

LIVELIHOOD FUNDING LANDSCAPE



Acknowledgements

About the Authors

This primer was written by Arnab Mukherjee, Pragati Keswani, Devlina Bhattacharjee and Harsha Sanyukta supported by Gargi Das and Samar Sabharwal.

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About Sattva Knowledge Institute

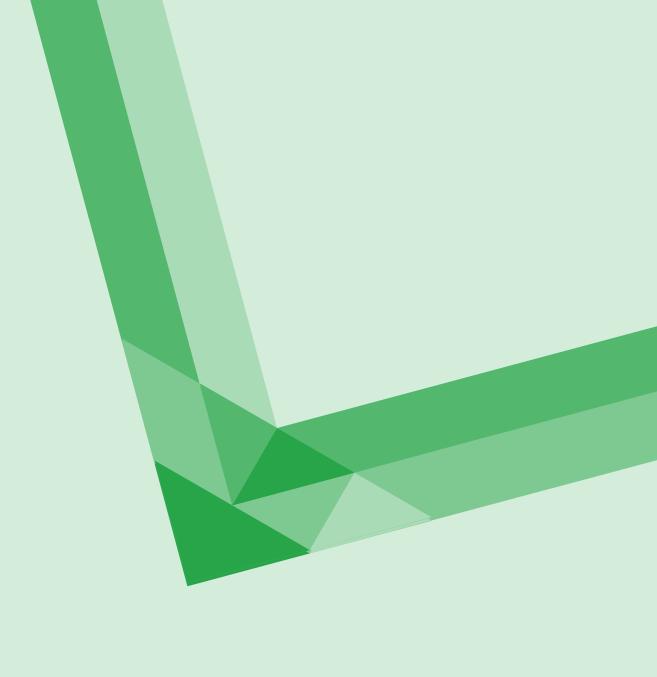
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Design: Cognitive Designs; cognitive.designs@gmail.com

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EXECUTIVE SUMMARY



Public expenditure by the Government continues to be the largest contributor to social impact funding, but private sector funding has seen an increase in the last decade. Funding by private sector players in the development sector is estimated to grow at twelve per cent annually in the next five years. Livelihood remains one of the key focus areas for funding in India, and in alignment with the macro trend, it has also witnessed an increase in private sector funding and philanthropy.

This livelihood-focused study across four donor categories including corporate, domestic and international philanthropy and multilateral organisations, indicates some interesting trends in the larger livelihood funding landscape across four key parameters:

- The focus area: more than half of the initiatives studied across donors prioritise skilling initiatives and overall there is little focus on entrepreneurship and social protection. Only international foundations have a more proportionate distribution with a major focus on entrepreneurship support.
- Implementation model: a direct project implementation is the main model for intervention across all donor types, followed by infrastructure strengthening and there is a low focus on knowledge creation and policy influence.
- Geography: while corporates are geographically limited to their areas of business, especially in southern and western states, international foundations and multilateral organisations have more of a pan-India focus.
- Spending size: while multilateral organisations are the institutions with the largest grant sizes, corporates and international foundations provide a larger number of smaller-sized grants.

Key funding trends

Despite the increased funding, there are some systematic challenges in the current funding landscape: i) Disproportionate focus on direct project implementation and short-term funding models vis-a-vis ecosystem strengthening leading to piecemeal impact; ii) a lack of adequate funding on focus areas apart from employment generation; iii) the Mathews effect on philanthropic capital resulting from a limited focus on geographies with low GDP; iv) limitations of funding to reduce poverty, secure a premium income, or meet desired outcomes on the ground.

Key levers

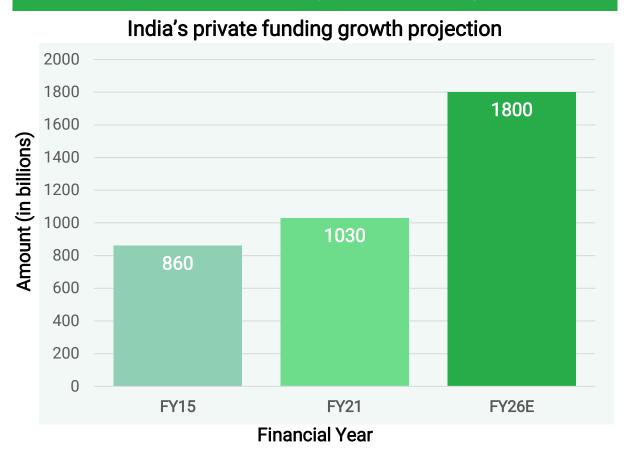
To address these gaps, the funders in the livelihood ecosystem need to adapt to key trends like digital advances in the ecosystem, increased focus on collective impact and larger economic trends, like the shift to the gig economy and non-farm opportunities. As the funding landscape changes, four key areas for funding stand out: innovation and technology, collaboration, the evolving role of donors and expanding scale and scope.

INTRODUCTION AND METHODOLOGY



Private social impact funding is increasingly becoming a critical lever for addressing the development gaps.

Private Sector Funding has been increasing and is estimated to grow at 12% annually in the next five years



The growing trend of private philanthropy

- While public funding has been the traditional driver of social impact funding, there has been a gradual increase in private social impact funding.
- Private domestic giving has grown at a moderate pace of 8 to 10% year over year (YOY), however, private foreign giving contracted in FY2021 due to the pandemic.
- CSR has steadily grown, both in absolute terms and in its contribution to overall private giving, which increased from 12% in FY2015 to 23% in FY2021.
- One of the key areas that have attracted private social impact funding is livelihood and rural development.

Private philanthropy can aid the government to solve some of the pressing challenges in the livelihood ecosystem in India.



Access to sustainable livelihood opportunities

About 77 million people in the country do not have sustainable livelihood opportunities (AVPN, 2018).

Unemployment has remained stagnant at less than 5% and this problem has only been compounded by the pandemic (Sharma, 2022).



Limited vocational training And capacity of MSMEs

Only 7% of the unorganised workforce get any form of vocational and technical training. (Sood, 2022).

Over 90% of the MSMEs are nano and micro with limited scaling opportunities (Buteau, 2021).



Lack of inclusive workforce

Female labour force participation is 19% in 2022 compared to the **global** average of 48 (World Bank, 2022).

78 million domestic migrants (51% jump from the last census) moved from rural to urban areas in search of better livelihood opportunities. (Livemint, 2019).



2

Key Beneficiaries

Small scale Entrepreneurs, youth, blue collar workers

Women, Migrants





We conducted a study of top funders across corporates, domestic and international foundations and multilaterals in the livelihood space to discover key funding trends.



Sattva conducted **a short study of four donor categories** to understand and inform private funding in the livelihood space.

1

This section on key insights captures donor trends and preferences across four common parameters: focus areas, intervention models, geography for impact and funding size.

These emerged out of the study.

2

In this section on key gaps identifies white spaces in the current funding landscape. This is based on the learnings from the project and a larger literature review.

3

This section on **good practices for donors** draws from secondary research and insights from sector experts.

The study profiled livelihood interventions of fifteen corporates, six domestic foundations, six international foundations, and six multilateral.

Donor Categories

CSR Funders (15)

Cisco

Castrol

- J.P. Morgan
- Canara Bank
 Capri Global
- HDFC Bank
- ICICI Bank
- ITC

- Microsoft
- Capital
- NASSCOM
- Hindustan Unilever

Domestic Foundations (6)

- Tata Trusts
- Deshpande Foundation
- Lupin Human Welfare and Research Foundation
- Azim Premji Foundation

- - Ram Kant Munjal Foundation

Swades Foundation

International Foundations (6)

- Michael and Susan Dell Foundation
- Bill and Melinda Gates Foundation
- Rockefeller Foundation
- IKEA Foundation

- Aga Khan
- Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)

Fdelweiss

Axis Bank

Indian Oil

JSW Steel

Multilaterals (6)

- World Bank
- USAID
- ADB
- Global Fund to End Modern Slavery
- UNDP
- UN Women

Methodology and Scope

Data Collection, Analysis and Boundary Conditions

Corporates

- Generated a list of top corporate funders in livelihood enhancement, vocational training and other related sectors such as rural development and women empowerment:
 - Collected data on livelihood programmes from annual reports and company websites.
- Analysed secondary sources such as CSRBox to make an exhaustive list of top CSR funders in livelihoods.
- Time period of data collection: all livelihood initiatives from FY19-21

Domestic Foundations

- Domestic foundations list created through references from Sattva's internal knowledge and publicly available information sources:
 - Information was collected from the foundation and organisation's website
- Funding information was not available for most foundations, therefore the count of programmes were used as a key differentiator for this category.
- Time period of data collection: all initiatives currently active and being funded (due to lack to data in this category, it is difficult to define a time period).

