



EVERYDAY GIVING IN INDIA REPORT

HARNESSING THE POTENTIAL
OF A BILLION GIVERS
FOR SOCIAL IMPACT

2019



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Scan to access a shorter version of this study containing key findings





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ABBREVIATIONS

B	b	One billion (1,000,000,000)
C	CAF	Charities Aid Foundation
	CAGR	Compound Annual Growth Rate
	CEO	Chief Executive Officer
	CMDRF	Chief Minister's Distress Relief Fund
	cr	One crore (10,000,000)
	CRY	Child Rights and You
	CSIP	Centre for Social Impact and Philanthropy, Ashoka University
	CSR	Corporate Social Responsibility
E	EG	Everyday giving
F	FCRA	Foreign Contribution (Regulation) Act, 2010
	FTE	Full Time Equivalent
G	GDP	Gross Domestic Product
H	HNWI	High Net Worth Individual
I	INR	Indian Rupee
J	JAM	Jan Dhan-Aadhaar-Mobile
K	k	One thousand (1,000)
L	l	One lakh (100,000)
M	m	One million (1,000,000)
N	NPCI	National Payments Corporation of India
	NSSO	National Sample Survey Office
O	OECD	Organisation for Economic Co-operation and Development
P	PMNRF	Prime Minister's National Relief Fund
Q	QR code	Quick response code
S	SPO	Social purpose organisation
U	U/HNWI	Ultra and high net worth individuals
	UNV	United Nations Volunteers (UNV) programme

UNITS AND EXCHANGE RATES

All market numbers are presented in:

- United States Dollars million (USD m)
- Indian Rupee crore (INR cr)

The following currency exchange rates have been applied:¹

	2018	2023
INR to USD	0.015	0.014
USD to Yuan	6.8	6.8

FOREWORD

ROHINI NILEKANI



Kindness to strangers is an idea that has deep philosophical roots. It is a vision of humanity that transcends all religions and also tribalism. It is a cosmopolitan, universalist idea that allows ordinary people to stretch themselves. While it is natural and desirable that we give of our resources to those we know and trust, or to those who are like us, there is also something deeply ingrained in us that allows us to feel empathy to the stranger in distress. We can, if we are mindful, see ourselves in that stranger. And we respond with the same kindness that we would hope to receive ourselves.

This report on Everyday Giving is about all kindness, but perhaps especially about kindness to strangers.

Today, more than ever before, it has become possible for us to remain locked in our own worlds, disconnected from the lives and experience of others. The same technologies that allow us to converse with people all over the world also enable us to withdraw into groups of people just like us. It is already becoming clear that this can deprive us of the empathy, the vibrancy and the new ideas that flow from the diversity of communities beyond our own.

Everyday giving allows people the opportunity to change that isolation, to weed out the alienation; to get involved; and to acknowledge our interdependencies and our mutual vulnerabilities.

Making it easy for large numbers of people to participate in supporting good ideas, good individuals and good institutions allows them to reach deep into themselves. As neuroscientists are now confirming with new research, when we give forward, in however small a way, our central nervous system lights up with joy. We feel satisfaction; we feel connected.

Everyday giving by everyone is an even more powerful force than the philanthropy of the super rich.

It helps build the core; the foundation that makes for successful societies and nations.

While most everyday giving in India is informal, it is the right time to open up more avenues for formal giving. Informal giving must continue, because it represents the billions of nodes of social interaction and cohesion in society. But formal channels for giving could open up new ideas and possibilities to tap into latent demand for more giving. It could consolidate funding for medium term projects rather than immediate relief. It could allow people to feel part of a movement of civic transformation. Such formal giving can be structured beyond mere identity-based or religion-based convening.

This is the right time to encourage and formalise everyday giving because of the uncertain future. Climate change is upon us and India is among the most vulnerable geographies in the world. We do not know what sorts of climate related disasters might intensify. To be prepared, to create a broad based, public infrastructure for help, support and relief might be the key to mitigating the worst suffering.

If trust networks can be built and reinforced, between the public and civil society organisations, it would be much easier for resources to flow in future times of need.

Fortunately, the research shows that millennials are very open to everyday giving. Offline channels such as face-to face marketing are showing a CAGR of 20% and new online channels such as crowd funding, a healthy growth of 30%.

This carefully researched report shows us that the giving muscle in India is well-exercised, but could do with some protein shake! According to one source, India probably has the most number of people volunteering or donating money in the whole world, ahead of even the US and China. This is encouraging but also deserves an analysis of the potential for more. In fact, the research tells us that with some streamlining of efforts, India could emerge as the hub of innovation around everyday giving. The report details many recommendations for all sections of society – samaaj, bazaar and sarkaar.

We hope this will help many more people and institutions join this journey of everyday giving to achieve our common goal of a good society, embedded in kindness to strangers.

12 INSIGHTS ON EVERYDAY GIVING IN INDIA

- 1 India has a rich tradition of everyday giving and citizen engagement. In 2017, everyday givers contributed ~INR 34k cr (USD 5.1 b) to community, religion, disaster-relief and charitable causes.
- 2 In sharp contrast to other prominent social economies such as the USA and China, 90% of India's EG is informal giving to religion and community. Only INR 3.5k cr / USD 528 m (10%) goes to SPOs, making it a mere 6% contribution to total philanthropic giving in India.
- 3 Social purpose organisations (SPOs) garner EG funds through at least 12 formal offline, online and mixed channels today. Over 80% is acquired through offline telemarketing and face-to-face interactions, but online and mixed channels are growing steadily, backed by rapid growth of digital shopping and payments, and millennials wanting to give back.
- 4 Over the last decade, citizen engagement and volunteering have grown rapidly in India, bearing potential to increase giving through engagement.
- 5 Indian residents and diaspora givers' growing earning capacity, response to nascent digital giving interventions, and market innovations, indicate that India's formal charitable EG has the potential to grow four times to ~INR 15,500 cr / USD 2.3 b, making it a significant contributor to total philanthropic giving in the country in the next 3-5 years.
- 6 Face-to-face and telemarketing channels could continue to dominate in 2021, but payroll giving, crowdfunding, and e-commerce-based giving are poised to grow strongly.

7 India's everyday givers are motivated by four triggers: convenience, urgency, community and impact. Givers prefer to engage with social causes personally but are impeded in their giving by lack of information on reliable SPOs, relevant avenues for giving, and regulatory barriers.

8 Most Indian SPOs tap into retail giving only when other funding streams are inaccessible. Some leverage external opportunities or international expertise while only a few do so because citizen engagement is core to their mission.

9 Giving channels embrace the unique challenges of Indian everyday giving for effective solutioning. While online channels are growing at ~30% CAGR, offline channels dominate in the Indian context.

10 There are four types of ecosystem players: influencers who trigger everyday givers, funders who support EG solutions, enablers who support fundraising and create knowledge, and the policy ecosystem working on regulatory interventions. They play a critical role in creating a tipping point for Indian EG.

11 In order to achieve the potential for everyday giving in India and build a sustainable culture of citizen engagement, we believe the following four principles are critical:

- Meaningful engagement is critical to increase giving
- Take into account the Indian realities of EG and design for them
- Leverage mainstream communities and existing consumer behaviours
- Move givers to mindful ways of giving

12 Applying the four core principles described, we recommend six intervention strategies to boost everyday giving and promote mindful giving in India:

- Strategies to grow the funnel of everyday givers
 - Create more avenues for convenient formal giving
 - Increase citizen engagement with social causes
 - Leverage current religious and community giving towards social causes constructively
- Strategies to grow capacity to tap into the EG funnel
 - Strengthen SPO capacity to engage and raise funds from everyday givers
 - Strengthen knowledge and narrative on everyday giving
 - Ease policy bottlenecks through advocacy and implementation support

WHY THIS REPORT ON EVERYDAY GIVING?

India has a long and rich tradition of individual giving to society and community. India's "everyday givers" are motivated by religious traditions such as daan, seva, zakat, and langar. Everyday givers also have a record of securing basic dignity and civil rights for the country's marginalised sections. They may not have large resources at their disposal, but by contributing what they can in small but meaningful ways, everyday givers' collective force has repeatedly inspired watershed moments in India's social development.

Over the years, bazaar (market) and sarkar (government) have increased their contributions and engagement in societal good through venture philanthropy, impact investment, corporate social responsibility (CSR) and other innovative paradigm shifts. This significant increase in domestic philanthropy has caused many positive ripples in the challenging fight against poverty and towards inclusive development in India.

An important third pillar in this narrative is samaj – a strong society requires strong citizenship, and this makes everyday giving indispensable to India's sustained vision of a vibrant democracy. Everyday giving is a resilient and sustainable form of funding and show of societal support for India's large non-profit sector.

To maintain true equilibrium between samaj, sarkar and bazaar and have transformative impact on India's social development, we believe everyday givers need to be deeply engaged as indispensable partners in both the shaping and funding of theories of change.

This report is a first-of-its-kind 360-degree investigation of the markets, solutions, innovations, challenges, and opportunities in everyday giving in India. Through a comprehensive market estimation process, conversations with 106 experts, surveys with 700+ everyday individuals and 40 charitable organisations, and immersive research within the #GivingTuesdayIndia and Daan Utsav events in 2018, this research study conducted between September 2018 and March 2019, examines the state of everyday giving in India and understands what it would mean to unleash the full brain, muscle and financial power of India's everyday givers to propel social development.

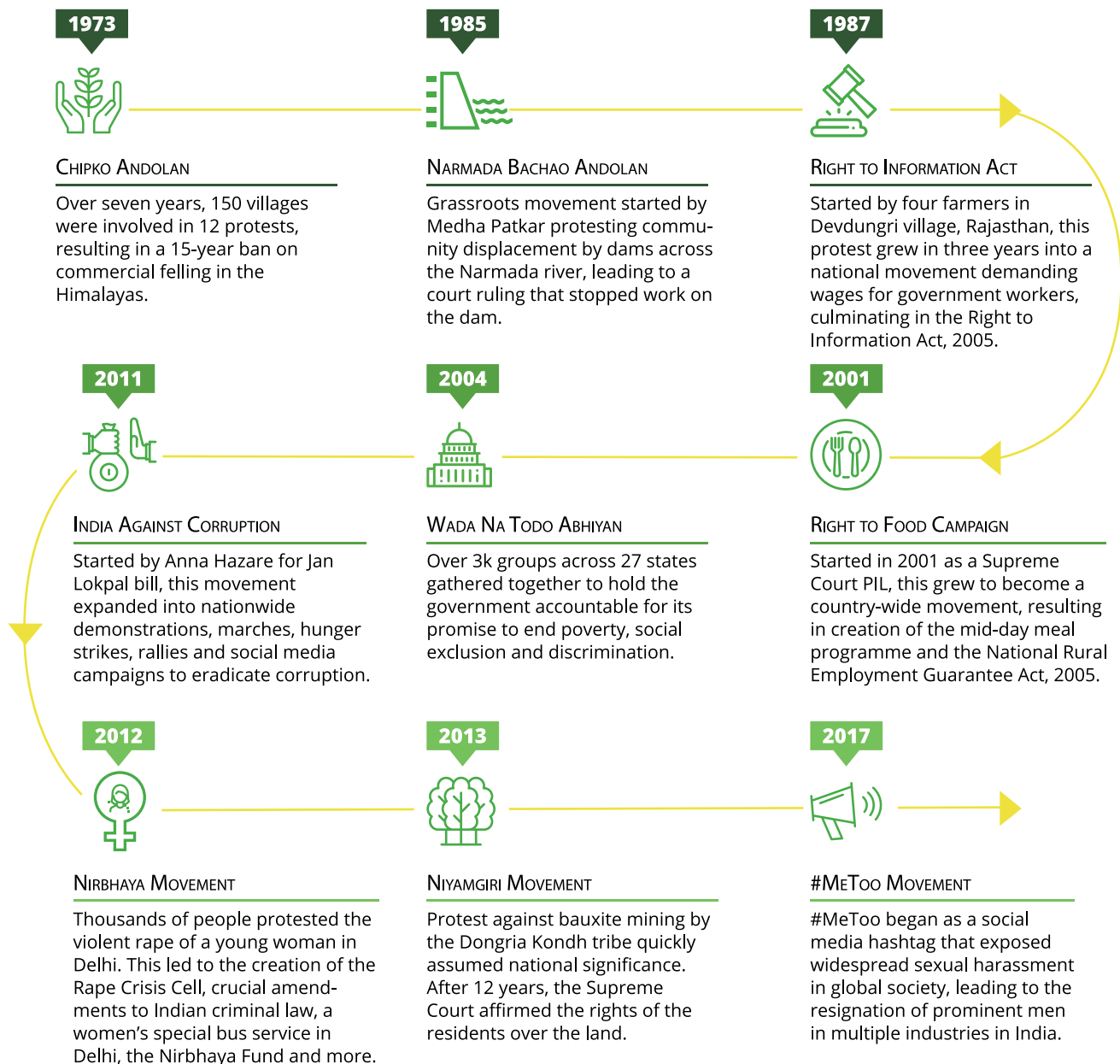
"In the Indian context, we need a billion givers rather than a billion dollars by a single giver. An early and widespread culture of giving is what suits us better."

