferred to the changemaker and Plustrust did not charge any fee or commission.

<table>
<thead>
<tr>
<th>Changemaker 1</th>
<th>Cause</th>
<th>No. of years of work</th>
<th>Profile stage selection</th>
<th>Outcome</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Youth leadership and quality education</td>
<td>12</td>
<td>Selected by 3 donors</td>
<td>Supported with INR 25,000 and commitment of INR 50,000. Donors would like to visit the field and continue their interaction with the organisation.</td>
</tr>
</tbody>
</table>

| Changemaker 2 | Education, livelihood and health of Korku community | 14 | Selected by 2 donors | Supported with INR 20,000 and commitment of INR 25,000 |

| Changemaker 3 | Welfare of strays through rescue, treatment, and rehabilitation | 1.5 | Selected by 1 donor | Supported with INR 10,000 |

| Changemaker 4 | Creating education opportunities for children of Dalits, minority and other underprivileged communities | 6 | Selected by 1 donor | Supported with INR 50,000 and commitment of INR 50,000 towards as an ‘entrepreneurship fund’ which will allow the organisation to experiment and take risks |
| Changemaker 5 | Work with informal sector workers, people of Dalit and minority communities in education, health, and livelihood | 14 | Selected by 1 donor | Supported with INR 30,000 and commitment to support for organisational development in the future |
| Changemaker 6 | Learning opportunities for children from vulnerable geographies in STEAM (Science, Technology, Engineering, Agriculture, Maths) and Entrepreneurship | 8 | Not selected by any donor yet | - |

**Early insights**

The pilot Samvaad proved to be an excellent learning ground for Plutrust and CDPP. Some of the emerging insights and suggestions which could be taken forward are delineated below.

**Donors**

- Donors were driven by their familiarity with, and faith in, Plutrust. They believe the organisation is a credible platform to connect with authentic, small organisations, which donors are unable to find or reach by themselves.

- Some of the additional information which donors sought in the profiles were: more details of impact data, clearer articulation of the model, deeper contextual information, testimonials from the ground, and some information about the background of the founders.

- The donors called out the opportunity to interact with people working at the last mile. They recommended sharing more about the changemakers’ long-term vision and storytelling to build a connect with their work. The key deciding factor was belief in the organisation’s work and the budget that the donor had set aside for contribution this year.

- One of the key inputs that they sought during the discussion and found missing to some extent, was on how their contribution would impact the work on the ground. They also wanted to know about the opportunities for them to engage with the organisations in a meaningful way in the future.
• All of them look forward to receiving periodic communication from the changemakers they supported.
• Some donors expressed their inability to participate, right at the outset, because they had already made their contributions as per annual plans made early on.
• One donor made a contribution on the basis of the profile, (more as courtesy to the Plustrust team) and did not want a more elaborate engagement.

Changemakers

• The most significant contribution of Samvaad identified by changemakers were: the introduction to possible donors and support in articulating their ask. They acknowledged the role of the curator in taking them through a process of introspection and churning to sharpen their idea and build a compelling narrative around its relevance.
• The changemakers learnt ways of effective communication including articulation with the donors’ perspective in mind, ensuring that they can connect with the journey of the organisation like when they watch a film! At the end of the interaction, the donor should have clarity on the ‘ask’ and what it will impact.
• The importance of data in a relatable way (cost per child per year, for instance) was driven home during the process. There was a realisation for the need to be able to analyse and present impact data during the presentation. Further, changemakers learnt that sharing stories from the ground (and impactful photos) helps the donor visualise the work that they have not seen.
• The changemakers suggested receiving a profile of the donors prior to the interaction, so that they can prepare themselves accordingly.
• The ‘participation’ contribution (INR 10,000) was recognised for creating a sense of equality among organisations and respect for the changemakers’ time.