International Foundations and Multilaterals

- International foundations and multilateral organisations list created through references from Sattva's internal knowledge and publicly available information sources:
 - Information was collected from the foundation and organisation's website
- Individual grant information was found for almost all foundations and organisations, therefore, spending was used as a key differentiator for international foundations and multilateral.
- Time period of data collection: all active as well as closed grants or programmes approved after 2019.

Note:

- Some exceptions have been made to include significant large-scale programmes such as the Rockefeller foundation 2017 grant to the Nudge foundations' Gurukul programme
- · For Michael and Susan Dell foundation year of funding was not available hence all grants were considered

Livelihood initiatives have been categorised across three key focus areas: employment generation, entrepreneurship and social protection.

Focus Areas



Employment Generation

- Income generation through vocational training and placement
- Includes training on:
 - Occupational skills
 - · Allied skills
 - Life skills





Entrepreneurship andSelf-employment Support

- Entrepreneurial support for self employment
- Includes training and support on :
 - General entrepreneurship training
 - Financial aid to entrepreneurs
 - Incubator and accelerator support
 - Trade-specific skill training for self-employment
 - Marketing support

3



- Social protection initiatives focus on well being of workers
- Interventions include
 - · Financial literacy
 - Support in availing government benefits
 - Legal aid
 - Safety and security of vulnerable working groups

Cross-cutting themes



Gender



Digital focus

Employment generation initiatives focused on providing training within three broad skill types: occupational, allied and life skills.



Skill Development Types under Employment Generation

Occupational Skills

 Set of knowledge and skills that are needed for a specific job or occupation.

- · For example,
 - Nursing training.
 - · BPO training.
 - Weaving or spinning skills.
 - Mechanic skills

Allied Skills

- Skills that enable people to adapt to changes in the job market.
- Allied skills are transferable and agnostic to trade.
- For example,
 - Digital literacy and skills.
 - Financial literacy and skills.
 - Market awareness.

Life Skills

• Behavioral competencies and interpersonal skills required to enhance employability.

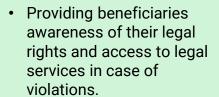
- For example,
 - Communication skills.
 - · Interpersonal skills.
 - · Office readiness skills.

Entrepreneurship initiatives focused on general and self-employment training, incubation, financial aid, and marketing support.

General entrepreneurship training	 Inculcating business and entrepreneurial skills, raising awareness and providing general training. This is a general category and mainly includes imparting skills to run a business. Example: Project Shakti to train and create women entrepreneurs. 	ilever
 Incubation or Acceleration support Helping micro-entrepreneurs expand their businesses through mentorship, networking, market linkages, and other assistance. This may also include entrepreneurship training in a more formation setup. Example: Microenterprise support programmes. 		
Trade-specific skill training for self- employment	 Training beneficiaries (especially vulnerable groups) in a particular skill or craft, enabling them to sell their products and services to earn a livelihood. Example: Azim Premji Foundation and Vasantham are teaching PwDs income-generating crafts. 	**
Financial aid	 Providing access to credit and loans for small and micro-enterprises. Example: IKEA Foundation and Yunus Social Business Fund provide access to finance to help social entrepreneurs in India. 	undation
Marketing support	 Helping entrepreneurs market products through exhibitions or market connections. Example: ICICI Bank's CSR initiative provides a platform for trainees from rural areas to exhibit their products in the marketplace. 	9

Social protection initiatives focused on financial literacy, government benefits, protection of vulnerable groups, legal aid, and housing support.

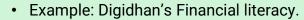
- Improving access to adequate and affordable housing to aid livelihood opportunities.
- Example: muskaan NGO's efforts to provide livelihood opportunities as well as living facilities to PwDs.



 Example: funded Nirmana works with construction and domestic workers to prevent labour rights violations.



 Enhancing financial skills and knowledge of beneficiaries, especially rural women, to make informed and effective decisions with their financial resources.





- The government provides various schemes for the well-being and livelihood of people, especially in rural areas. These initiatives involve connecting those in need to the government's various schemes.
- Example: Opened Deposit Accounts (BSBDA), of which around 4.7 million accounts were under the Pradhan Mantri Jan-Dhan Yojana.



- Ensure the safety and security of vulnerable groups such as migrants and women through raising awareness and rehabilitation.
- Example: Aga Khan Migrant support initiative is focused on preparing migrant youth with skills, knowledge and social support for safer and more profitable migration.



Funds were also observed to be given across four intervention models: programme implementation, infrastructure strengthening, knowledge creation and policy influence.









Project implementation

Planning, executing and managing projects directly.

Castrol For example, Castrol implemented its Eklavya CSR programme aimed at upskilling mechanics. 2 Infrastructure strengthening

Establishing skilling institutions, entrepreneurial setups, curriculum development, and providing digital solutions for better service delivery.



For example, Madhya ADB Pradesh Skills **Development Project**

funded by ADB aimed to modernise industrial training institutes (ITIs) by upgrading training infrastructure and curricula to impart quality and industry-relevant skills.

3 **Knowledge creation**

Creating knowledge networks, such as campaigns, events and research studies, to boost entrepreneurship, employment and the social development ecosystem in India.

For example, **® Edelweiss** S**Edelweisa** dddyam renter sampe ignyetera

in India through knowledgesharing networks. Its flagship initiative is a landscape study on female entrepreneurship.

Policy advocacy

4

Mediating and proposing policy ideas and changes to the government and other influential stakeholders.

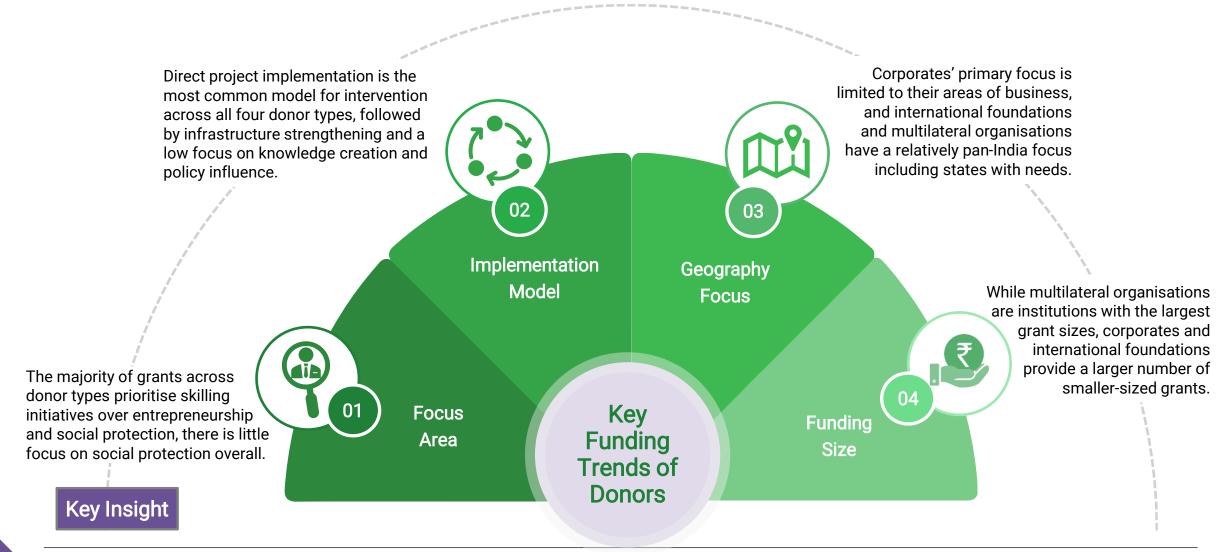
BILL&MELINDA GATES foundation

For example, Bill and Melinda Gates Foundation funded the Institute for Financial Management and Research to inform policies for the economic empowerment of poor women.