– Anand Mahindra, Chairman,
Mahindra Group and Founder, Nanhi Kali²

INTRODUCTION

FIGURE 1

SNAPSHOTS OF LARGE-SCALE CITIZEN-LED SOCIAL CHANGE IN INDIA



Sources: University of Kentucky (2006), IOSR Journal of Humanities and Social Science (2016), Indian Journal of Medical Ethics (2018), Corporate Accountability research (2016), Centre for Equity Studies (2018)

Religious giving, community giving and citizen-led social change are undeniably embedded in India's history and culture.³ Every religion in India mandates or encourages giving: Hinduism espouses 'dana' (giving) and 'seva' (service) as vital aspects of 'dharma' (duty); Sikhism, Islam and Christianity encourage giving 10% of one's annual income away

as 'daswandh', 'zakat' or 'tithe'; religious institutions are often spaces where service to community is offered regularly, such as the 'langar' – free communal eating arranged at every gurudwara.⁴ Giving to one's family or familiar community members in need is equally well-established in India.⁵

India's everyday people also have a strong track record of raising their voice for causes, as the timeline of citizen-led engagement in Figure 1 signifies. Right to information, right to food and right to work are just a few examples of transformative policy changes made possible due to large-scale public participation. Over the last decade, citizen engagement and volunteering have grown rapidly: India has the most number of people donating money in the world (191 m), ahead of the USA (158 m) and China (156 m), according to the Charities Aid Foundation (CAF) World Giving Index 2018.⁶ Increased digital penetration has grown opportunities for online citizen engagement and led to a mushrooming of platforms over the last decade. Nascent digital channels for giving have seen a promising response: #GivingTuesdayIndia grew 6.7x between 2017 and 2018 to collect INR 9.03 crores over a week in 2018,⁷ Paytm alone collected INR 30 cr (USD 4.6 m) from 12 lakh users in a week for Kerala flood-relief,⁸ while INR 7 cr (USD 1.1 m) was raised in 36 hours for Pulwama families via Bharat Ke Veer app.⁹

The need for individual giving to complement HNWI giving and institutional giving for social impact is growing. India faces a USD 8.5 trillion (INR 533 lakh crore) funding shortfall in realising the Sustainable Development Goals (SDGs) according to the National Institution for Transforming India (NITI) Aayog. NITI Aayog has established the SDG Index for India by plotting the attainment of goals by the states in India on 13 out of 17 goals using 62 indicators and it reports that in most states, progress towards achieving the goals has crossed the halfway mark.¹⁰ The Bain Dasra India Philanthropy Report 2019 reveals that while domestic individual giving is growing, it is shouldered by a handful of U/HNWIs.¹¹ At the same time, a 2018 study by CSIP reveals that foreign institutional funding for development has slowed down in the last three years.¹² Everyday giving could serve as a constant source of sustainable

funding that could bridge the gaps in donor funding for development; and in some cases, the only funding available. With India's middle class expanding rapidly in size and wealth, flexing India's everyday giving muscle could be key to transforming social development in the country through small, meaningful contributions from India's one billion+ givers.

This study is the first in-depth attempt to map out the size and potential of India's complex everyday giving market and analyse the underlying drivers and challenges to its growth. This study is also the first enquiry into everyday giver triggers, enablers and barriers faced by the platforms that drive giving, the SPOs that strive to engage everyday givers, and the ecosystem that provides the support scaffolding for everyday giving to become a reality.

The Appendices list an expanded research process, methodology, approach, scope and limitations of the study.



INDIA'S EVERYDAY GIVING MARKET

SECTION 1

Scan to access the complete
methodology and technical
appendix of the market study










1

India has a rich tradition of everyday giving and citizen engagement. In 2017, everyday givers contributed ~INR 34k cr (USD 5.1 b) to community, religion, disaster-relief and charitable causes.

India's everyday givers are ordinary citizens, from within and outside the country, who contribute their money, skills, voice and goods in small but meaningful ways to four chief destinations in India: local community, religion, disaster relief and social purpose organisations (SPOs).

FIGURE 2

DEFINING INDIA'S EVERYDAY GIVER

 WHO IS AN EVERYDAYGIVER?	 WHAT DO THEY GIVE?	 WHERE DO THEY GIVE?
EVERYDAY GIVING (EG) Giving for social development in India by individuals with an income over INR 2.5 l / USD 3.8 k per year and a net worth below INR 7 cr / USD 1 m.	 MONEY Cash or non-cash financial transactions	FORMAL GIVING Money given through registered channels which can be tracked to individual donors and sources
	 GOODS In-kind donations such as provisions, clothes, etc.	
	 VOICE Awareness-building or championing through on-line and offline movements	DISASTER-RELIEF GIVING Giving to government or non-profit disaster relief programmes. e.g. Chief Minister's Distress Relief Fund, Prime Minister's National Relief Fund, Goonj
	 TIME/SKILLS Volunteering	INFORMAL GIVING Money which is given largely in-hand and can't be tracked to individual donors and sources
INDIAN RESIDENTS Individuals who reside in India.		CHARITABLE GIVING (SPOS) Giving to Indian and global registered social purpose organisations (SPOs) in India that roll out programmes to improve outcomes on health, education and other social causes. e.g. CRY, HelpAge, World Vision
INDIAN DIASPORA Non-resident Indians who have ethnic origins in India.		
GLOBAL CITIZENS Global citizens who give towards India's social development		COMMUNITY GIVING Giving directly to individuals in need within the everyday giver's community. e.g. family/friends, domestic help/driver, homeless people, strangers in need, neighbourhood associations or groups
		RELIGIOUS GIVING Giving to religious or spiritual institutions. e.g. Zakat, Tithe, temple donations, giving to Art of Living Foundation

Source: Sattva analysis from primary and secondary data

At INR 34,242 cr (USD 5,136 m), everyday giving (EG) in India in 2017, was at least twice the size of everyday giving in China,¹³ and over 30% more than ultra and high net worth individual (U/HNWI) giving in India.¹⁴ However, in tune with traditional ways of giving, Indian everyday givers

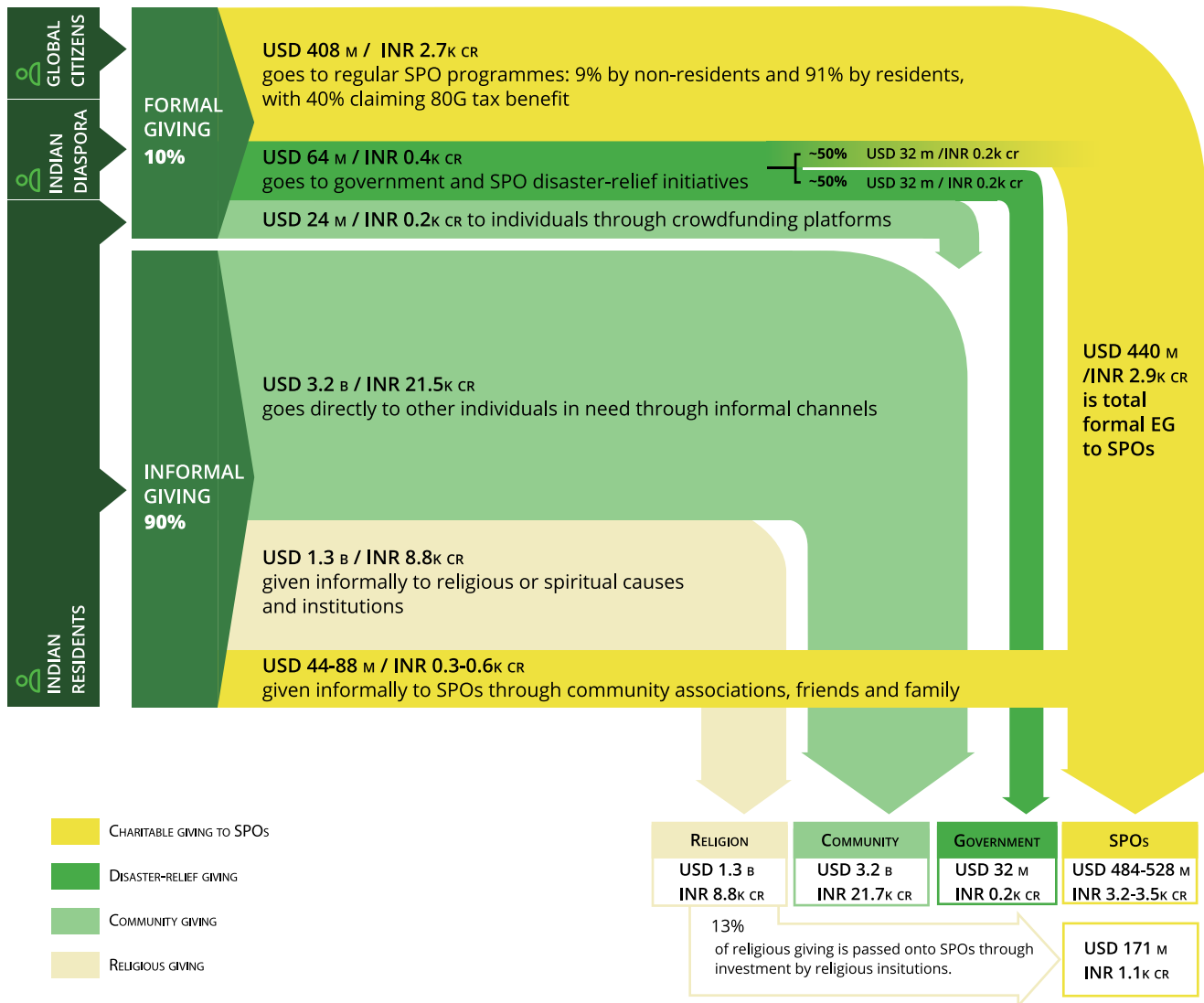
have given predominantly to community and religious causes, followed by giving to urgent situations such as disasters. Everyday giving has been propelled equally by residents and Indian diaspora, followed by global citizens giving to India.

2

In sharp contrast to other prominent EG economies such as the USA and China, 90% of India's EG is informal giving to religion and community. Only INR 3.5k cr / USD 528 m (10%) goes to SPOs, making it a mere 6% contribution to total philanthropic giving in India.

FIGURE 3

THE FLOW OF EVERYDAY GIVING IN INDIA



Sources: Sattva analysis of foregone revenue data, Ministry of Finance (2018-2019), FCRA data of individual giving (2016-17), Prime Minister's National Relief Fund (2016), Chief Minister's Distress Relief Fund (2018), NSSO (2014-15), Household Health Expenditures – Ministry of Health and Family Welfare (2013-14), CAGR gross domestic product (GDP) growth rate – Statista (2018), Qualitative interviews with experts.

Disclaimer: Numbers represent a snapshot for 2016-17 and do not include in-kind giving. Informal charitable giving is a range due to its uncertain quantum. The range is derived from qualitative expert interviews.

India's **informal giving** is at 90% (INR 30.7k cr / USD 4.6 b) of total everyday giving; occurring largely in cash and in amounts that cannot be traced back to individual donors or sources. Most informal giving is directed towards community or religious giving. Community giving through infor-

mal ways (~INR 21.5k cr / USD 3.2 b) goes directly to cover health emergencies and other basic needs of community members such as domestic help or the homeless. Religious giving (INR 8.8k cr / USD 1.3 b) goes to religious or spiritual institutions, of which about 13% on average is redirected towards

charitable causes and SPOs through religious institutions setting up social initiatives or contributing to government schemes. A small fraction of informal giving (INR 0.3-0.6k cr / USD 44-88 m) is charitable giving to SPOs through community associations, friends and family.

India's formal giving, or giving through formal channels that can be tracked, is a mere 10% (INR 3.3k cr / USD 496 m) of everyday giving, split primarily between formal charitable giving to SPOs to improve social outcomes (INR 2.9k cr / USD 440 m) and giving for disaster-relief to government (INR 0.2k cr / USD 32 m). According to industry experts, about half of disaster-relief giving goes to government relief schemes such as the Chief Minister's Relief Fund (CMRF), and the remaining half goes

to SPO relief efforts (e.g. Goonj relief drives.) Interestingly, a small portion of formal giving is community giving made through crowdfunding platforms (~INR 0.2k cr / USD 24 m); e.g. campaigns to cover medical expenses.