Curators

• The curators saw their role in helping shift the changemakers’ perspective of their own work and to see it from a donor’s perspective. They tried to help changemakers find the point of intersection of how they want to tell their story and what donors want to hear.
• They found meaning in being part of the process because it gave significance not just to the ‘head and hand’ but also to the ‘heart’ in equal measure.
• For the future, they recommended more investment by Plustrust in connecting the changemaker and the curator to eliminate the teething issues in establishing the relationship and do away with any ambiguity of expectations from each other.
• To build trust and work together requires a month’s time (as against the allotted two weeks in the pilot) during which time the curator could also participate in strengthening the profiles which were sent out to potential donors.
WAY FORWARD FOR MICRO FUNDING

Plutrust and CDPP came together around their shared interest in nurturing grassroots changemaking. This joint study establishes an unfavourable skew in the availability of resources for grassroots changemakers, which will eventually stunt the growth and strength of the civil society sector overall. They feel encouraged by the pilot effort of Samvaad which demonstrates the potential benefits of a bridge to stimulate micro funding for last mile changemaking. Taking forward the insights gained, and lessons learnt from the study and Samvaad, Plutrust and CDPP propose to make Samvaad a regular event, and conduct one every quarter, bringing to it 6 changemakers each time. Thus, an opportunity for at least 24 connections between changemakers and donors will be facilitated annually.

The key elements of Samvaad going forward, incorporating course corrections from insights gained, are described below.

A pipeline of changemakers

• To be able to bring 24 changemakers to Samvaad every year, a robust pipeline of eligible, small organisations and individuals will be created. This will extend beyond the pool of Plutrust Fellows. To be able to do so, umbrella organisations, networks and platforms will be partnered with, while constantly seeking out changemakers who are not on the radar of even these groups.

• Plutrust and CDPP will develop and follow a clear set of operational guidelines for ensuring that credible organisations are brought to Samvaad. Even while doing so, they will not lose sight of the fact that at the heart of Samvaad is its commitment to make it possible for small organisations to participate. While establishing their credibility, it will be ensured that they are supported to overcome the hurdles that they have been facing in reaching donors.

  ▪ A set of essential criteria will be shared with the partner organisations, covering: registration and basic documentation; budget range (INR 5 lakhs-20 lakhs); assurance of non-discriminatory approach; guarantee of leadership’s intent and credibility, among other requirements.

• With a view to strengthening the changemaker landscape, Plutrust will offer advisory support and linkages for organisational strengthening to small organisations.
A robust donor base

- To be able to have a steady momentum of donor-changemaker interactions, it will be essential to build a larger base of individual and family donors. Pluustrust and CDPP will commit themselves to seek out such donors through their networks and associates and build a growing base of those who are willing to go beyond ‘cheque book’ charity and have the openness to engage with grassroots changemakers.

- From the pilot of Samvaad, it was clear that consistent donors (not those who donate during crisis or for a one-off event) plan their contributions early in the financial year. It will be important to reach out to them on a rolling basis, especially early on in the financial year.

- Pluustrust will also play a role in supporting donors to ‘decipher’ changemakers’ work, understanding unique challenges and needs of grassroots work, and encourage them for deep engagement. At the same time, it will understand the aspirations and expectations of donors as they change or evolve.

A network of curators

- A credible network of individuals who are equally committed and appreciate donors and changemakers’ needs and have faith in the potential of micro funding, will be developed.

- They will be given adequate time (four weeks) to build trust, rapport and work with the changemakers. During this time, they will work with the changemakers as per their need on: sharpening their strategic think, clear articulation about their intent and impact, and to make a compelling case for their ask.

- They will help changemakers seek support beyond funding – organisational development advice, books for libraries, internship opportunities, and so on.

- Many changemakers need support on technical aspects of presenting themselves in an online interaction – ensuring there is light on their face, that there is no ambient sound that makes it difficult to hear, that they find a location with good connectivity, and so on.

- The curators will also handhold changemakers in communication essentials after the interaction, irrespective of whether donors commit funds to them. This will help build an appreciation for the need to build relationships for the long term.

An online space for relationship building

- Build a virtual space for changemakers and donors to share updates on and interact. They will share calendars for informal meets and celebrations, as well as organise virtual and in-person journeys for each other.
• The online space will ensure a continued, regular flow of contributions, big or small, after the first conversation. It will also allow for discussions on dissonance or disappointment on either side and facilitate closer understanding.

Plustrust will house an independent team of three to establish and run Samvaad.

• It will be responsible for building the base of donors, changemakers, and curators. The pilot has made it clear that personal contacts and connect (rather than mailers) play a key role in bringing people on board.

• It will be important, at the same time, to spread word about Samvaad through social media and to build a larger community around it comprising development practitioners, researchers, think tanks and advisors.

• The team will ensure that relationships are built and strengthened on the tenets of transparency, information, dignity, and accountability, with a view towards long-term engagement.