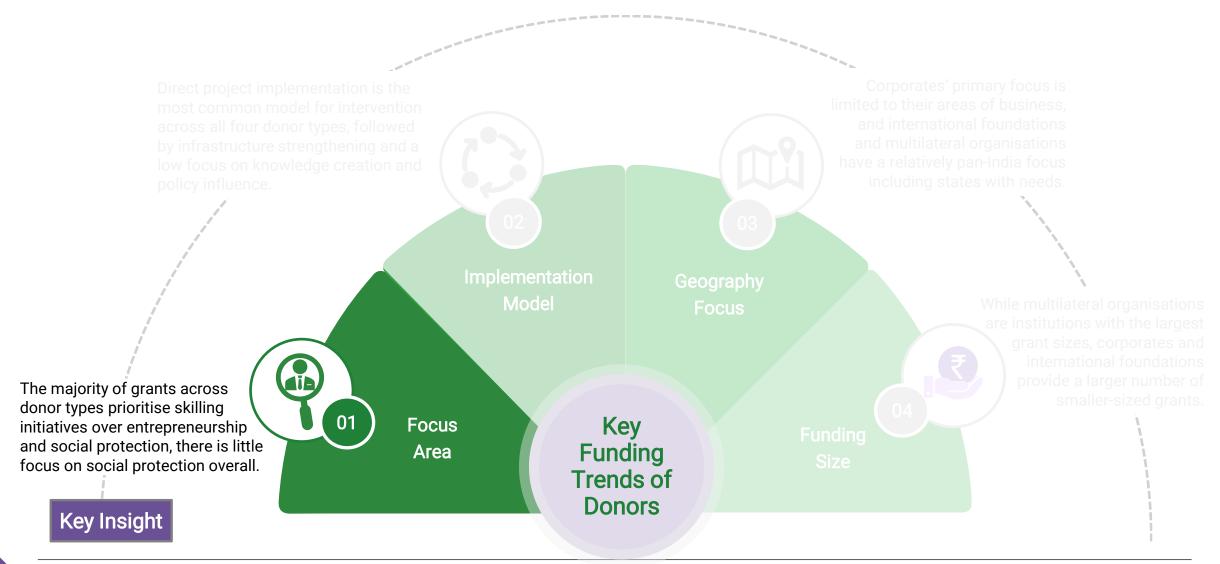
KEY FUNDING TRENDS IN LIVELIHOOD SECTOR



Key funding trends of donors across the parameters focus area, implementation model, geography focus and funding size.

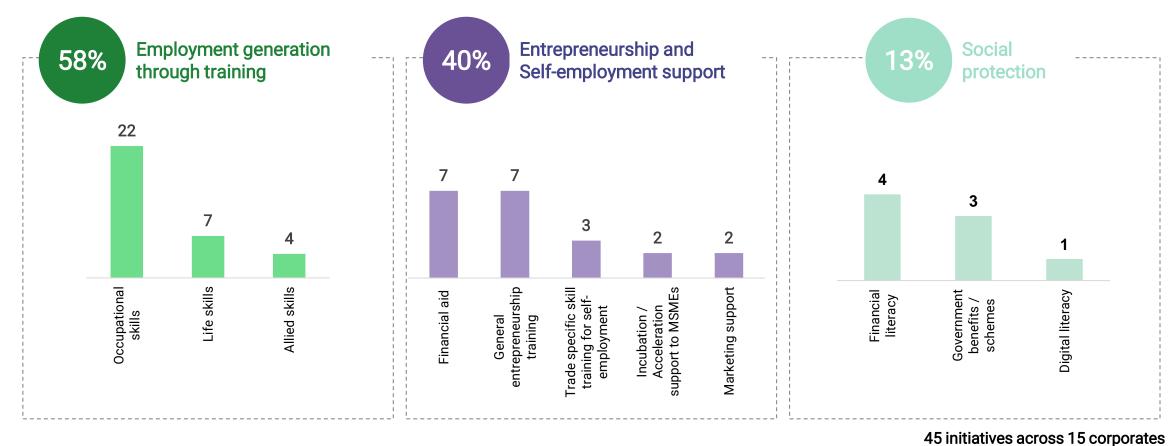


Key funding trends of donors across the parameters focus area, implementation model, geography focus and funding size.



Corporates

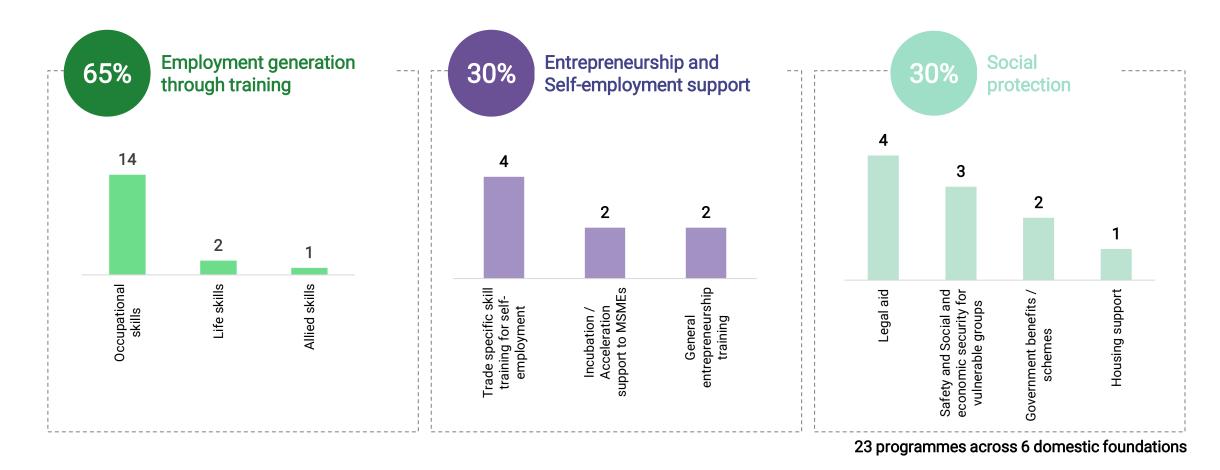
Approximately sixty per cent of initiatives, focused on employment generation, largely on occupational skills with a low focus on social protection.



Note: 1) Intervention areas of 2 CSR initiatives were not clear and 1 initiative was sector agnostic, 2) Intervention archetypes of 5 initiatives were not clear, 3) The counts may not add up due to overlaps

Domestic Foundations

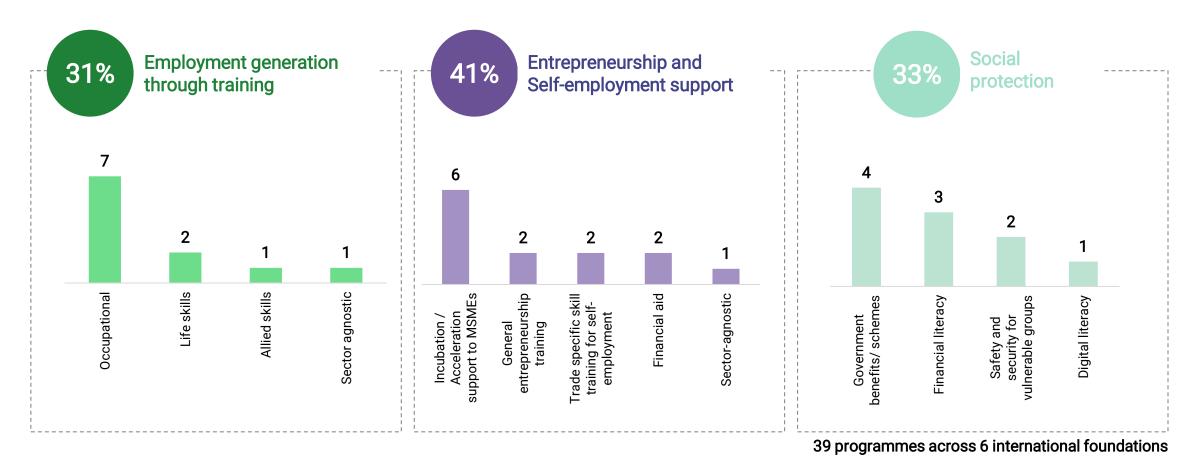
The majority of programmes across the six domestic foundations support employment generation, followed by an equal focus on entrepreneurship and social protection.