Total charitable EG to SPOs hence comes up to INR 3.5k cr / USD 528 m, adding both formal and informal components. While in the case of community and religious giving, everyday givers have deep pre-existing connections and opportunities for engagement, the same is not true for giving to SPOs. Lack of reliable sources to discover SPOs, lack of avenues for convenient giving, and communication gaps are some of the challenges that have led to a low share of giving to SPOs

FORMAL GIVING TO SPOs HAS BEEN TRIANGULATED BY COMPARING 3 ESTIMATES:

- Government reports on 80-G and 80-GGA taxpayer deductions claimed for charitable donations and on foreign contributions (FCRA) received by SPOs
- Annual reports of the top 30 SPOs who practise retail fundraising, extrapolated for the long tail of SPOs based on SPO revenue distribution in the country (the latter derived from FCRA reports)
- Ground-up detailed estimation of sum of funds raised by EG channels such as crowdfunding platforms, marathon fundraisers, and others derived from secondary research and qualitative expert interviews.



**TOTAL
EVERYDAY GIVING**

INR 34K CR / USD 5.1 B



**INFORMAL
EVERYDAY GIVING**

INR 30.7K CR / USD 4.6 B



**TOTAL CHARITABLE
GIVING TO SPOs**

INR 3.5K CR / USD 528 M



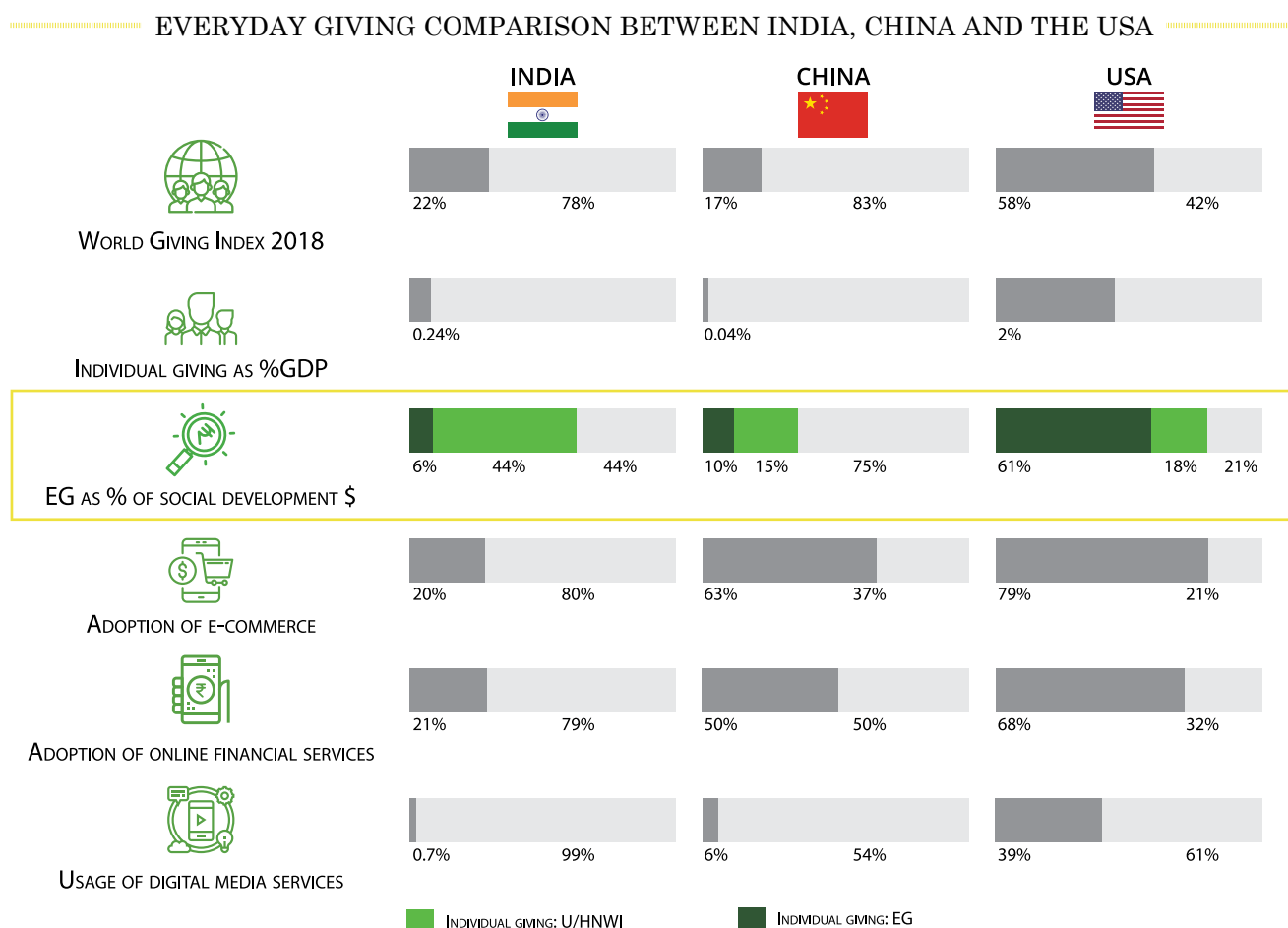
**FORMAL
EVERYDAY GIVING**

INR 3.3K CR / USD 496 M

Note: Estimates are for the period of one year

Everyday giving in India contributes about 6% to total philanthropic funding for social development in India, compared to ~60% in the USA and 10% in China, where increased digital payments, enabling policies, and technology-led solutions have propelled EG forward significantly.

FIGURE 4



Sources: Sattva Research, CAF World Giving Index (2018), Giving USA (2018), Giving China Report (2017), Hurun (2018), BCG-Google Digital Consumer Spending (2018), Bain India Philanthropy Report (2017)

As per the CAF World Giving Index score 2018, India (rank 124) leads China (rank 142) but is significantly behind the USA (rank 4), where the computation is a combined average of the proportion of people who reported one or more of the following in the month prior to interview: helping a stranger, donating money and volunteering time.¹⁹ Individual giving (everyday giving and U/HNWI giving combined) as %GDP is 0.24% in India which is significantly less than 2% in the USA, but greater than 0.04% in China.²⁰

Online giving in India is nascent compared to China chiefly due to lags in penetration of digital infrastructure and adoption of digital services — 63% e-commerce adoption in China against 20% in

India and 50% online financial services adoption as against 21% in India in 2018.²¹ However, digital transactions are estimated to reach USD 100 b by 2020 in India and this growth will be driven by new users, signifying potential to grow online giving in India.²²

The USA everyday giving market is considered a mature market. In recent years, strategic technical interventions such as Facebook donate buttons and the PayPal Giving Fund have further boosted everyday giving in the USA, helping everyday giving grow to 2% of GDP. In 2001, Americans donated USD 2.2 billion to various charities in response to the 9/11 attack. This is the most money ever raised in response to a single catastrophe.²³



In 2012, #GivingTuesday, a global day for giving was launched on the back of thanksgiving in the USA where it raised USD 10 million; in 2018, #GivingTuesday raised USD 380 million, demonstrating a growth of 83% CAGR.²⁴ The partnership between Facebook and PayPal itself brought in USD 7 million on one day in 2018.²⁵

In China, everyday giving has risen to 10% in the last 10 years largely due to policy and technology barriers being eased.²⁶ Tencent played a significant role in lowering barriers for giving when it launched WeChat Pay, Tencent Foundation and the 99 Charity Day.²⁷ The 99 Charity Day raised USD 15 m, USD 45 m and USD 195 m in three days in 2015, 2016 and 2017 respectively.²⁸

In 2001, the Indian government appealed to raise EG funds after the Bhuj earthquake which catalysed diaspora giving to India.²⁹ In addition, GiveIndia, a non-profit technology solution was created for smaller SPOs to expand their donor base. Recent government initiatives in boosting the digital economy such as the IndiaStack and the JAM (Jan Dhan-Aadhar-Mobile) trio have led to cascading effects in favour of everyday giving.³⁰ #GivingTuesdayIndia was launched in 2017, growing 6.7x in just one year, from raising INR 1.4 cr in 2017 to INR 9.03 cr in 2018.³¹

3

SPOs garner EG funds through at least 12 formal offline, online and mixed channels today. Over 80% is acquired through offline telemarketing and face-to-face interactions, but online and mixed channels are growing steadily, backed by rapid growth of digital shopping and payments, and millennials wanting to give back.

FIGURE 5

CHANNELS FOR FORMAL EVERYDAY GIVING TO SPOs IN INDIA



Sources: Sattva Research, Annual reports of SPOs (2016-17), Crowdfunding websites, Inc42 (2017), Entracker (2018), Business Today (2018), Art for Concern (2018), CAF (2019), Business Standard (2014), Financial Express (2017), UNV (2018), Qualitative interviews with experts.

All channels are not mutually exclusive. Numbers are conservative bottom-up estimates. FTE is defined as number of total hours worked divided by the maximum number of compensable hours in a full-time schedule as defined by law.

Over 80% of formal charitable giving has been and continues to be acquired through the familiar offline channels of face-to-face and telemarketing, which show steady growth at 20% compound annual growth rate (CAGR).³² Online channels such as crowdfunding, giving through SPO websites and new innovations such as online subscribed giving have emerged in the last five years and are growing at over 30% CAGR.³³ Mixed channels such as payroll giving and marathons do well in comparison to purely online channels by deploying offline

strategies to engage everyday givers and convert them to giving online. It has emerged that givers who are reached offline through face-to-face and telemarketing are increasingly being driven to donate via online means such as bank transfers and digital payments, resulting in up to 40% of funds acquired offline being collected online.³⁴ Increased conversions of retail giving to online giving provides a way to design fundraising in more informed ways and hence increase the efficacy of the market.

4

Over the last decade, citizen engagement and volunteering have grown rapidly in India, bearing potential to increase giving through engagement

India has the most number of people volunteering and donating money in the world, ahead of the USA and China as per the Charities Aid Foundation (CAF) World Giving Index 2018.³⁵ An equivalent of 2.25 m full-time employees volunteered with social organisations in India last year.³⁶ Daan Utsav engages over 60 lakh individuals in 1,500 events in 200 cities every year.³⁷ Make A Difference and Teach For India receive over 20,000 applicants every year for their volunteering and fellowship programmes.³⁸ This, along with the growing response to immersive programmes such as Jagriti Yatra speak to commitment among the millennial generation to give back to community. Online volunteer matching platforms such as ConnectFor and iVolunteer are gaining traction by designing for millennial preferences and modern working conditions. Citizen engagement has also picked up through channels such as marathons and urban civic movements. Charitable funds raised through Mumbai marathon, one of India's four metro marathons has grown at a CAGR of 27% over the last 10 years.³⁹

Owing to increased digital penetration over the last decade, online engagement of citizens has gained considerable traction. Global social media movements such as #MeToo and #ALSIceBucketChallenge have been adapted and gone viral

in India. #GivingTuesdayIndia, an online giving collective, grew from raising INR 1.4 cr (USD 215 k) in 2017 to INR 9 cr (USD 1.4 m) in 2018.⁴⁰ Disaster-relief giving initiatives from mainstream digital platforms have received a promising response — Paytm alone collected INR 30 cr (USD 4.6 m) from 12 lakh users in a week for Kerala flood-relief.⁴¹

Engaged citizens can be triggered in interesting ways to give as they are already aware and contributing to causes, making engagement an important way to grow the everyday giving funnel in India.

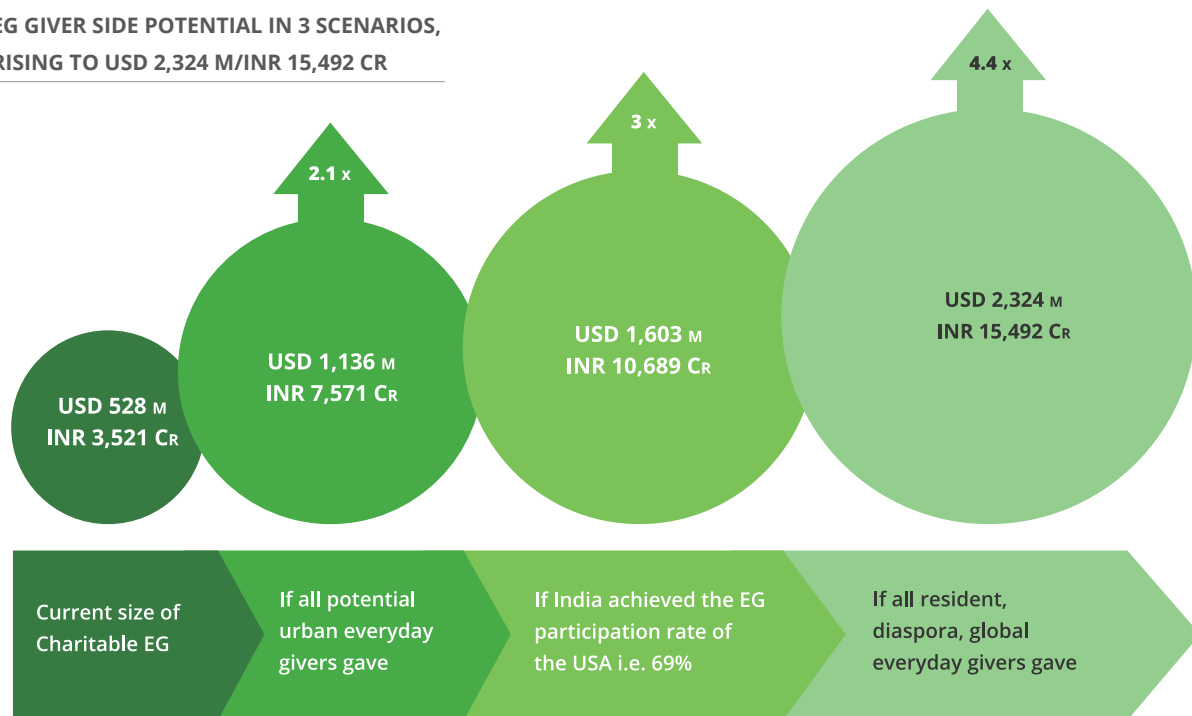
5

Indian residents and diaspora givers' growing earning capacity, response to nascent digital giving interventions, and market innovations, indicate that India's formal charitable EG has the potential to grow four times to ~INR 15,500 cr / USD 2.3 b, making it a significant contributor to total philanthropic giving in the country in the next 3-5 years.