• It will ensure that the online relationship platform is well designed and attuned to the need of the three major pillars.

• For its own continuous improvement, the team will set up feedback and analysis loops. For instance, understanding why some organisations are preferred over others by donors or ways in which donors could be engaged for a longer period.
PLUSTRUST FELLOWS IN ACTION

Source: PlusTrust
ANNEXURE

Advisors

- Ved Arya, SRIJAN and SEBI member on Social Stock Exchange
- Amitabh Behar, Oxfam India
- Anshu Gupta, Goonj
- Salman Babu Khan, Babukhan Enterprises
- Neelima Khetan, Nous Consulting and Brookings India (Visiting Fellow)
- Amitabh Kundu, WRI India (Senior Fellow)
- Rishabh Lalani, Independent fundraising strategist
- Naghma Mulla, EdelGive Foundation
- Sumaria Naser, Philanthropist, Educationist and Environmentalist
- R Sudarshan, Jindal School of Government and Public Policy
- G Sudhir, IAS (Retd)
- Nimesh Sumati, Caring Friends
- Sandhya Venkateswaran, Lancet’s Citizen’s Commission on Reimagining India’s Health Systems (Fellow)

CDPP-Plustrust Weekly Talk series on ‘Philanthropy in India’

OSAMA MANZAR
Founder and Chairperson
Digital Empowerment Foundation

NEELIMA KHETAN
Visiting Fellow
Nous Consulting and Brookings India
MATHEW CHERIAN  
Chairperson, CARE India and Author

MAHPARA ALI  
Board Member at Andhra Pradesh Mahila Abhivruddhi Society (APMAS)

PRIYA NAIK  
Founder and CEO, Samhita Social Ventures Pvt. Ltd.

CDPP-Plustrust Roundtable Discussions

Resource Persons

Making philanthropy work for the grassroots in India

NARENDER KANDE  
Independent Non-Profit Organization Management Professional

VASUDHA KAPOOR  
Director, Mera Gaon Meri Dunia
DEVAL SANGHAVI
Co-Founder and Partner, DASRA

APOORVA OZA
CEO
Aga Khan Rural Support Programme (India)

TINNI SAWHNEY
Chief Executive Officer
Aga Khan Foundation (India)

Navigating philanthropy through the law: Understanding regulatory compliance

NOSHIR DADRAWALA
Programme Director
Legal & CSR Compliance, Centre for Advancement of Philanthropy

SHALINI KALA
Rural Development and Agriculture Specialist

GANESH NATARAJAN
Executive Chairman and Founder
5F WORLD
CSR and philanthropy in India: the way forward

PANKAJ BALLABH
VP - CSR
Bajaj Auto Ltd

PUJA MARWAHA
CEO
CRY (Child Rights and You)

MADHU SIROHI
Head of Policy Programs & Outreach
India at Facebook

INGRID SRINATH
Director
CSIP, Ashoka University

Respondents

Donors

- Rishikesh Joshi
- Shakuntala Majumdar (also, NGO recipient)
- Kamakshi Rao
- Meenakshi Ramesh (also, intermediary/facilitator)
- Nimesh Sumati
Intermediary/Facilitators
- Shashi Bhushan, SATHI
- Rishabh Lalani, Independent fundraising strategist
- Dr Prahalathan KK, Anusha Vishwanath and Gomathy Natarajan, BhumI
- Deepa Vardarajan, Pramiti Philanthropy Partners

Changemakers
Online survey respondents
- Adarsh Shiksha Samiti, Rajasthan
- Ahmad Sewa Sansthan, Uttar Pradesh
- Amar Shaheed Chetna Sansthan, Uttar Pradesh
- Awadh Peoples Forum, Uttar Pradesh
- Baba Ram Karan Das Gramin Vikas Samiti, Uttar Pradesh
- Bal Vikas Evam Mahalia Uththan Sansthan, Uttar Pradesh
- Bhartiya Jan Kalyan Seva Sansthan, Uttar Pradesh
- Bhartiya Mahila Evam Gramin Uththan Sansthan, Uttar Pradesh
- Chikka Federation of India, Bohar
- Disha Samajik Sansthan, Uttar Pradesh
- Dr Sarvpalli Radhakrishnan Trust, Uttar Pradesh
- Gautam Buddha Jagriti Society, Uttar Pradesh
- Jagriti Seva Sansthan, Uttar Pradesh
- Jan Sewa Prashikshan Sansthan, Uttar Pradesh
- Jeevan Jyoti Siksha Samiti, Uttar Pradesh
- IRADA Foundation (Indian Rural Awareness & Development Action), Uttar Pradesh
- Krishna Deenbandhu Sansthan, Uttar Pradesh
- Mahila Khadi Gramya Seva, Uttar Pradesh
- Nav Bhartiya Nari Vikas Samiti, Uttar Pradesh
- People For Peace Service Society, Uttar Pradesh
- Purwanchal Vikas Evam Prashikshan Sansthan, Uttar Pradesh
- Purvanchal Gramin Vikas Evam Prashikshan Sansthan, Uttar Pradesh
- Race India Foundation, Uttar Pradesh