Note: 1) Intervention area of 1 programme was not clear, 2) The counts may not add up due to overlaps

International Foundations

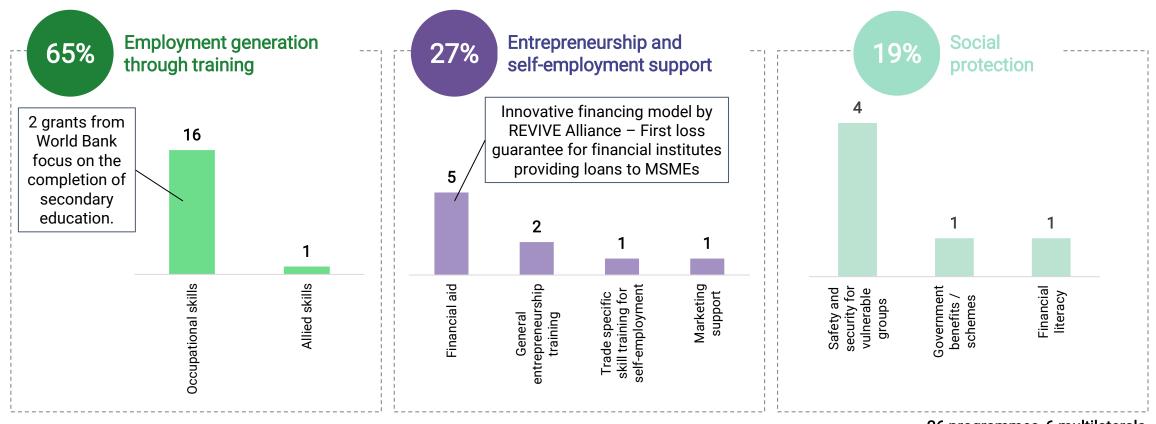
The top international foundations in livelihoods have a greater emphasis on selfemployment, followed by an equal focus on social protection and employment generation.



Note: 1) Intervention areas of 1 grant was sector agnostic, 2) 3 sub-divisions under all 3 Intervention areas were not clear – this has not been shown in the count above, 3) The counts may not add up due to overlaps

Multilaterals

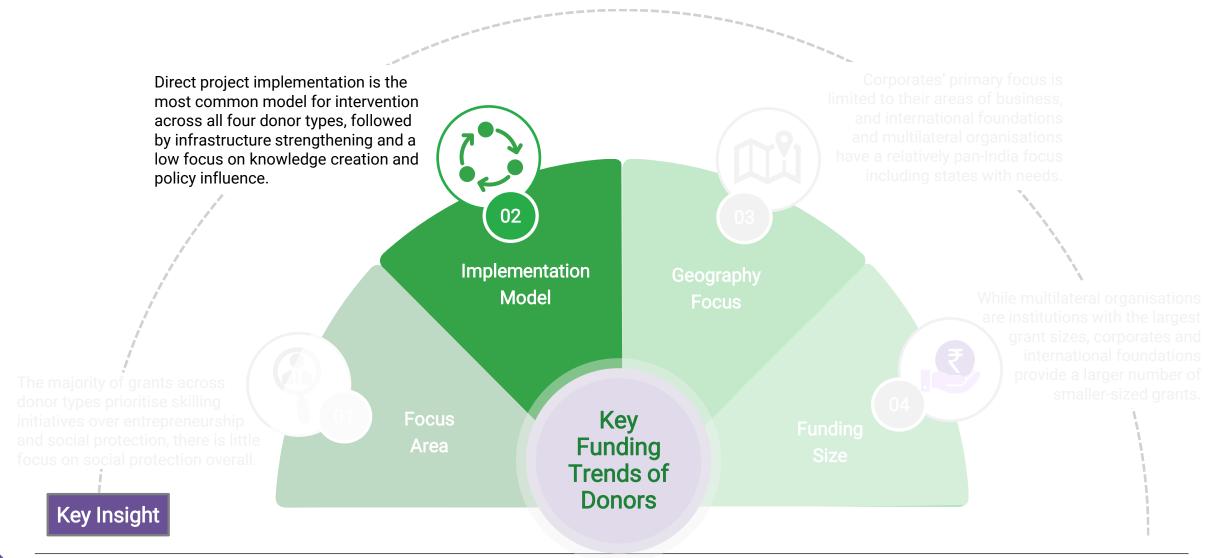
The top six multilateral organisations support employment generation through training, with a low focus on social protection and entrepreneurial support.



26 programmes, 6 multilaterals

Note: 1) Intervention areas of 1 programme was sector agnostic, 2) The counts may not add up due to overlaps

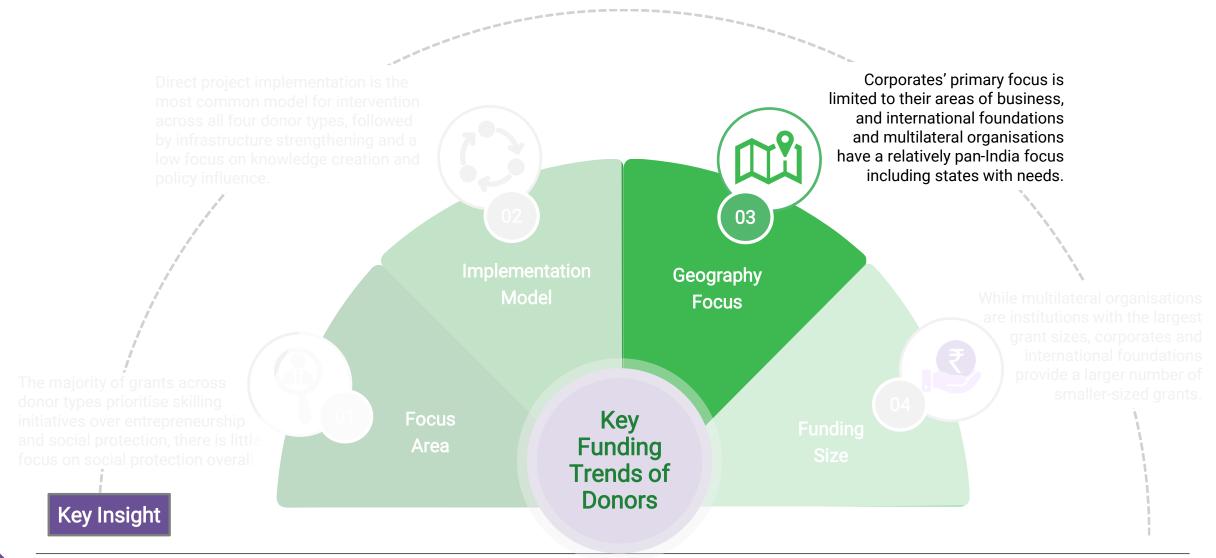
Key funding trends of donors across the parameters focus area, implementation model, geography focus and funding size.



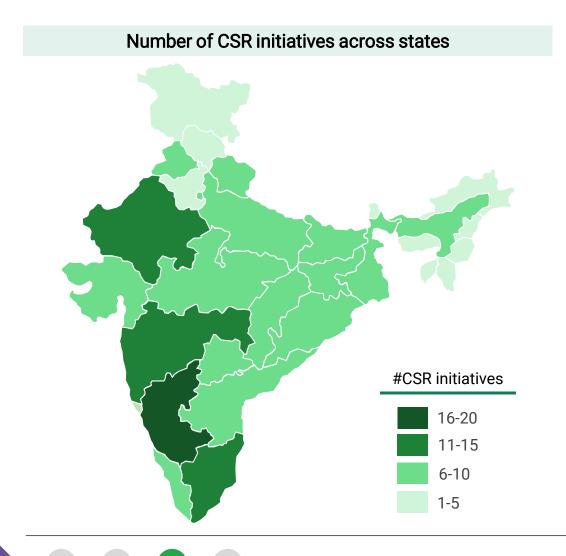
Direct project implementation is the most common model for intervention across all four donor types, followed by infrastructure strengthening, there is a low focus on knowledge creation and policy influence.