FIGURE 6

CURRENT FORMAL CHARITABLE EG'S CONTRIBUTION TO PHILANTHROPIC GIVING IN INDIA, AND POTENTIAL TO GROW OVER 3-5 YEARS

EG GIVER SIDE POTENTIAL IN 3 SCENARIOS,
RISING TO USD 2,324 M/INR 15,492 CR

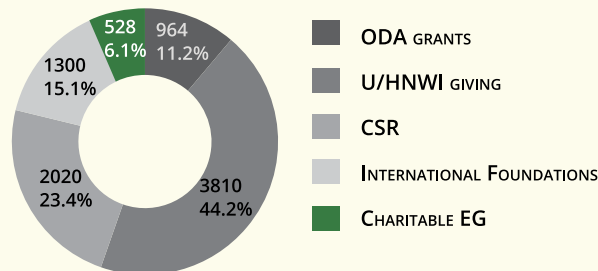


*Assuming Indian givers give 1 contribution of INR 2,200/year and diaspora givers give USD 35/year

CURRENT EG CONTRIBUTION TO PHILANTHROPY IN INDIA

Current EG contribution (USD 528 m / INR 3521 cr) is 6% of the total philanthropy in India (USD 8.6 b / INR 57.5 k cr)

(USD in millions)



Sources: World Bank (2018), Ice360 (2017), Labour Bureau (2016), Business Line (2018), Kotak (2018), CIA (2018), CAF (2012-15), CSIP (2018), Dalberg (2017), OECD (2016), The Hurun Research Institute (2013, 14, 15, 16), National CSR Portal (2018), SDGFunders (2010-15)

Current philanthropic giving numbers are for a one-year time period, relevant between 2015-18; All government sources of funding, impact investments, ODA loans and investments have been excluded

Notwithstanding the nascent state of the market, public propensity to give combined with an accelerating digital revolution could mean that India is well-poised to grow the share of formal giving to social development. Growing potential to give is evident from the expanding size and wealth of India's middle class. At present, our research suggests that 40.6 m Indian residents and 15.7 m Indian diaspora are potential everyday givers based on

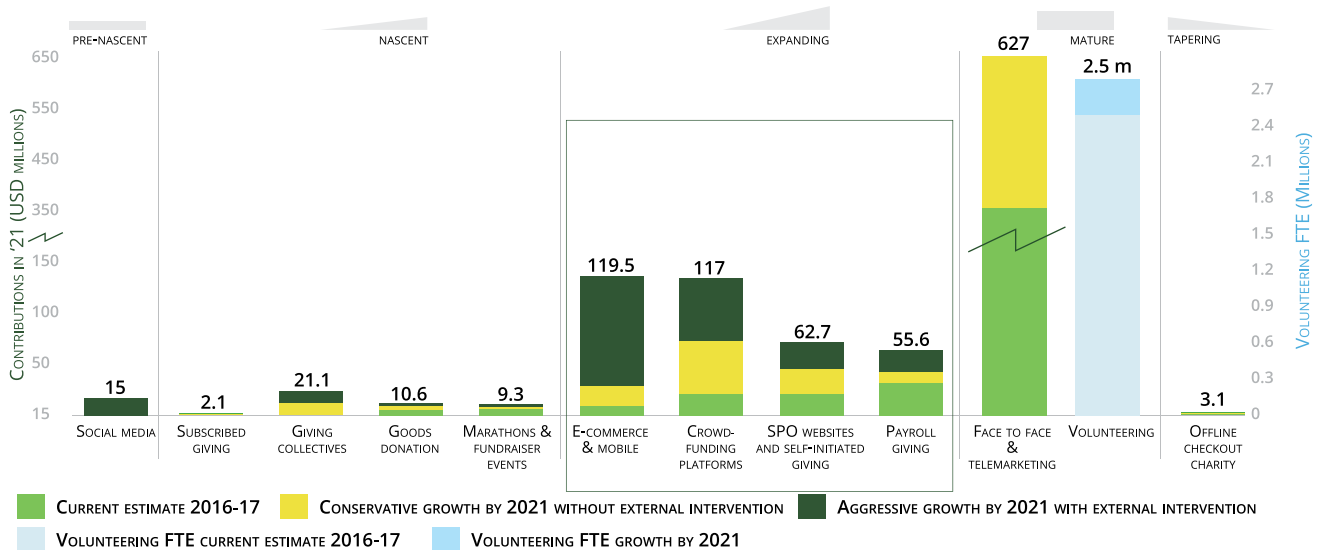
their earning capacity.⁴² Upper/high middle-income households will double by 2030 and high net worth individual (HNWI) households by 2022. By 2050, 560 m Indians will rise into the middle class, making it the largest income class in the country.⁴³ Diaspora giving potential is another driver, given that US diaspora giving could eclipse US foreign aid at USD 3 b.⁴⁴

6

Face-to-face and telemarketing channels could continue to dominate in 2021, but payroll giving, crowdfunding, and e-commerce-based giving are poised to grow strongly.

FIGURE 7

CONSERVATIVE AND AGGRESSIVE 2021 GROWTH PROJECTIONS PER EG CHANNEL



Sources: India Brand Equity Foundation (2018), Statista (2019), GuideStar India (2019), ET Tech (2018), Business Standard (2018), BCG (2017), Tencent Foundation (2017), Pinkathon (2019), Sattva Research

*The growth potential does not consider the impact of mutual interactions of channels.

The ecosystem push to formalise EG through technology is also evident and gaining traction. As the world's fastest growing e-commerce, smartphone and mobile wallet market, India could be a USD 100 b (INR 650 k cr) market for digital transactions by 2020.⁴⁵ Government initiative through Digital India and the Pradhan Mantri Jan Dhan Yojana have brought millions from unbanked to banked. JAM and India Stack platforms hold promise for at-scale digital transactions across socio-economic groups. Overwhelming responses to early digital giving interventions also suggest that India is poised to leapfrog on online giving: INR 10 cr (USD 1.5 m) was raised from Paytm users for Kerala floods in 48 hours;⁴⁶ INR 7 cr (USD 1.1 m) was raised in 36 hours for Pulwama families via Bharat ke veer app;⁴⁷ an estimated INR 5.5 cr (USD 0.8 m) is raised per year for cancer care via Ola's 'My Ride. My Cause'.⁴⁸

Formal EG channels show significant growth potential. Due to their size and steady growth at 20% CAGR, face-to-face and telemarketing channels will continue to dominate in 2021. Online

and mixed channels are nascent or expanding and many could grow aggressively with external intervention: E-commerce and mobile payment platforms could grow to INR 800 cr / USD 120 m if India's market leading platforms enabled donations year-round. Crowdfunding could grow to INR 780 cr / USD 117 m if 30% of India's registered SPOs are equipped with the resources to run robust online campaigns. SPO websites could grow to INR 420 cr / USD 63 m if 10% of all givers acquired offline through telemarketing and face-to-face interactions are directed to the site. Payroll giving could grow to INR 373 cr / USD 56 m if the top 20% companies in India introduced a payroll giving product, and a digital payroll giving product gains traction equivalent to global standards. India's giving collective, #GivingTuesdayIndia2018 has already grown 6.7x over one year to be INR 9 cr / USD 1.4 cr and could grow to INR 141 cr / USD 21.1 m. Social media is not a direct channel for giving in India yet, but could bring in INR 100 cr / USD 15 m if India achieves giving raised through WeChat and WeChat Pay in the first five years of online giving in China.



THE SOLUTION ECOSYSTEM FOR EVERYDAY GIVING IN INDIA

SECTION 02



FIGURE 8

SNAPSHOT OF THE EVERYDAY GIVING SOLUTION LANDSCAPE



This is not a comprehensive listing of all entities, but a snapshot based on secondary sources of research

The landscape of everyday giving solutions. Everyday givers in India connect with social causes in three ways:

1. Direct interaction with SPOs, through face-to-face and telemarketing interactions with SPO representatives, volunteering programmes and fundraiser events. In-person conversations are

most familiar for both SPOs and givers, capturing over 80% of the formal EG market, as indicated by market estimates of offline giving in this research study.

2. Through online platforms. Crowdfunding platforms such as GiveIndia, GlobalGiving and SmallChange.ngo focus on fundraising for SPOs, while Ketto, Impactguru and Milaap balance

raising funds for individual causes with SPO causes. Platforms such as DonateKart and Snapdeal Sunshine facilitate donations of goods and supplies, while iVolunteer and ConnectFor are volunteer matching platforms, matching givers with relevant opportunities. Certain e-commerce and digital payment platforms/digital wallets such as Ola, BookMyShow and MakeMyTrip enable giving funds through checkout charity, where a user can add a token donation amount to their checkout total for an SPO, for every ticket purchased. Most e-commerce and digital wallet platforms have opened such features out only for disaster-relief efforts, but have significant potential if operated regularly as our research finds. Paytm Helping Hand had just begun their service as this report went to publishing.

3. Through offline facilitators who orchestrate giving with the support of online and offline platforms, e.g. marathons, workplace giving and giving collectives such as Daan Utsav and #GivingTuesdayIndia. India's big four marathons in Mumbai, Delhi, Bangalore and Kolkata engage with philanthropic partners such as India Cares Foundation and United Way to enable SPOs to raise awareness and funds for their causes through 'champion runners.' Corporates engage with platforms such as GiveIndia, United Way and CAF, besides their own internal platforms, to facilitate payroll giving and workplace volunteering. Global employees also have access to workplace giving platforms Benevity and Bright Funds which allow them to give to Indian SPOs. Some global companies have also built their own payroll systems which is also extended to give to Indian SPOs.

Givers, SPOs and channels are supported by an ecosystem of enablers, influencers, funders and

regulators. This support ecosystem is nascent in India due to the small number of organisations involved, compared to economies such as the USA, but has been growing in volume as well as partnerships and collaborations between entities:

1. Enabling intermediaries carry out due diligence and certification of SPOs (e.g. GiveIndia's Give Assured, Guidestar India), support fundraising efforts (e.g. Fairtales, Asar), create knowledge and data on giving (e.g. CSIP, Sattva Research, Dalberg), or enable payments (e.g. Danamojo).

2. Regulatory bodies create and implement policies that affect giving. For instance, NPCI's retail payments systems have a bearing on ease of digital giving, while the Ministry of Home Affairs' directives on FCRA lay boundaries for diaspora and global giving to Indian SPOs and channels.

3. Funders provide philanthropic or investment capital to grow EG solutions and support SPOs to strengthen their retail fundraising engines.

4. Influencers are people and platforms that reach and convert unreached givers. They may be celebrities or brands lending support for a cause, or social media platforms influencing user behaviours. e.g. Facebook banners in India read, "Have you registered to vote?" in the 2019 elections, with a statistic on the thousands of users currently registered.

This section closely examines the challenges and opportunities faced by each stakeholder in the EG solution space—a necessary step to unlock formal giving in India.

EVERYDAY GIVERS

7

India's everyday givers are motivated by 4 triggers: convenience, urgency, community and impact. Givers prefer to engage with social causes personally but are impeded in their giving by lack of information on reliable SPOs, relevant avenues for giving, and regulatory barriers.

Profile of the everyday giver

We understand the following about an everyday giver through various Asia-level and global surveys that have been carried out. A representative India-level survey has not yet been undertaken after 2012 and is an area of research going forward.

Demographics: India's everyday givers are typically aged 25-45 years with an even gender split. Givers tend to be middle-aged professionals while the average volunteer is a fresh college graduate. Notable segments of everyday givers are workplace givers enrolled in corporate volunteering or payroll programmes, or seasoned professionals with over 15 years' work experience volunteering skills in their spare time.