1 3 respondents’ names were missing
• Rajendra Prasad Seva Sanshtan, Uttar Pradesh
• Sahas Sewa Sansthan, Uttar Pradesh
• Samarpan Jan Kalyan Samiti, Uttar Pradesh
• Samman Vikas Samiti, Uttar Pradesh
• Sanchit Vikas Sansthan, Uttar Pradesh
• Sarvoday Shikshan Sansthan, Karnataka
• Sharda Jan Seva Sansthan, Uttar Pradesh
• Social Action Group for Achievement of Rights (Sagar) Society, Uttar Pradesh
• Swabhiman Samiti, Uttar Pradesh
• Swami Vivekanand Sanstha, Uttar Pradesh
• Swapna Foundation
• U P Bhartiya Nagrik Kalyan Samiti, Uttar Pradesh
• Vidhyalay Udhyam Association, Rajasthan

**Interview respondents**

• Ahmad Sewa Sansthan, Uttar Pradesh
• Bhartiya Mahila Evam Gramin Utthan Sansthan, Uttar Pradesh
• Gautam Budha Jagriti Society, Uttar Pradesh
• Gramin Pragati Sansthan, Uttar Pradesh
• Jeevan Jyoti Shiksha Sameeti, Uttar Pradesh
• Jyoti Mahila Samakhya, Bihar
• Krishna Deenbandhu Sansthan, Uttar Pradesh
• Mahila Khadi Gramya Seva Sansthan, Uttar Pradesh
• Musht Samaj Seva Samiti (Hunar Ki Patshala), Madhya Pradesh
• Nav Bhartiya Nari Vikas Samiti, Uttar Pradesh
• Samaveshek Samajik Vikas Sanstha Aundh, Maharashtra
• Social Action Group For Achievement Of Rights (SAGAR), Uttar Pradesh

**Samvaad participants**

**Changemakers**

• Kumari Komal and Ashwani Tiwari, Vidhyalay Udhyam Association, Sarada Udaipur, Rajasthan
• Mincy and Muskan Lakhmani, PAWssible Foundation, Faizabad, Uttar Pradesh
• Pramila Chouhan and Tousif Shah, Musht Samaj Seva Samiti, Khandwa, Madhya Pradesh
• Simmi Moziz and Afaq Ullah, Awadh People’s Forum, Faizabad, Uttar Pradesh
• Vasudha Kapoor and Nageshwar Panchal, Mera Gaon Meri Dunia, Nagda Ujjain, Madhya Pradesh
• Vikash Sharma and Ananya Pathak, Shiksha Swaraj Creative, Madhopur, Bihar

Donors
• C B Venkataramana Reddy
• Manisha Gupta and Debarati Bhattacharya
• Nandita and Ashwin Tiwari
• Rishikesh Joshi
• Rukmini Datta
• Samyuktha

Curators
• Dr. Amir Ullah Khan, Centre for Development Policy and Practice
• Sachin Kotangale, start-up veteran
• Lakshmi Raman, Kaizen Surya Associates
WORKS CITED


The Centre for Development Policy and Practice (CDPP) is a research institute that works on development concerns and contemporary public policy challenges.

With a team of research professionals and expert consultants, under the guidance of eminent public intellectuals, CDPP conducts research studies, develops policy papers, publishes a peer reviewed quarterly Journal and hosts Conferences, Seminars and Workshops.

Plustrust

Plustrust is a Bangalore based organisation that provides microincubation support to women changemakers from rural resource poor communities through fellowship programmes. Established in 2008, Plustrust is driven by its firm belief that nurturing individuals at the community level is the first step towards change.