Corporate Funders	71% Project 24% Infrastructure 2% Knowledge Creation NIL Advocacy
Domestic Foundations	91% Project 9% Infrastructure NIL Knowledge NIL Policy Advocacy
International Foundations	49% Project Implementation 41% Infrastructure Strengthening 15% Knowledge Creation 10% Advocacy
Multilaterals	73% Project Implementation 31% Infrastructure 12% Knowledge Creation 31% Policy Advocacy

Key funding trends of donors across the parameters focus area, implementation model, geography focus and funding size.



Most CSR initiatives are focused in the areas of an organisation's business operations and the study revealed that the top funders operate from southern states in India.



Focus area by top states

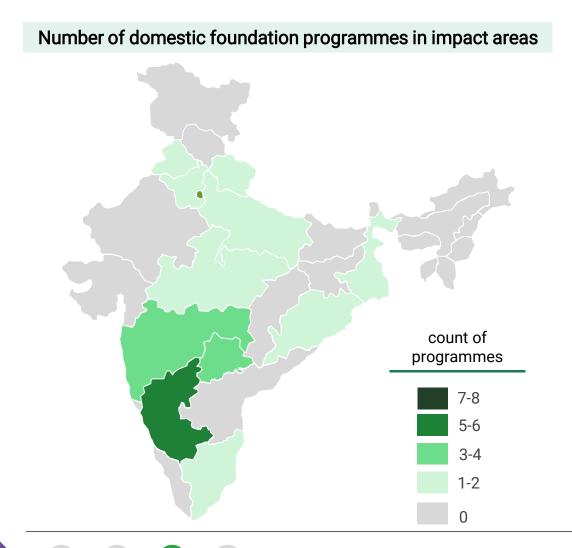
	Employment generation	Entrepreneurship/ Self-employment	Social protection
Karnataka	11	7	3
Rajasthan	9	5	1
Tamil Nadu	9	6	1
Maharashtra	10	4	1

#initiatives

Key insights

- Highest count of CSR initiatives is focused in Karnataka (19) and initiatives implemented on the pan-India level (16).
- This is followed by Tamil Nadu, Maharashtra and Rajasthan
- Goa and North-eastern states have the lowest count of initiatives (1-2 initiatives).

Karnataka, Maharashtra and Telangana were major focus regions for domestic foundations.



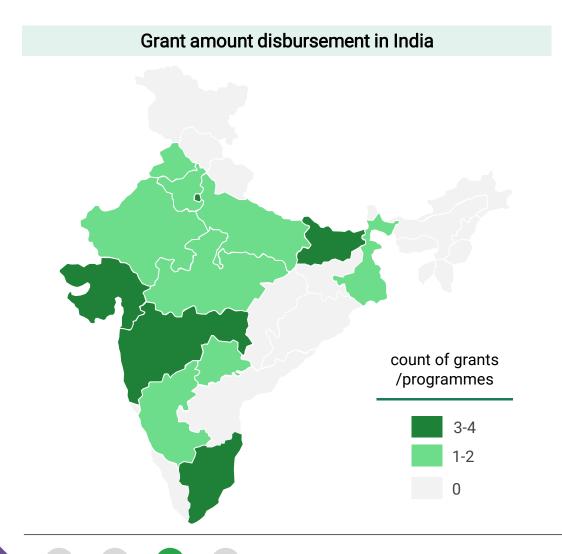
Focus area by top states (count)

	Employment generation	Entrepreneurship/ Self-employment	Social protection
Karnataka	2	2	1
Maharashtra	2	0	1
Telangana	2	1	0

Key insights

- Impact areas were not found for 7 programmes out of 24 programmes by domestic foundations.
- The highest count of programmes was observed in Karnataka (5), followed by Telangana and Maharashtra (4).

The majority of international foundation grants were directed toward Bihar, Gujarat, Tamil Nadu and Maharashtra.



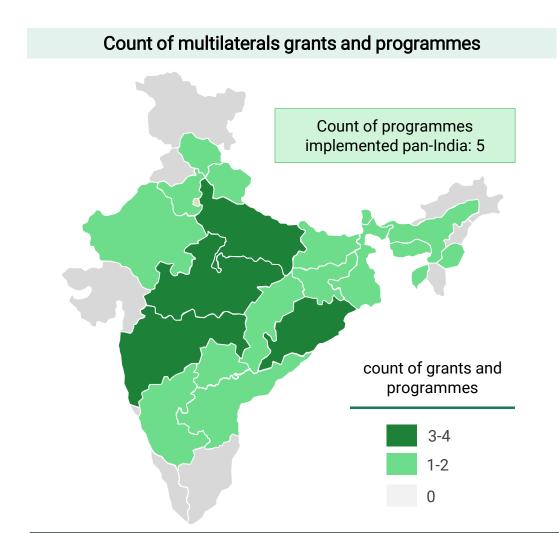
Focus area by top states (count)

	Employment generation	Entrepreneurship/ Self-employment	Social protection
Bihar	2	1	2
Gujarat	1	0	2
Tamil Nadu	0	0	2
Maharashtra	0	1	1

し Key insights

- Details regarding the state-wise impact of grants and programmes were found for 21 grants out of 39, these are shown here.
- 4 grants were focused on the pan-India level.

The main focus of most multilateral programmes was at the pan-India level with a specific focus on Madhya Pradesh, Uttar Pradesh, Odisha and Maharashtra.



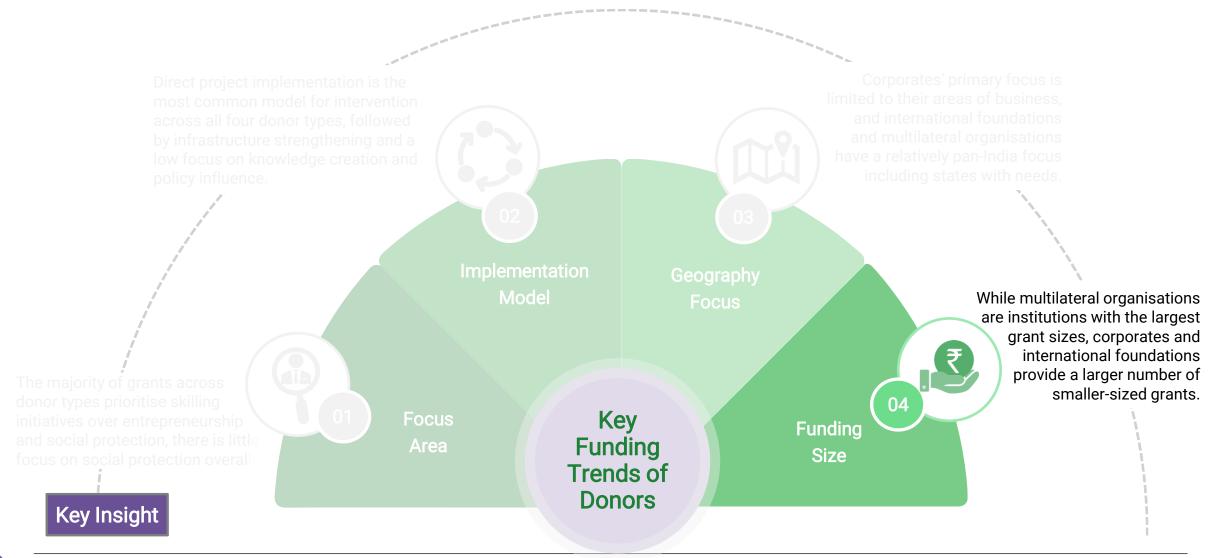
Focus area by top states (count)

	Employment generation	Entrepreneurship/ Self-employment	Social protection
Maharashtra	3	2	0
Madhya Pradesh	2	0	1
Odisha	2	1	0
Uttar Pradesh	0	0	2

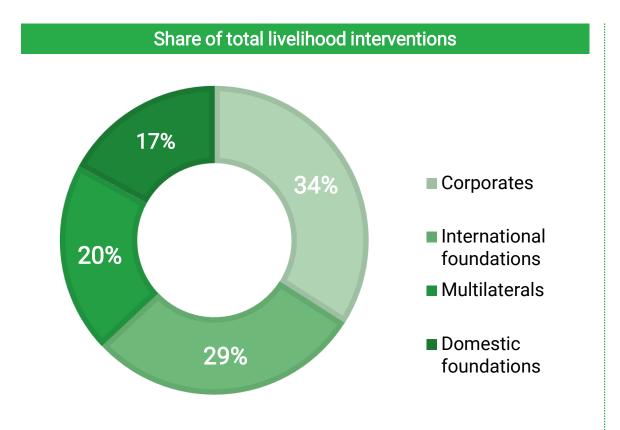
Key insights

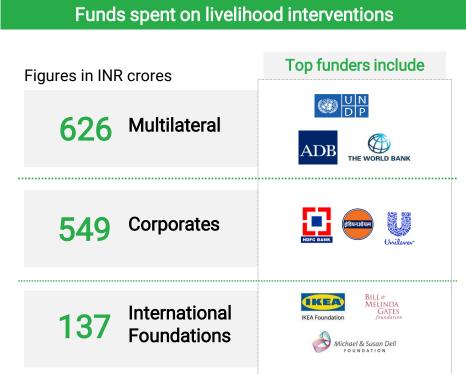
- The impact areas were not found for 9 grants or programmes out of 28 programmes by multilateral.
- Highest # count of programmes were observed at the pan-India level, in Madhya Pradesh and Maharashtra (4).
- This is followed by Odisha and Uttar Pradesh (3).