Giving amounts and modes: The everyday giver donates an average of INR 3,000 per year to charitable organisations, with INR 1,000 being the most common one-time donation amount.

Respondents to Sattva's 2019 Everyday Giver survey reported **cash and netbanking** as their most frequently used payment modes.

Channel preferences: India's everyday givers show a preference for in-person interactions with SPOs and social causes. SPOs are also well-versed with offline methods to reach givers.

Giving beliefs and triggers

Our research shows that everyday givers go through several stages along a giving journey before they become regular, mindful givers (see Figure 9 next page). Their giving behaviours and preferences stem from foundational beliefs on giving, such as leaving a legacy for a better future, taking forward a family tradition, paying forward gratitude, or giving because it feels right or is God's will. We believe that givers advance in the discovery-to-giving journey due to four main triggers:





FIGURE 9

MOTIVATIONAL TRIGGERS FOR EVERYDAY GIVING



Urgency

Triggered by the perceived urgency of the situation (such as a disaster) or perceived enormity of the problem to give right away.

- 74% respondents in the Sattva EG survey said they were motivated by a cause that required urgent attention.
- Paytm raised >INR 10 cr (USD 1.5 m) in 48 hours for Kerala floods.



Convenience

Where the giving process is easy and optimised for the giver's preferences, time and effort.

- 59% respondents in the Sattva EG survey said they would be encouraged to give by easy and convenient giving processes.
- Benevity raised INR 6.9k cr (USD 1 b) in 2018 by making payroll giving automated and seamless through digital platforms.



Impact

Where the giver is motivated by deep affiliation to the cause impact on a cause or organisation and would like to make a difference with their giving.

- 59% respondents in the Sattva EG survey were motivated by affinity for a particular organisation/cause.
- MAD receives 20k+ applications/year for volunteer positions.



Community

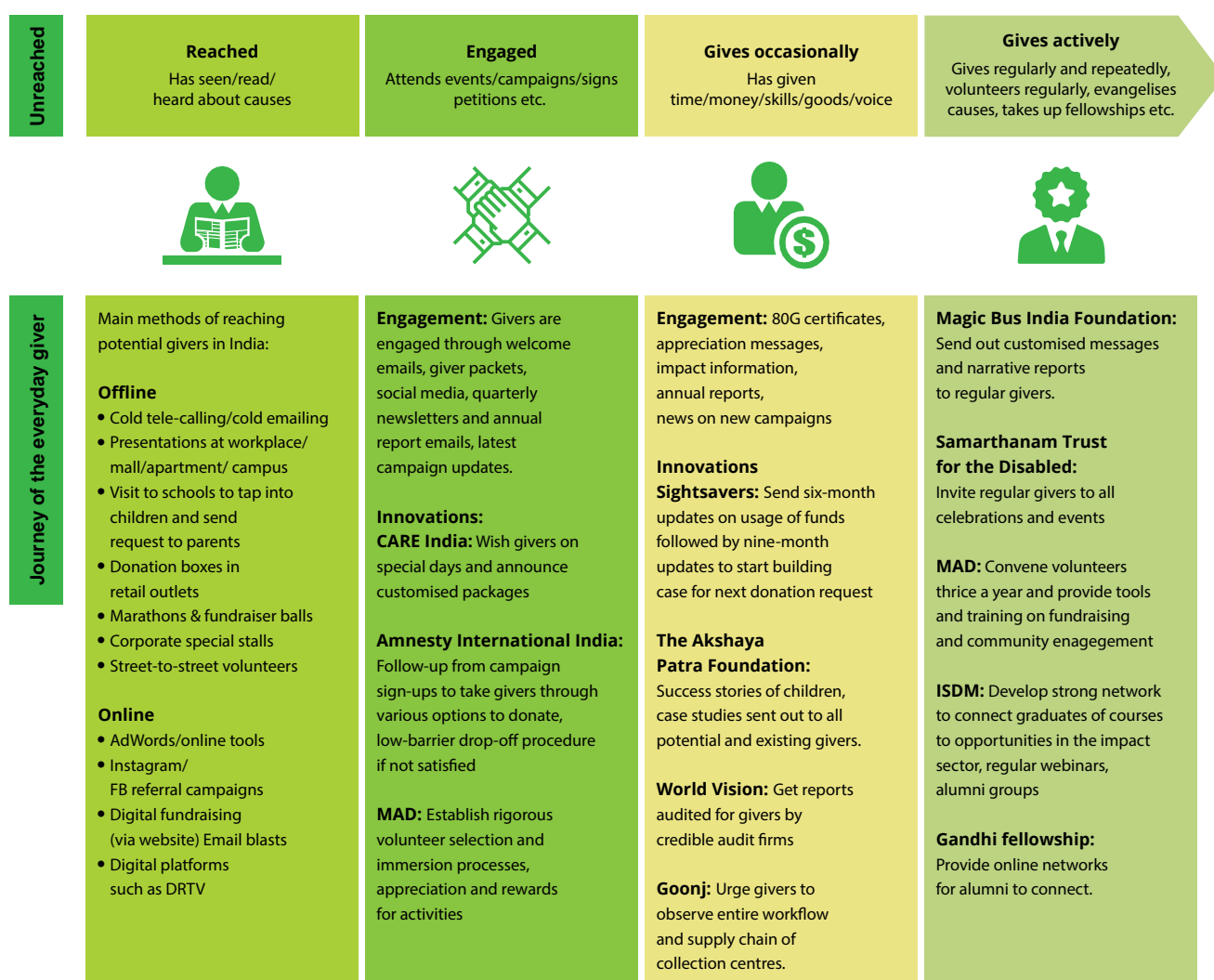
Where the need to give back to one's community drives the decision to give.

- 52% respondents in the Sattva EG survey were motivated by a referral or recommendation from someone they knew.
- Informal giving to religion and community is 89% of EG in India.

Sources: Sattva everyday giver survey 2018, qualitative expert interviews

FIGURE 10

EXAMPLES OF SPO ENGAGEMENT WITH EVERYDAY GIVERS



Sources: Sattva qualitative expert interviews

EXAMPLE OF CREATIVE CAMPAIGNS RUN BY EVERYDAY GIVERS

Wildlife SOS India

Kartick Satyanarayan has raised enough to rescue 550 “dancing bears” and other wildlife in distress by leveraging the power of storytelling through emails.

Fortnite gamer on Twitch

‘DrLupo’ raised USD 1.3 m from 85 countries for St. Jude Children’s Research hospital by allowing givers to dictate his gaming moves over Christmas 2018.

Child Rights and You’s ‘Joy of Five’

campaign turned the spotlight on care in the 0-6 age group, helping them reach 2,50,532 children with the support of everyday givers.

#MYGIVINGSTORYINDIA: INFLUENCING GIVING THROUGH EFFECTIVE STORYTELLING

#MyGivingStoryIndia is a digital storytelling challenge run as part of #GivingTuesdayIndia and modelled on the US campaign. In 2018, the campaign was run between September and December to be in sync with the global #GivingTuesday campaign. As part of this contest, participants were required to submit their personal stories of giving and nominate an SPO to which they would like to direct cash prizes. Stories were published on the #GivingTuesdayIndia website, while people shared them on social media platforms to seek votes from friends. A total of 251 stories were received and over 64,000 votes were recorded as part of this challenge.

Quantitative analysis of 244 stories revealed:

- Stories related to children garnered 51% of votes and formed 34% of all stories
- At least one-third of stories related to education, healthcare, jobs and livelihoods

Qualitative and textual analysis of the top 50 stories by number of votes received revealed that:

- Stories with a personal connect to an individual and particularly children (indicated by words such as ‘child’, ‘young’, ‘life’) or community (indicated by words such as ‘school’, ‘family’ and ‘village’) outperformed others

“In the resource-poor surroundings of a remote village, the children in the Anganwadi are smiling, learning and enjoying themselves!”

- Words such as ‘satisfaction’, ‘transforming’, ‘joy’ and the phrase ‘make a difference’ were most commonly used to describe feelings upon giving

“It gives me immense joy and satisfaction. I find real meaning in my life giving my life for



the future of young people”

Barriers to giving

Everyday givers report two chief barriers to giving: (1) a lack of reliable information on where and how to give to SPOs; and (2) a lack of engagement with SPOs. Figure 10 below demonstrates the typical ways in which SPOs engage with everyday givers who are at different stages along their giving journey. Research shows that innovative communication at the engagement stage plays a vital role in compelling an individual to give.

Indian diaspora givers have significant propensity to give back to their mother country, but face regulatory barriers to giving. FCRA regulations limit their pathways to giving to only FCRA-licensed SPOs (i.e. 1% of all Indian SPOs) and only a few international SPOs (The Akshaya Patra Foundation, Pratham) and platforms (GlobalGiving, Impactguru) that have the ability to provide tax benefits to non-resident Indians. Research by Dalberg reveals that second and third-generation diaspora have a greater propensity for formal giving to India but are hindered by a lack of information on trusted SPOs.

8

Most Indian SPOs tap into retail giving only when other funding streams are inaccessible. Some leverage external opportunities or international expertise while only a few do so because citizen engagement is core to their mission.

Retail giving is a chosen fundraising source only for a small share of the 33 lakh registered SPOs in India. Our research shows that in most cases, SPOs turn to everyday giving when they **cannot access institutional or U/HNWI funding**. This is especially the case for:

1. SPOs that function in the area of **human rights** that take up EG when other forms of funding are inaccessible to them.
2. **Young SPOs** that have not yet established credibility to raise institutional funds tend to start with retail giving.
3. SPOs that have been **dependent on foreign funding** take up EG when that source has declined. Over the last 3 years, over 13,000 NGOs have had their FCRA licenses cancelled.

"It is very important for people to take a stand on human rights issues, so it becomes even more important for us to raise funds from individuals as it represents their support"

- Senior leader at a human rights SPO

International SPOs have a greater appetite for retail giving as systems have been set up globally and in-house fundraising expertise is available to leverage in other geographies. Retail giving has also been a channel to gather funds from **global givers and Indian diaspora**. Multiple domestic non-profits such as Pratham Education Foundation, Akshayapatra, Give etc have set up offices in US and UK to appeal to givers outside India.

SPOs recognise that everyday giving goes beyond money. A Sattva survey of 40 SPOs revealed the following chief reasons to take up retail fundraising:

- Offers a way to build the brand and build awareness for causes (78%)
- Perceived unrestricted (53%) and sustainable nature of funding (76%)
- Offers a way to receive money from many and not be dependent on a few donors (73%)

"Everyday giving is not just about funding but resilience and autonomy"

- Senior leader, leading academic centre on social impact

While SPOs understand that engaging everyday givers offers a way to build awareness for the cause and their work, our secondary research found only a handful of non-profits who treat citizen engagement as **core to their mission** for societal impact.

"It is important for us to enable as many people as possible to take responsibility for child development. Actions through volunteering, petitioning, donating or individual fundraising are key to our mission"

- Senior leader at child development SPO

Experts say that there are only 30-40 SPOs in India that have taken up retail fundraising through an informed approach where they build systems and processes to 'ask' givers; most others get retail funds 'without asking' for it or none at all. This is an opportunity to significantly grow everyday giving among the long-tail of non-profits in India.

Through in-depth qualitative interviews and corroboration with literature, we found six **key barriers** to SPOs adopting retail giving:

- **Mindset barriers**, especially among SPO leaders and board members, brought on by scepticism with the returns in everyday giving, upfront costs involved in retail fundraising, and a lack of trust in the efficacy of retail giving, to make it a strategic priority. Since it is treated as a fundraising and communication concern, everyday giving receives attention only at the execution level.
- **Lack of know-how** on unlocking giving effectively, especially through digital means. That coupled with costs acts as a barrier to SPOs in building the strategy, systems and processes required to consistently raise funds from EG. Digital fundraising is also enabled largely by individuals championing causes; SPOs are often unable to find ways to on-board these champions. Effective volunteering programmes also takes equal resources and sustained effort to build.
- **Lack of fundraising capabilities** in non-profits which is an acute challenge across the ecosystem in India. There is a lack of good fundraising schools, courses and immersive experiences that can prepare fundraising talent in India.
- **Inadequate funding avenues** that can encourage pilots in retail fundraising and cover innovation cost. Philanthropic funding in the development sector still remains predominantly limited to funding for programmes and not organisational funding. The limited unrestricted funding that SPOs do receive goes towards other fundraising strategies that are seen as more bankable.

MAKE A DIFFERENCE: LEVERAGING THE POWER OF COMMUNITY

Founded in 2006, Make A Difference (MAD) is one of India's largest youth volunteer organisations working to improve outcomes for children in orphanages and shelter homes across India. Every year, MAD receives 20k applications from young people aged 18-27 years nationwide for ~4k volunteer positions, and maintains a close-knit community of alumni. In contrast to most other SPOs, MAD receives 30% of its funding from online crowdfunding largely enabled by its volunteer network, and does not focus on offline retail fundraising. The average MAD volunteer stays with the organisation for about two years, and many among the senior leadership began as volunteers.

MAD attributes its success at youth engagement and online fundraising to the following:

- Volunteer applicants go through multiple rounds of **rigorous screening** and are asked upfront to commit to spreading awareness and fundraising for MAD. Selected candidates, therefore, tend to be highly passionate about the cause and aware of their role and responsibilities in the organisation.
- For a few months every year, volunteers in different cities work together to achieve fundraising targets and are **rewarded for their participation**, not the amount of funds they raise.
- MAD brings volunteers together thrice a year in city circles, to **provide tools and training** on effective fundraising. Though optional, these city circles see ~35% volunteer participation. At the heart of MAD's approach to everyday giving is a strong belief in the power of community to solve intractable problems:

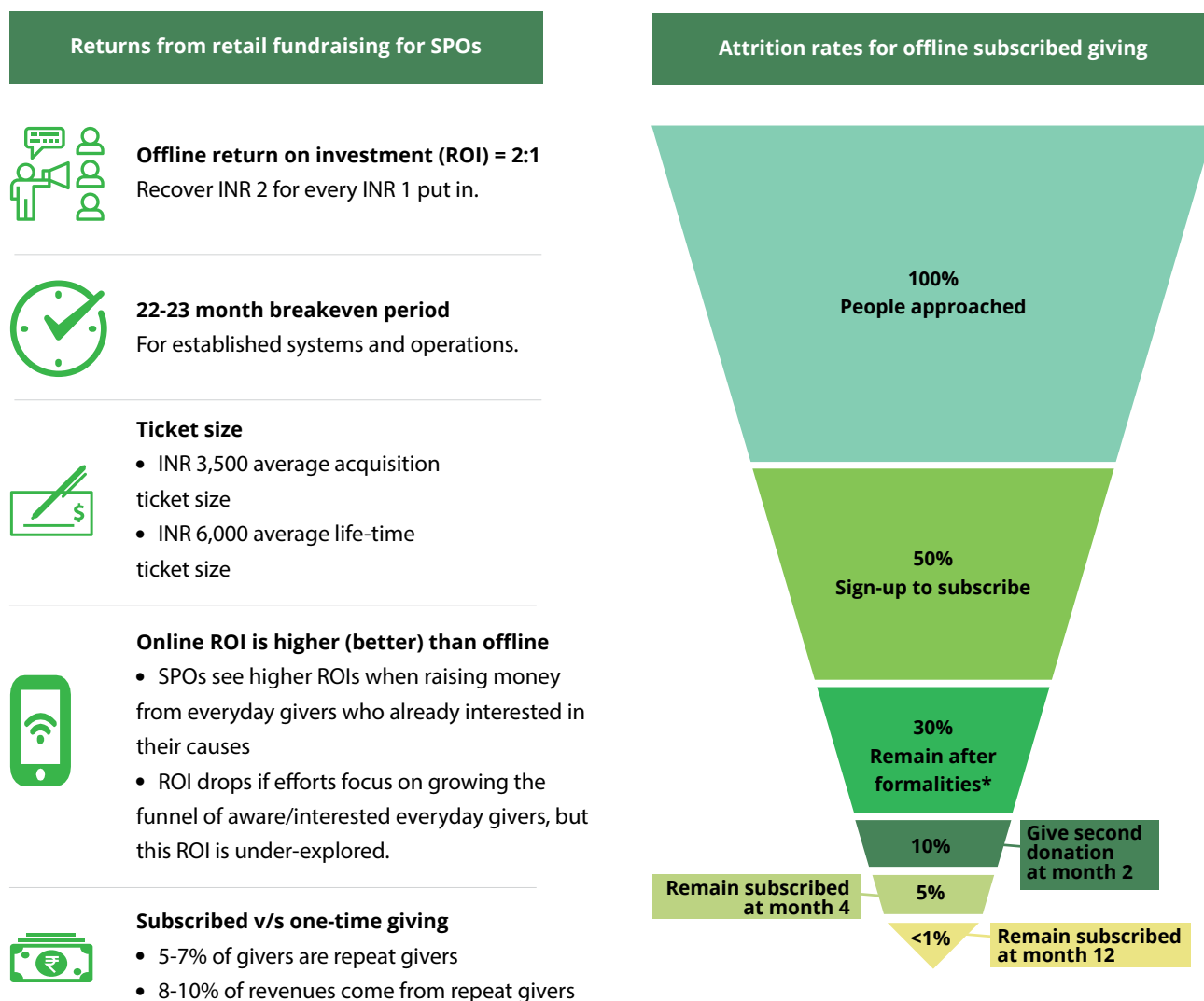
"One of the largest questions in the fundraising team is, 'How can we enable volunteers to give opportunities to the community around them to contribute on a daily basis?'"

- **Frictions with giving platforms and channels** resulting from regulatory constraints, return-on-investment issues, and giver engagement. SPOs find it hard to engage with online donors through platforms, resulting in one-time giving without any other conversions. Platforms do not have a standard information sharing practice on givers with SPOs.

- **Nascent technology adoption** among Indian non-profits which limits the use of technology and data to increase giving. From setting up payment systems to using digital means effectively requires technology talent which is not available to SPOs. SPOs don't have capabilities to capture or analyse data about donors which is critical to tweak products/giving strategies in EG

FIGURE 11

EXAMPLES OF RETAIL FUNDRAISING ECONOMICS AND ATTRITION RATES



Source: Sattva qualitative expert interviews

9

Giving channels embrace the unique challenges of Indian everyday giving for solution creation. While online channels are growing at ~30% CAGR, offline channels dominate in the Indian context.

Offline channels capture over 80% of charitable EG funds raised. In-person interactions are the most **familiar and effective** acquisition strategy corroborated by survey results. However, they are also the most **resource-intensive** with staff, training and maintenance costs (see Figure 11 below for the economics and attrition rates of offline fundraising). This is also the reason behind only the top 30-40 SPOs in India possessing the capabilities to ask everyday givers for funds through established infrastructure.

Crowdfunding platforms garner only a small portion of funds today, however their growth is **outpacing offline** channels. For online crowdfunding platforms, raising funds for SPOs is not yet as financially attractive as fundraising for individual or mainstream campaigns.

“The strategies for SPO and individual crowdfunding are completely different”

- Leading crowdfunding platform

Individual and mainstream campaigns outperform SPO campaigns in both supply and demand due to several enablers and barriers — trust among givers in SPOs, paperwork involved in on-boarding SPOs, SPOs ability to run effective campaigns, higher relatability to individual appeals. The few crowdfunding platforms that focus on SPO fundraising are driven to do so by the ‘social mission’ and not business priority. Such platforms receive philanthropic capital or corporate sponsorship to sustain this mission.

Mainstream e-commerce and digital payment platforms proliferate in India but play a smaller role in giving compared to their role in USA and China. However, when they do so, the results have

been overwhelming in quantum of funds raised as illustrated in the market section. Surges in disaster giving through Paytm and BigBasket suggest givers find it convenient to give through this channel, but year-round demand outside the disaster context is largely unknown. Barriers include the infrastructure costs and systems required to set up SPO-giving mechanisms. i.e. rigorous SPO due diligence, SPO onboarding, setting up a holding entity to house and conveniently disburse small donations.

“The checkout charity market among Internet and mobile businesses is going to see really interesting trends, but requires consolidation through external interventions and more role models. It needs to become a social norm, much like CSR”

- CEO of leading online giving platform

Workplace giving takes root when backed by a strong corporate culture of giving that cascades down from the leadership and is enabled by engagement before ‘asking’. Indian companies tend to lag behind global companies in terms of employee participation (approximately 12% v. >50% employee participation rates). Platforms report that hardly 10% of Indian companies are able to match donations raised by employees which could be a significant trigger to boost workplace giving. The CSR law does not consider employee contributions to social causes within the framing of the Act, and this is a regulatory impediment. Corporates also report that employees need to be regularly engaged to trigger consistent giving, and in the absence of tech-led platforms or offline resources, this engagement is harder to achieve. The barriers to set up strong.

“Pocket-sized giving was never a practical market to serve offline. Our hypothesis was: if the charitable market of corporates is significant, what type of leverage can we build to enable engagement and participation at the workplace and hence induce giving? A tech-engagement platform became our answer.”

- Global workplace giving platform

Marathon giving is growing but underperforming compared to its potential: According to India Cares Foundation, only 5% of runners in the four ‘big’ marathons fundraise for charity while 25% have some awareness that social causes are using the platform. Even with these low levels of participation, giving in the Mumbai marathon, the largest cause marathon in India, has grown at 27% CAGR over 10 years since 2004. Most of the 1k+ running events outside the 4 Procam marathons in India do not currently feature any avenues for giving.

Giving collectives such as Daan Utsav and #GivingTuesdayIndia have been effective at

bringing nationwide attention to giving. Daan Utsav has engaged 60 lakh givers across 200 cities, and #GivingTuesdayIndia brought together 19 k givers, 23 collaborator platforms and 460 SPOs over a week in 2018. However, India’s giving collectives are yet to scale to the magnitude of #GivingTuesday global and 99 Charity Day. Barriers to scale include limiting attention only to the week of Giving Tuesday whereas the USA week runs almost through the year, the marketing muscle required to ‘create’ a popular day outside of current consumer festivals, a dearth of dedicated resources and leaders to plan and implement these giving festivals, and inadequate buy-in from channels and SPOs to participate.

Tech-led innovations to boost giving: Recent technology collaborations demonstrate innovations in front-facing and backend infrastructure for driving both giving and engagement. India’s EG could leapfrog other prominent economies if innovations continue to grow in volume and scale. A snapshot of recent collaborations indicates this potential in Figure 12 below.

FIGURE 12

EXAMPLES OF TECHNOLOGY INNOVATION FOR ENGAGEMENT AND GIVING

	PROMOTE CITIZEN ENGAGEMENT	PROMOTE CHARITABLE GIVING
FRONT-END SOLUTIONS	 Online civic engagement platform iJanagraha and bribe reporting website “I Paid a Bribe” use technology to enhance government transparency	 Sumara automatically adds an amount from e-commerce partner to user’s checkout total through browser extensions
	 Nyaaya provides actionable information on Indian laws and enables citizens to assert rights and seek justice	 Ola riders nudged to donate a small amount for cancer care efforts at the end of each ride
	 ADR advocates and shares information online for electoral reforms	 Collaboration to enable small sellers listed on Amazon to crowdfund for product development
	 Vayam makes judicial data open, accessible and analysable at a single place, driving citizen engagement through litigant forums and media	 BigBasket matched individual contributions for purchase and delivery of disaster-relief kits to Goonj
	 Builds collective citizen movements online through campaigns and petitions	 Drives in-kind donations to SPOs through Snapdeal’s platform
	 Builds collective citizen movements online through campaigns and petitions	 Collaboration to innovate and conduct experiments towards forging a culture of committed giving online
	 Active public groups for urban civic engagement create virtual communities for on-ground action, e.g. Lake cleanup groups	
BACKEND INFRASTRUCTURE	 Social media platforms  Technology enabler  Digital media platforms	 Application programming interface  NGO discovery  UPI  Payment gateways

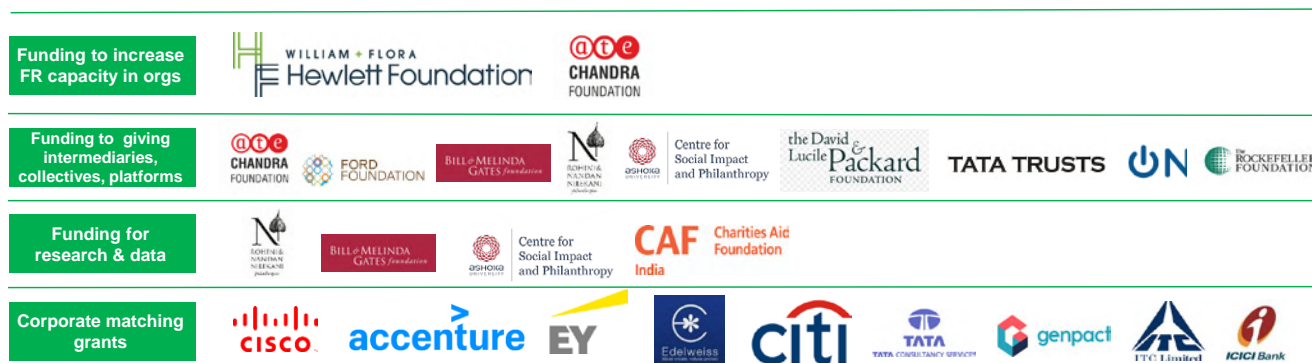
Sources: Secondary research

10

There are four types of ecosystem players: influencers who trigger everyday givers, funders who support EG solutions, enablers who support fundraising and create knowledge, and the policy ecosystem working on regulatory interventions. They play a critical role in creating an enabling environment for Indian EG

FIGURE 13

EXAMPLES OF FUNDING FOR EVERYDAY GIVING



Source: Sattva secondary research, qualitative interviews

Funding for promoting EG is developing and the majority share comes from HNWI's and global foundations who fund organisations beyond programmes. They provide funding for three main purposes:

- To increase SPO fundraising capacities through funding for setting up of systems, processes, or talent.
- To support the **growth of giving channels and collectives** such as #GivingTuesdayIndia
- To support efforts in research, data and the creation of knowledge

"Non-profits may not yet be in the position to move on retail fundraising, so we are thinking of how to increase demand through citizen engagement and strengthen the ecosystem through investments"

- Funder

Corporate matching contributions and investments in volunteering are growing and could give significant thrust to EG.