Key funding trends of donors across the parameters focus area, implementation model, geography focus and funding size.



While multilateral organisations are the institutions with the largest grant sizes, corporates and international foundations provide a larger number of smaller-sized grants.

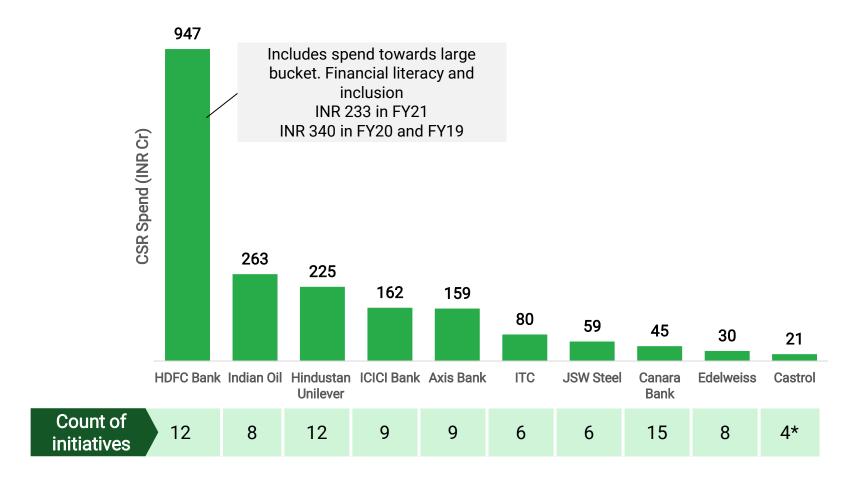




Note: The pie chart shows count of projects of each donor category -% of initiatives/programmes/ grants of total interventions by all donors. For example, 45 CSR initiatives divided by total 133 total livelihood interventions -34%.

Note: Fund data not found for domestic foundations and top domestic foundations based on the count of projects.

The top ten spenders across three financial years include HDFC Bank, Indian Oil Corp, and Hindustan **Unilever Limited.**



Key insights

- This bar chart shows top spenders across three financial years, FY19 to FY21.
- Corporates reported livelihood initiatives under various broad sectors in annual reports, therefore, in some cases, spending across specific livelihood activities was not found, rather spend was found against larger buckets:
 - For example, HDFC bank's livelihood interventions were a part of its Financial Literacy and Inclusion initiative.

Note: 1) *Castrol did not published AR for FY21 - its CSR spend is only for Fy19 and FY20 2) CSR Spend was not found for 4 companies - 3 global companies - Cisco, Microsoft, JP Morgan (as they do not release annual reports with CSR data) and NASSCOM. However, JP Morgan reported a \$25 million five-year commitment towards the School to Work: Skilling India's Youth and a \$7 million grant to launch a Financial Inclusion Lab in India

66% of grants were focused towards India with the IKEA Foundation being the top funder among international foundations.

Grant amount disbursement across regions

Some of the grants were focused solely on India (exclusive to India) while others were for both India and other countries or regions such as Bangladesh or Africa, making a combined grant amount.



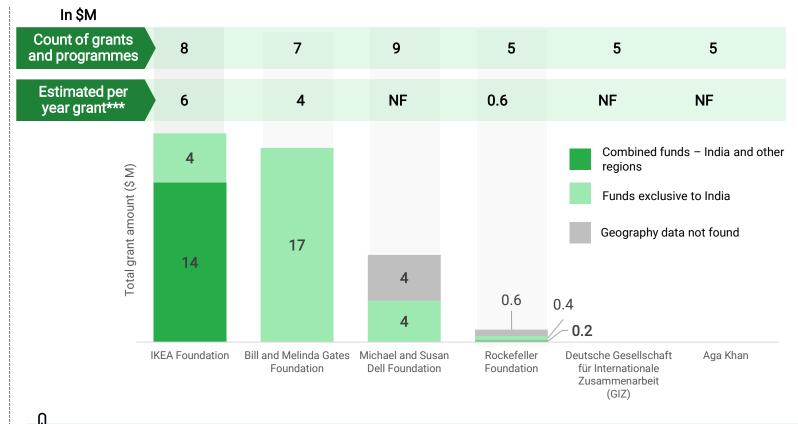
N = 26 grants

Grant provided exclusively to India*

N = 20 grants



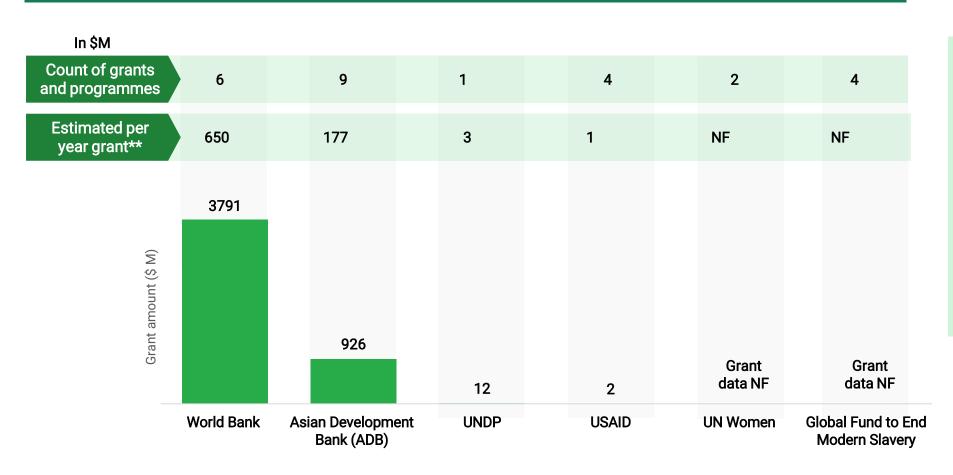
\$25м



- Total grant amount was found for 4 out of 6 foundations.
- IKEA Foundation is the top funder, followed by BMGF.
- For 2 foundations out of 6, grant data was not found, however, count of grants or programmes was found.
- Highest count of grants given by MSDF.

The World Bank is the top funder amongst multilaterals, followed by the Asian Development Bank.

Total grant funding by multilaterals (grants active between 2019-2021*)





Key insights:

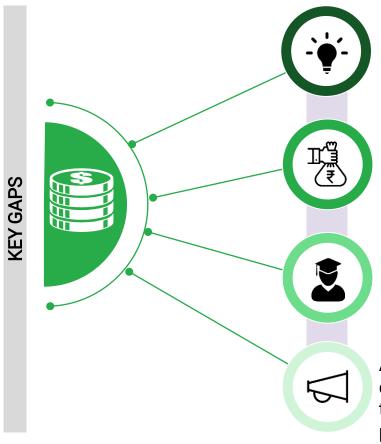
- For 2 multilaterals out of 6, grant data was not found, however, count of grants or programmes was found.
- Highest count of grants given was by ADB.

Note: 1) NF - Not found; 2) *Refer to slide on boundary conditions; 3) **Per year grant size estimate was calculated by dividing the total grant amount by the number of years the grant was active; 4) All total grant amounts are rounded to the nearest million

KEY GAPS AND BEST PRACTICES FOR DONORS



Based on the study, there are four key challenges inhibiting the desired impact of funding in the livelihood sector.