"We provide 70% of the requested grant amount to SPOs with the understanding that they will raise the remaining 30% from others, including retail givers"

- Philanthropist

Influencers include social and digital media, celebrities, U/HNWI's and mainstream digital platforms that can engage and catalyse everyday givers. Celebrities including sportspersons, actors and artists continue to have a positive influence on giving. Although social media and mainstream digital platforms have transformed giving in economies such as China and the USA, their influence is nascent and unquantified in India.

Policy ecosystem initiatives are **critical but nascent** except for NPCI's digital partnerships. NPCI's BHIM QR codes have the potential to bring several SPOs online for retail FR. The outreach of these codes is currently limited to NPCI's marketing efforts. There have been no other noteworthy efforts on the policy side to significantly influence everyday giving.

Role of the ecosystem: Our research reveals consensus amongst SPOs, channels and everyday givers that the support ecosystem is critical to addressing the following **barriers** that cannot be solved at the level of a non-profit:

- **Lack of a compelling narrative** establishing the need and benefits of everyday giving and citizen engagement, perceptions of low credibility and transparency in the non-profit sector and lack of norms for ethical fundraising.
- **Regulatory bottlenecks** such as complex compliance requirements under FCRA that make mainstream social media and payment platforms hesitant to enable donations through their interface, and the lack of alternatives to payment protocols like Electronic Clearing Service (ECS) that make signing up to subscribed and payroll giving a cumbersome process.
- **Ease of giving bottlenecks** such as the absence of standardised donor databases, time-consuming manual due diligence processes, low penetration of cashless payments and credit cards in India.
- **Fundraising capability gaps**, spanning the spectrum from chronic lack of trained fundraisers, to presence of training vehicles, affordable fundraising intermediaries, data and technology.

REGULATORY BOTTLENECKS TO EVERYDAY GIVING FCRA

- Only 1% of Indian SPOs (29k of 31 lakh) are licensed to receive diaspora and global giving under FCRA
- Pathways for diaspora to give to Indian SPOs are limited since only a few online channels in India have partnerships with global organisations that enable them to receive foreign funds
- Changing the FCRA compliance parameter from the giver's passport nationality to their giving location or bank account would make tracking compliance easier

Regulated repeat payments

- Automated debits are only permitted through physical and e-mandates; all other modes require two-factor authentication before each payment
- eNACH provided a seamless process for automated digital debits, but this was withdrawn by a Supreme Court order in 2018

Telecom Regulatory Authority of India (TRAI)

- Current TRAI regulations do not permit use of telecom wallets for non-telecom related activities
- If giving through SMS were permitted, it could open up impulse giving and formalise Tier 2 and rural giving

Tax laws on anonymous donations

- If a charitable non-profit's income from anonymous donations exceeds 5% of total donations received or INR 1 lakh (whichever is greater), its income will be taxed at 30% even if exempt from income tax under Section 12A
- Channels and SPOs must seamlessly track and pass on giver details to avoid EG being considered as anonymous donations

CSR

- Employee contributions are not counted as CSR. Amending this clause would encourage several other companies to try initiatives in enabling employee volunteering and payroll programmes
- CSR can be encourage to set aside a share of their budgets to enable matching contributions for payroll



GROWING EVERYDAY GIVING IN INDIA: THE WAY FORWARD

SECTION 3



11

In order to achieve the potential for everyday giving in India and build a sustainable culture of citizen engagement, we believe the following four principles are critical

1. Meaningful engagement is critical to increase giving

Our research shows that India's everyday givers would like to be engaged with causes they decide to support. There is also a marked propensity among millennials to get involved deeply with social impact, whether by taking up social sector fellowship programs or volunteering regularly at their workplaces or local communities. While the overwhelming amount of religious and community giving in the country indicates that Indian everyday givers are eager to show kindness to the people they know, giving to social causes requires them to show kindness to strangers they cannot put a face to. The SPOs that have had the most sustainable success with everyday giving are those that have made citizen engagement a core part of their mission and consciously created opportunities for everyday individuals to serve as ambassadors for their organisation or cause and influence others to follow suit. We believe that if everyday givers are meaningfully engaged, they will give repeatedly.

2. Take into account the Indian realities of EG and design for them

There is much to learn about growing India's everyday giving by looking at what has worked in other geographies. However, the most successful EG channels and SPOs have adapted global solutions to the Indian context and behaviours. EG interventions have recognised the stronghold of offline acquisition and engagement methods and included them intelligently in their strategies. Disaster-relief efforts have seen several collaborations leverage the power of Indians to rally communities around causes. Online platforms have systems to help create the right communication and account for multiple payment methods including cheques over credit cards. Rural giving is largely unknown

today but in India, rural givers are the ones ready to share their modest means repeatedly through 'shramdaan' or come to the help of a stranger through 'seva'.

3. Leverage mainstream communities and existing consumer behaviours

In recent years, there has been a groundswell of urban communities coming together offline for shared interests and anchoring initiatives around the wellbeing of the community, be it resident welfare associations taking up waste water treatment systems, citizen-led lake revival efforts, or marathon running and cycling groups. There are over 1,000 running events with more than a million participants taking place in India every year, however, the number of fundraising champion runners through these events

has not grown proportionally signifying untapped potential to engage these communities. Social media and internet commerce platforms have opened the floodgates for giving in the USA and China, and opportunities to engage digital platforms in the funnel from awareness to giving is compelling.

4. Move givers to mindful ways of giving

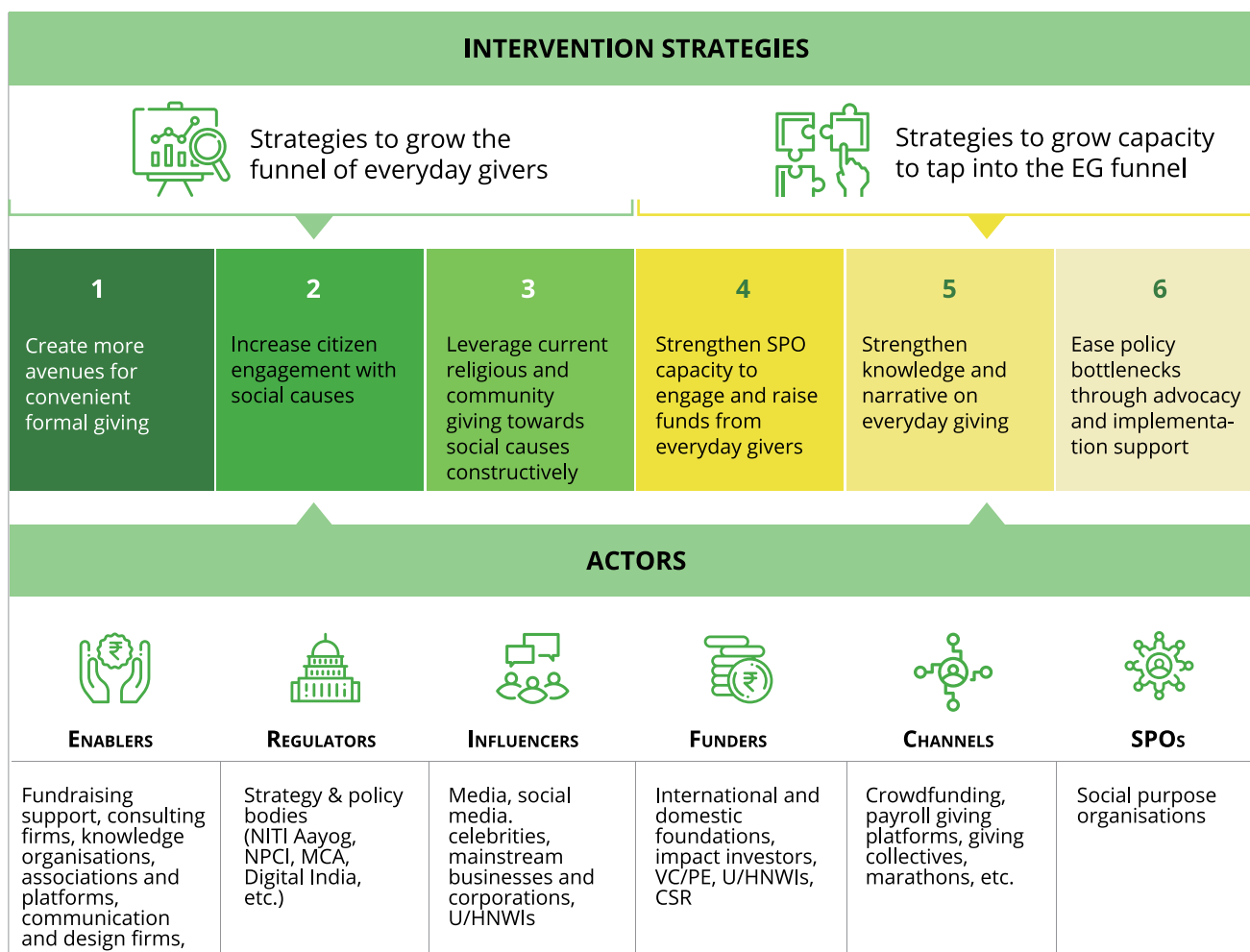
While digital methods, payroll platforms and crowdfunding have increased the funnel of givers significantly in other economies, experts from the US ecosystem state that their challenge today is bringing intentionality into giving and moving the needle beyond 2% GDP where it has been stagnant. Deliberative giving with engagement is as critical as convenient giving with low entry barriers. While India's formal charitable EG economy is in its growth stage, the ecosystem has an opportunity to ensure both intentionality and convenience are given equal importance.

12

Applying the four core principles described, we recommend six intervention strategies to boost everyday giving and promote mindful giving in India

FIGURE 9

THE ECOSYSTEM OF FORMAL EVERYDAY GIVING TO SPOS IN INDIA



On a grid outlining all challenges and roadblocks for EG in India, we examined interventions that have been carried out in India and other economies, and scored them quantitatively based on opportunity for scale, capacity for citizen engagement and collaboration across mainstream industry (bazaar), civil society (samaj) and government (sarkar), and qualitatively based on interviews with experts and advisors. The following interventions below emerged with the highest scores:

Top recommendations for enablers (fundraising support, advisory, and knowledge organisations)

- Create more ecosystem commons through research around giver behaviours, rural giving, comparative analysis of regulatory environments and Indian fundraising success stories
- Pilot innovations in tech-enabled scalable SPO discovery and due diligence in collaboration with online platforms

- Create a fundraising innovation centre that can focus on on-going research, fundraising norms, training vehicles for fundraisers, tools and knowledge on fundraising
- Look at experiments in on-going data analytics in collaboration with the everyday giving ecosystem actors to feed back into design and implementation of retail fundraising

Top recommendations for regulators

- Increase data available on everyday giving by introducing reporting suggestions in CSR and SPO annual reports, NSSO surveys
- Work in collaboration with banks and intermediaries to increase adoption of SPOs for BHIM
- Pilot initiatives that seek to kick-start some form of uniform reporting standards among SPOs
- Encourage workplace giving through amendments to Section 135 of the Indian Companies Act
- Advocate for seamless automated debit mechanism to replace electronic clearance service (ECS) process and enable convenient repeat giving

Top recommendations for philanthropic funders

- Support pilots in increasing diaspora giving to India through online global platforms, workplace giving platforms, immersive fellowships and volunteering
- Fund community-plus-giving models by bringing together social media and existing digital payment platforms/gateways
- Fund research, innovative digital storytelling and mainstream media campaigns, convening platforms and events to strengthen narrative on everyday giving to all actors
- Scale crowdfunding to SPOs through philanthropic grants and support to crowdfunding platforms
- Encourage adoption of retail fundraising among grantees through funding for pilots, funding

for digital fundraising, technical support, and advisory

Top recommendations for CSR

- Invest in connecting workplace giving, volunteering and CSR to create a virtuous circle of engaged givers towards corporate citizenship
- Invest in matching contributions to SPOs linked to payroll giving, employee campaigns, and volunteering
- Encourage local citizen engagement platforms and campaigns that serve the city where the corporate operates

Top recommendations for influencers

- Encourage spiritual leaders and spiritual movements to advocate for citizen engagement in social issues and importance of giving
- Connect with institutions such as schools, resident association groups and community clubs to promote citizen engagement in neighbourhood activities
- Rope in U/HNWIs/entrepreneurs to advocate for everyday giving in their interactions with SPO chief executive officers (CEOs), Boards, and leadership in mainstream industries and raise the overall perceptions of legitimacy, accountability and transparency of the non-profit sector

Top recommendations for channels

- Personalise the giving experience and recognise the giver consistently in both online and offline platform giving
- Collaborate with SPOs to run pilots to increase ease of giving by working on enabling seamless giving of tax certificates, regular engagement with givers, data analytics to inform campaign design, and support in digital storytelling
- Pilot collaborations with mainstream businesses/e-commerce/digital wallets and other offline outlets to increase the funnel of giving and strengthen business viability of the platform
- Online platforms can partner with popular offline orchestrators, citizen groups, corporates,

and events, to increase the funnel of users coming online while giving

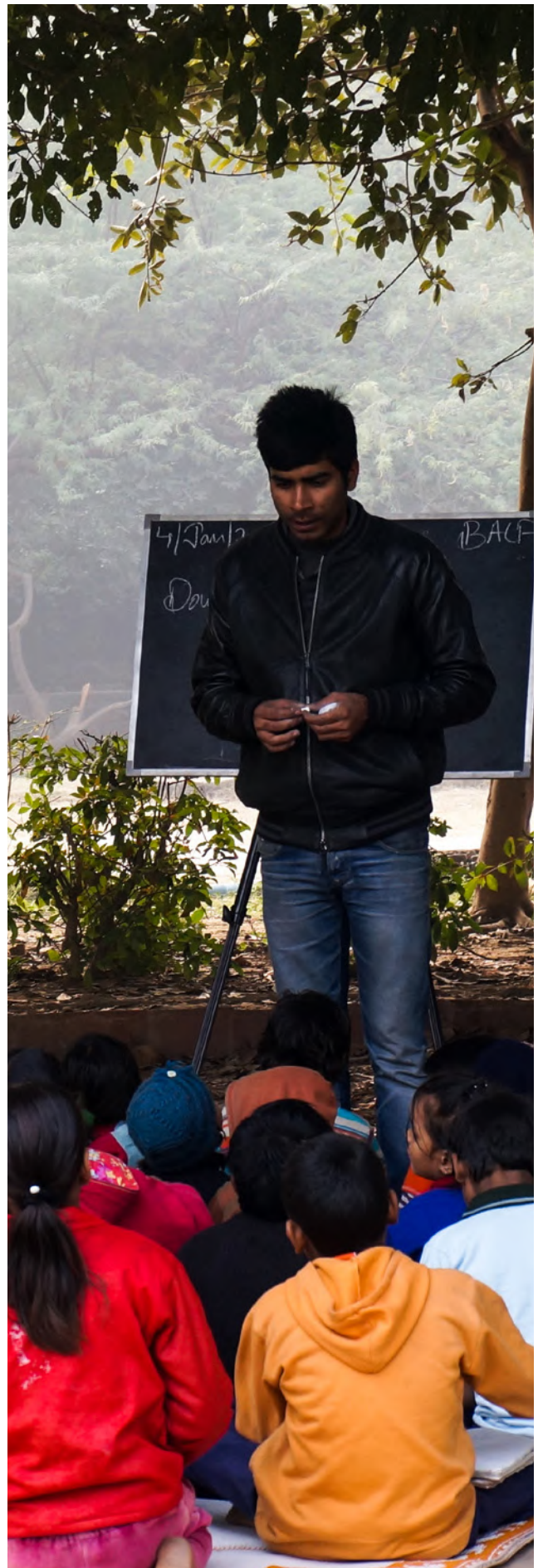
Top recommendations for SPOs

- Plan and implement a citizen engagement strategy as core to the organisation's missions
- Integrate with online giving strategies as an extension of existing offline retail fundraising strategies (e.g., mobile wallet or BHIM QR code integrations)
- Institute low-cost and high-value mechanisms to communicate and engage regularly with everyday givers, from personalised communication, to instant tax-receipts to regular feedback

At the heart of these recommendations is a values-based approach to unlocking everyday giving, where individuals are invited and encouraged to engage mindfully in nation building and are provided convenient/efficient ways to do so.

"The enormous response I see to Teach for India, Gandhi Fellowships, and immersive experiences such as the Jagriti Yatra, tells me that India's youth is thinking very differently today to when I graduated."

- Amit Chandra,
Philanthropist



STUDY APPROACH, METHODOLOGY AND LIMITATIONS

Research aims and objectives

This study is the first in-depth attempt to map out the size and potential of India's complex everyday giving market and analyse the underlying drivers and challenges to its growth. The chief aims of this study are to shine a spotlight on the rich and myriad ways in which everyday individuals contribute to social causes in India, and to provide actionable recommendations on how to unlock their immense potential to boost India's social development.

Research methodologies

Insights from this study come from four research methods:

- Market analysis and review of existing literature to understand methodologies, data and findings on everyday giving markets and market players in India, USA, China and in a global context.
- 106 qualitative interviews with senior leadership at 30 SPOs, 29 channels and 20 ecosystem enablers to provide insights, data to inform market numbers and nuanced, on-ground realities of the EG market.
- Online surveys filled out by 700 everyday givers and SPO fundraising areas of enquiry filled out by 40 SPOs to validate perceptions, behaviours, experiences and trends on giving and engaging with givers.
- Real-time research through in-person surveys and observations at Daan Utsav 2018 and quantitative analysis of 244 #MyGivingStoryIndia posts collected by #GivingTuesdayIndia in 2018.

Key research areas

The study sought to find answers to the following questions:

- What is the overall market and potential for everyday giving in India?
 - What are the market segments by key types of giving, types of everyday givers, online and offline channels, causes and products?
 - What is the size, characteristics and projected growth of these segments, and how do they compare with US and China EG markets?
 - What are current and impending shifts in the policy, legal and technology environments that affect EG in India?
- Who are India's everyday givers and how do we unlock their giving potential?
 - What are the profiles and behaviours of everyday givers? What are the key motivating triggers and barriers to their giving?
 - How do SPOs in India approach unlocking EG? What are their key enablers and barriers?
 - How do offline and online channels for giving approach unlocking EG? What are their key enablers and barriers?
 - What is the role of the EG support ecosystem in enabling EG in India? What are the key ecosystem-level barriers where their support is critical?

Limitations

Scarcity of data and standard reporting: A significant proportion of everyday giving in India occurs through complex, informal channels. Additionally, reporting on formal channels of everyday giving is not consistent, with varying levels of rigorous data available for different channels. This study is the first in-depth attempt in India to map out the size and potential of various market segments of everyday giving. We have used three different ground-up ways of determining the total size of charitable giving in India and its potential to grow in the future, yet, we have had to make guesstimates and assumptions at multiple places.

Urban, English-speaking India focus: While some aspects of rural everyday giving are captured through secondary research methods and market analysis of national data sets such as NSSO data on religious giving, primary research through qualitative interviews and quantitative surveys displays a bias towards urban, English-speaking India. Most everyday givers and SPO survey respondents, as well as ecosystem experts and their work are based in metropolitan cities. The rich giving traditions of rural India warrant an independent large-scale, in-depth study.

Sattva welcomes readers to send in their feedback and thoughts by emailing knowledge@sattva.co.in.

LIST OF INTERVIEWS

NAME	ORGANISATION
Amit Chandra	A.T.E. Chandra Foundation
Ravi Viswanathan	Accenture India
Avinash Sapru	ActionAid
Sachin Singh	Amnesty International India
Vinuta Gopal	Asar Social Impact
Rishabh Lalani	Asar Social Impact
Aishwarya Menon	Atma
Rajesh Bhattacharjee	Azim Premji Philanthropic Initiatives (APPI)
Benjamin Janes	Benevity
Matthew Fawcett	Benevity
Hari Menon	BigBasket
Ridhi Vohra	BitGiving
Sathya Radhakrishnan	Blue Cross of India
Farzana Cama Balpande	BookASmile, a BookMyShow initiative
Yogita Verma	Breakthrough India
Poonam Bagai	Cankids...KidsCan
Garv Nagar	Cankids...KidsCan
Madhu Deshmukh	CARE India
Rohit Nayyar	CARE India
Alka Pathak	CARE India
Rohit Agarwal	CARE India
Luis Miranda	CORO and Centre for Civil Society
Praveen Kanghta	Central Square Foundation
Kunal Verma	Centre For Fundraising
Neela A. Saldanha	Centre for Social Behaviour Change, Ashoka University
Ingrid Srinath	Centre for Social Impact and Philanthropy (CSIP), Ashoka University
Meenakshi Batra	Charities Aid Foundation India
Ajay Gopal	Cisco
Shahin Dastur	Citibank India
Mira. S Patel	Citibank India
Chet Jain	Crowdera
Puja Marwaha	CRY - Child Rights and You
Vatsala Mamgain	CRY - Child Rights and You
Dhaval Udani	danamojo
Binu Jacob	Direct Dialogue Initiatives India Private Limited
Anil Kumar	DonateKart
Trisha Chaudhary	Dream a Dream
Mukesh Nauhwar	DTVIndia
Alex Daniel	DTVIndia
David J Marbaugh	Eli Lilly and Company
Angela Byrne	Eli Lilly and Company
Venkat Sriraman	eVidyaloka
Ranjit Rauniyar	ezKarma
Shelley Thakral	Facebook
Rohit Singh	Facebook
Ahmer Siddiqui	Fairtales
Benis Kumar	Final Mile Consulting
Atul Satija	GivelIndia
Damini Mishra	GivelIndia
Lakshmanan A G	GivelIndia
Somedutta Chatterjee	GivelIndia
Kavita Mathew	GlobalGiving

Anshu Gupta	Goonj
Pushpa Aman Singh	GuideStar India
Guru Prasad	Guru & Jana
Perwej Alam	Habitat for Humanity India
Mohan D'Souza	Habitat for Humanity India
Amira Shah Chhabra	Harish & Bina Shah Foundation
Sriraman PK	HelpAge India
Mathew Cherian	HelpAge India
Sarah Welch	ideas42
Preeti Anand	ideas42
Piyush Jain	ImpactGuru.com
Meena Dave	India Cares Foundation
Murray Culshaw	India Cares Foundation
Jyotsna Govil	Indian Cancer Society
Liz Jackson	IU Lilly Family School of Philanthropy
Shalabh Sahai	iVolunteer
Varun Sheth	Ketto
Devyani Kacker	Lawyer
Jayant Rastogi	Magic Bus India Foundation
Mannat Anand	Make A Difference
Anoj Viswanathan	Milaap
Jyotismita Devi	National Payments Corporation of India (NPCI)
Mayur Shende	National Payments Corporation of India (NPCI)
Bharath Visweswariah	Omidyar Network
Rina Soni	Oxfam India
Michael Budwig	PayPal
Devyani Pershad	Pratham Education Foundation
Nandini Dasgupta	Pratham Education Foundation
Akshai Abraham	Project KHEL
Abhijeet Mehta	Quest Alliance
Neel Ghose	Robin Hood Army
Prashast Srivastava	Saajha
Raj Sekhar	Samarthanam Trust for the Disabled
Gheever M.C.	Samarthanam Trust for the Disabled
Jyoti Gandhi	Save the Children India
Arun Muttreja	Save the Children India
Shilpa Mankar Ahluwalia	Shardul Amarchand Mangaldas & Co
RN Mohanty	Sightsavers India
Avijit Dey	Sightsavers India
Sara Adhikari	SmallChange.ngo
Aisiri Amin	SmallChange.ngo
Shreya Talwar	SmallChange.ngo
Venkat Krishnan	Social Evangelist
Naresh Kakkar	Syrex Infoservices India Pvt Ltd
Sara Khan	Teach for India
Sundeeep Talwar	The Akshaya Patra Foundation
Arockia Mary	The Akshaya Patra Foundation
Nandu Madhava	Twitch
Ajit Sivaram	U&I
Jayanti Shukla	United Way Mumbai
George Aikara	United Way Mumbai
Priyanka Agarwal	Wishberry
Joshua Fredric	World Vision India
Karan Bhalla	World wide fund for Nature

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Rohini Nilekani is the Founder-Chairperson of Arghyam, a foundation she personally endowed to fund initiatives in Safe, Sustainable Water for All. She is the co-founder of Pratham Books, a non-profit children's publisher that aims to democratise the joy of reading. She is a Co-founder, along with her husband, Nandan Nilekani, and Director of EkStep, an education non-profit that provides a technology platform for early learning. As a committed philanthropist, she continues to fund work in areas such as active citizenship, access to justice, governance and accountability, independent media, education and research, and environment, conservation, biodiversity and climate change. She looks to support ideas, individuals and institutions that enable a strong samaaj (society), and that have integrity, ethical leadership, clarity of ideas and accelerated impact.

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