A disproportionate focus on direct project implementation and short-term funding models, vis-à-vis other intervention models focused on ecosystem development, leading to non-sustainable solutions and piecemeal impact.

Lack of adequate private funding and focus on geographies with low GDP, remote areas, and aspirational districts leading to inequitable development.

Low funding in the areas of social protection and entrepreneurship are emerging as a key gap, against evolving market trends and factors, like increasing informalisation and the rise of the gig economy.

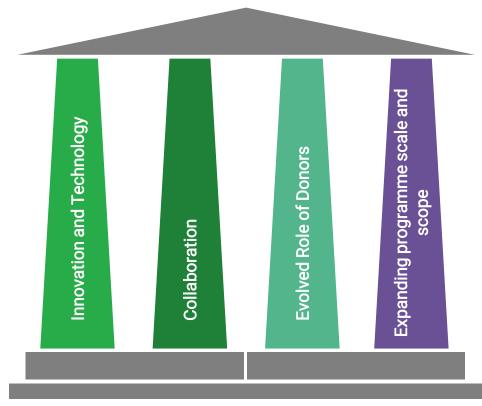
A high focus on employment generation programmes vis-à-vis other areas due to ease of measuring success, however funds are majorly directed towards vocational skilling which does not guarantee premium income or poverty reduction.

To close these gaps, the donors need to adapt to the five key trends that are changing the ecosystem of private sector philanthropy in India.

Five emerging key trends in livelihood ecosystem...

- Growing digital capabilities in ecosystem
- Increased focus on Collaborative impact
- Enabling environment for systemic impact
- Shifting trends in the economy: growing gig economy and the shift to non-farm opportunities
- Stronger focus on data & evidence

...are shaping the funding ecosystem in new ways.



Key Pillars of the evolving funding landscape

The ecosystem needs to catalyse a shift towards innovative, collaborative and systematic funding interventions.

Levers	Best Practices for funding	Existing Ecosystem players
Innovation and Technology	 Integrating with technology and innovative platform-based solutions. Adopting innovative financing to unlock the potential of private capital. Including market-based models and innovations to drive livelihood. 	DIKSHA REVIVE ALLIANCE SKILL IMPACT BOND
Collaboration	 Participating in both upstream (state policy level) and downstream collaboratives (non-profits). Funding multi-stakeholder programmes to solve large-scale problems. 	S YuWaah! India Climate Collaborative
Evolved Role of Donors	 Shifting from a touch-and-go model to systematic donors. Investing in institution building, like capacity development of non-profits. Investing early and being part of long-term engagements. 	Foundation An Edelweiss Initiative
Expanding Programme Scale and Scope	 Diversifying funding portfolios to focus on entrepreneurship and non-farm opportunities. Funding geographies with a low GDP and development gap. Funding for inclusive and community-oriented interventions. 	G A WOMEN GLOBAL FUND TO END MODERN SLAVERY SEWA Self Employed Women's Association

ANNEXURE: LIST OF TOP FUNDERS



List of state abbreviations

SI. No.	State/ UT	Abbreviation
1.	Andhra Pradesh	AP
2.	Arunachal Pradesh	AR
3.	Assam	AS
4.	Bihar	BR
5.	Chhattisgarh	CG
6.	Goa	GA
7.	Gujarat	GJ
8.	Haryana	HR
9.	Himachal Pradesh	HP
10.	Jammu and Kashmir	JK
11.	Jharkhand	JH
12.	Karnataka	KA

SI. No.	State/ UT	Abbreviation
13.	Kerala	KL
14.	Madhya Pradesh	MP
15.	Maharashtra	МН
16.	Manipur	MN
17.	Meghalaya	ML
18.	Mizoram	MZ
19.	Nagaland	NL
20.	Orissa	OR
21.	Punjab	РВ
22.	Rajasthan	RJ
23.	Sikkim	SK
24.	Tamil Nadu	TN

SI. No.	State/ UT	Abbreviation
25.	Tripura	TR
26.	Uttarakhand	UK
27.	Uttar Pradesh	UP
28.	West Bengal	WB
29.	Tamil Nadu	TN
30.	Tripura	TR
31.	Andaman and Nicobar Islands	AN
32.	Chandigarh	СН
33.	Dadra and Nagar Haveli	DH
34.	Daman and Diu	DD
35.	Delhi	DL
36.	Lakshadweep	LD
37.	Pondicherry	PY

Top 10 CSR funders in livelihood. (1/3)

Company Name	Count of programmes (FY21)	Programme Names	States	Spend (FY21)
HDFC Bank	8	 Sustainable Livelihood initiative (flagship) Skill Training Program for Youth Nursing training Program Greenpreneurship promotion Entrepreneurship Training Program Livelihood Training Program Incubator Support Program Digidhan - Financial Literacy and Inclusion 	BH, CH, DL, GJ, JH, KA, KL, MH, OR, PN, RJ, TN, TL, UP, UK	INR 275 crore
ICICI Bank	5	 Skill development through ICICI Academy for Skills Rural Livelihood projects Livelihood enhancement Rural Self Employment Training Institutes (RSETIs) Financial inclusion - Financial Literacy and Counselling 	 AP, AS, BH, CH, DL, GA, GJ, HR, HP, JK, JH, KA, KL, MP, MH, MN, ML, MZ, NL, OR, PN, RJ, TN, TL, TR, UP, UK, WB 	INR 93 crore
Axis Bank	3	 Sustainable Livelihood* Education and Skill Development* Financial Literacy & Inclusion 	 AP, AS, BH, CH, DL, GJ, JH, KA, KL, MP, MH, ML, OR, PY, PN, RJ, SK, TN, TL, UP, UK, WB 	INR 79 crore

Note: 1) *Companies report CSR spend on livelihood initiatives either at a project level or at a broad category/thematic level (such as rural development, environmental sustainability or skill development) - all activities considered. For example, Axis Bank's Sustainable Livelihood initiative and Education and Skill Development initiative include agriculture and education for children along with employment generation and skill training.

Top 10 CSR funders in livelihood. (2/3)

Company Name	Count of programmes (FY21)	Programme Names	States	Spend (FY21)
Hindustan Unilever	4	 Project Shakti Glow & Lovely Career Foundation Rin Shine Academy Kwality Wall's Vending Operations 	Pan-India	INR 73 crore
Indian Oil Corporation इंडियनऑयल	2	 Contribution to Skill Development Institute, Bhubaneswar: CAPEX OPEX & CAPEX for Assam Oil School of Nursing, Digboi, Assam 	• AS, OR	INR 21 crore
Canara Bank	5	 Centenary Rural Development Trust Rural Development & Self Employment Training Institute (RUDSETI) Deshpande Rural Self Employment Training Institute (D-RSETI), Haliyal Bankers Institute of Rural and Entrepreneurship Dev (BIRED) M/s Canara Financial Advisory Trust / Literacy Centers 	• AP, AS, BH, GJ, HR, JH, KA, KL, MP, OR, PN, RJ, TN, TL, TR, UP, UP, WB	INR 16 crore

Note: 1) *Companies report CSR spend on livelihood initiatives either at a project level or at a broad category/thematic level (such as rural development, environmental sustainability or skill development) – all activities considered. For example, Axis Bank's Sustainable Livelihood initiative and Education and Skill Development initiative include agriculture and education for children along with employment generation and skill training.

Top 10 CSR funders in livelihood. (3/3)

Company Name	Count of programmes (FY21)	Programme Names	States	Spend (FY21)
ITC Limited	-2	Vocational TrainingWomen Empowerment	 AP, AS, BH, CH, HP, JK, KA, MP, MH, OR, PN, RJ, TN, TL, UP, UK, WB 	INR 21 crore
JSW Steel	-2	 Skill & Livelihoods Nurture women's entrepreneurship and employability 	• KA, MH, OR, TN, WB	INR 16 crore
Capri Global Capital CAPRI GLOBAL CAPITAL LIMITED	-1	 Capri Livelihood Development and Women Empowerment 	• KA, MP, MH, NL, RJ	INR 1 crore
Edelweiss Edelweiss Ideas create, values protect	2	Udyam StreeUnnitir Udaan	• CG, GJ, JH, KA, MH, OR, RJ, TN, WB	INR 0.1 crore

Note: 1) *Companies report CSR spend on livelihood initiatives either at a project level or at a broad category/thematic level (such as rural development, environmental sustainability or skill development) - all activities considered. For examgenerationple, Axis Bank's Sustainable Livelihood initiative and Education and Skill Development initiative include agriculture and education for children along with employment and skill training.

Sample domestic foundations initiatives. (1/2)

Company Name	Count of programmes (FY21)	Programme Names	States	Launch Grant Year
Tata Trusts TATA TRUSTS	7	 Tata STRIVE Skill Development Centre (TSSDC) Tata STRIVE Extension Centre - Institute Enrichment Programme Tata STRIVE Extension Centre - Centre of Excellence Tata STRIVE Extension Centre - Within the Community Tata STRIVE Extension Centre - Implementation Partner Tata STRIVE Phygital Model Train the Trainer Programme (TTT) 	• MH, TL, UP, PN, MP, KA, UK, DL, OR	• NF
Deshpande Foundation	2	Micro-entrepreneurshipSkill development	• KA, TL	• 2011 • 2010
Azim Premji Foundation	9	 Self-sustaining support for PwDs Rural women employment Socio-economic empowerment Social security for workers Linkages to government schemes Opportunities for PwDs Assistance to workers Support and rehabilitation for girls Skill development for girls 	• DL, TN, KA, MH, WB, HR	• 2021 for all

Sample domestic foundations initiatives. (2/2)

Company Name	Count of programmes (FY21)	Programme Names	States	Launch Grant Year
Lupin Human Welfare and Research Foundation	1	Rural Industries such as start-ups or self-enterprises in rural areas.	• NF	• NF
Ram Kant Munjal Foundation raman kant munjal FOUNDATION AIRG Cree Holland	3	 Jeevika: Sewing and stitching, beauty parlor, and computer courses Hunar: Skilling youth in BFSI sector Hamari Asha: Women empowerment 	• HR	• Hamari Asha – 2009
Swades Foundation Swades FOUNDATION	1	Non-farm activities: Skilling and placing rural youth	• NF	• NF

Sample international foundation initiatives (1/3)

Company Name	Count of programmes (FY21)	Programme Names	States	Funding Year
IKEA Foundation IKEA Foundation	8	 Get a Plan Job Seekers to Entrepreneurs Promoting Social Entrepreneurship in Developing Economies You Employed Accelerating youth-led businesses in the digital era Tackling Unemployment Through Innovators and Young Leaders Building World Changing Companies Ensuring Decent Work and Sustainable Employment for Rural, Adivasi Youth 	• GJ, RJ, PN, KA, TN, BH, MH	 2018 2019 2019 2019 2019 2019 2020 2020
Bill & Melinda Gates Foundation BILL & MELINDA GATES foundation	7	 Institute for Financial Management and Research SEWA BHARAT Institute for Financial Management and Research Junior Achievement India Services International Foundation for Research and Education Swadhaar FinAccess Transforming Rural India Foundation 	• Pan-India	 2018 2018 2019 2021 2021 2021

Sample international foundation initiatives (2/3)

Company Name	Count of programmes (FY21)	Programme Names	States	Funding Year
Michael & Susan Dell Foundation Michael & Susan Dell FOUNDATION	9	 Social security benefits for urban low-income households Livelihoods for Migrants Workers Enhancing employability through skill training of low income youth in Delhi Acceleration of Livelihoods for Migrants Workers Improvement of life skills through blended learning model Catalyze Market-based Technology Platform Solutions in Jobs & Livelihoods Viability and Pre-launch of a Credit Guarantee Product for Micro and Small Enterprises in India Increase of Savings Behavior of Low-income Women Through Higher Engagement of Banking Channels Indiastack Incubation Initiative 	• Pan-India	• NF
Rockefeller Foundation ROCKEFELLER FOUNDATION	5	 The/Nudge Foundation Tufts University Junior Achievement India Services 2019 The/Nudge Foundation Power for All 	• Pan-India	20172019201920202021

Sample international foundation initiatives (3/3)

Company Name	Count of programmes (FY21)	Programme Names	States	Funding Year
Aga Khan Foundation	5	 AKRSP - established 13 training centers in 2007 Migrant support Alternate Energy Financial inclusion - established 5000+ SHGs Development Credit Bank (DCB) 	• GJ, BH, UP, TL, MP, MH	• NF
Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ)	5	 Indo-German Social Security Program EC Support for skills development in India Indo-German Program for Vocational Education and Training Empowering women to become entrepreneurs Indo-German Program for Vocational Education and Training II 	• NF	 2011 2012 2016 2018 2020

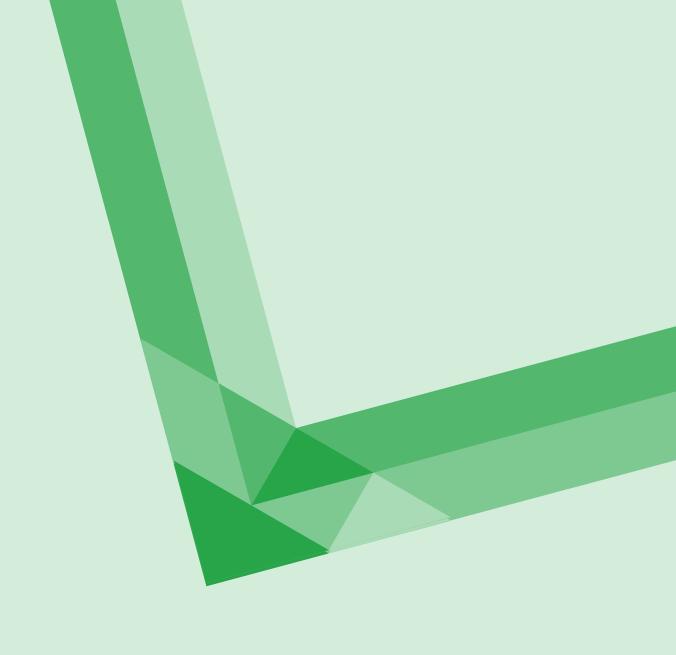
Sample multilateral initiatives. (1/2)

Company Name	Count of programmes (FY21)	Programme Names	States	Funding Year
The World Bank	6	 Tejaswini: Socioeconomic Empowerment of Adolescent Girls & Young Women Nai Manzil - Education and Skills Training for Minorities Skill India Mission Operation Skills Strengthening for Industrial Value Enhancement Operation Uttarakhand Workforce Development Project School to Work Transition Project 	• Pan-India	 2016 2016 2017 2017 2018 2021
Asian Development Bank (ADB) ADB	9	 Madhya Pradesh Skills Development Project Supporting Access to Finance for Women in Less-Developed States Project Supporting Skill Development in Himachal Pradesh Himachal Pradesh Skills Development Project Odisha Skill Development Project Access to Finance for Women in Rural Areas Project Madhya Pradesh Skills Development Project Groups and in Lagging States Project Supporting Education and Skills Development Facility Assam Skill University Project 	• Pan-India	 2016 2016 2016 2017 2017 2018 2019 2019 2021
U N D P	1	Disha: Creating Employment and Entrepreneurship Opportunities for Women in India	 MH, WB, SK, ML, CG, TR, DL, MN, HR, OR, JH, TL, KA, UP, MP, BH, AS 	• 2015

Sample multilateral initiatives. (2/2)

Company Name	Count of programmes (FY21)	Programme Names	States	Funding Year
USAID USAID FROM THE AMERICAN PEOPLE	4	 Producer-Owned Women Enterprises (POWER) Project REVIVE Livelihoods Project Women Entrepreneurs Adapt to the COVID-19 Pandemic Empowers Women with Disabilities 	• Pan-India	201920202020NF
UN Women WOMEN	2	 Second Chance Education and Vocational Learning programme in India 	• RJ, OR, BH, MH	• 2019
Global Fund to End Modern Slavery GFEMS	4	 Skilling and Safe Migration of Construction Workers in India Reducing Migrant Vulnerability The Ethical Recruitment Agency (TERA) India A Large-Scale Study of Migrant Construction Workers 	• UP, DL, MP	• 2015

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