



# *Punashcha: Build Back Better World*

**WE CARE**

Civic Engagement  
Anthology Series  
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# **PUNASHCHA: BUILD BACK BETTER WORLD**

A presentation

By

Jasani Center

For

Social Entrepreneurship

&

Sustainability Management

School of Business Management, NMIMS



## Foreword

The Covid-19 pandemic has produced an extraordinary VUCA situation for leaders across all sectors to navigate. Most of us found 2020 a long and dismal year as we witnessed the devastation and disruption caused by the pandemic. Governments, businesses, and NGOs simultaneously faced the need to solve multiple and competing priorities. The toughest was how to keep an economy going and shut it down to protect citizens from infection. WHO reports indicate that as of November 18, 2021, globally, the virus-infected almost 256 million people, and the number of deaths reached 5.1 million. Unfortunately, the virus has disproportionately impacted the poor. Globally public service agencies found themselves overwhelmed with demand and could not reach people in need. Given the urgency and magnitude of the problem in India, the financial, material, and human resource support from corporates, NGOs, and individual volunteers NITI Aayog was solicited.

Through the Social Responsibility Forum of MBA students and We Care: Civic Engagement Internship, the School of Business Management, Mumbai extended pan-India support to the NGOs and CSR departments to respond to the crisis. Despite facing personal turmoil and loss, some students actively provided relief and rehabilitation services to various beneficiary groups. It is indeed a matter of pride to learn that many NGOs reported that our students stepped up their support in building capacities of the target audience to adapt to the next normal and were a beacon of selflessness and optimism. It is heartening to know that the students placed across 214 social sector organizations appreciated the critical role of NGOs in delivering health and humanitarian aid to vulnerable populations.

The current anthology *Punashcha: Building Back Better World* is based on the experiences gathered by the students during their civic engagement internship. The articles in the anthology, besides mapping the distress on various aspects of human life, demonstrate the inspiring array of efforts undertaken by NGOs to meet the beneficiary demands ranging from the provision of health care and essential services to the pursuit of restoring livelihoods and education access. The articles expose the extreme fragility of NGOs' operating systems and the innovative solutions proposed by our interns to strengthen the same. The need to develop strategic partnerships to get SDGs on track and develop a resilient community is stressed across all the articles.

Finally, the Covid-19 pandemic **is** unspooling! The pandemic has been a fierce teacher, which has made our students realize that every human act of support is valuable in building a resilient community, and establishing the human connection is very important. The experiential learning gained by the students throughout this turbulent era is the need to learn, adapt, and change. During the pandemic, we learned to cope; in the post-pandemic world, we will need to know to thrive. To thrive, there is an urgent need to reduce the socio-economic inequities as they put massive stress on realizing peaceful and just societies (SDG 16). To create a good business environment, business managers must recognize the intrinsic linkages between peace, security, and sustainable development. I am optimistic that in the years ahead, our students, through their personal and professional endeavors, will provide collective leadership to strengthen the governance of the nation and play a significant role in building back a better and resilient India.



**Dr. Ramesh Bhat** Ph D  
Vice Chancellor  
NMIMS

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**Dr. Meena Galliara,**  
Director,  
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## Preface

The We Care: Civic Engagement Internship incorporated in the full time MBA program offered by the School of Business Management in the past 12 years has strived to develop compassion and social sensitivity among the budding managers. The 21 days internship offers the opportunity to the students to examine the social realities and interact with the grass-root organizations engaged in addressing the problems of the resource deficit communities. The MBA batch of 2020-2022 were placed in 214 social sector organizations spread across across 21 states and 2 union territories. Due to the Covid19 pandemic, the internship placement was in virtual/semi virtual mode and was executed in concurrent manner between Jan 2021- March 2021.

The present publication is an outcome of the experiences gained by the students during their internship. The Covid-19 virus triggered conflicting situations due to restricted movement and shortage of resources. The articles covered in the anthology describes the implications of the pandemic on education, skill development, employment, access to healthcare and financial sustainability of the social sector organizations. To build a resilient community reinstating peace and harmony is critical to build a better world. Hence, the current anthology is titled as *Punashcha: Build Back Better World*.

The anthology is divided in to three sections. The article *Building Resilient India Through Peace & Partnership* in Section I reflects on the collision between human rights and public safety which arose due to the severity of Covid-19 pandemic. Despite Government of India's efforts to address the needs of its vast population there were gaps in the execution of the support measures that gave rise to mass anxiety and violence. To restore normalcy NGOs and corporates acted as 'Peace Providers' by extending their active support in providing relief and rehabilitation measures. The paper builds a case for optimizing SDG 16 – peaceful, just and inclusive societies via effective partnerships (SDG 17) to build a resilient India and a sustainable future.

Despite all challenges, NGOs have been at the forefront of the pandemic response. They showed great innovation and creativity in continuing to operate, support partners and ensure access to those most in need. Describing the role of the NGOs in enabling their beneficiaries to adapt to the new normal Section II presents four articles pertaining to improving beneficiary access to health care (SDG 3), online education, (SDG 4) skill training and livelihood support (SDG 8). The first article in this section, *Offline to Online Education:*

*Transitional Impacts* based on field research assesses the impact of online schooling on various stakeholders. The findings attribute major barriers to online education rooted in the emotional disconnect created due to lack of conducive learning environment at home, poor accessibility and availability of technology, and internet connectivity. To ensure online delivery and access to quality education, the paper identifies the need for developing user-friendly virtual platforms and facilitate behavioural change among users. The author articulates that the former can be developed with the support of corporate partners but the later needs to be developed by the users themselves.

The second article, *GenNext: Softskills Enhancement to Transform Personality* discusses the steps taken by Literacy India to improve the job prospects of its beneficiaries by embedding a soft skills module in 'Future Skills Programme'. The paper articulates the relevance and need of incorporating 'soft skills' module to add value to the functional training.

The third article *Rebuilding Livelihoods through Reviving Warli Art* describes the impact of job losses due to the pandemic in general and among tribal women in particular. The article showcases the efforts taken by Shrimad Rajchandra Love and Care (SRLC) to provide livelihood for tribal women by reviving Warli Art. On the basis of the market research the author proposes that the Warli Art business initiated by SRLC can be sustained in a competitive environment provided they are able to develop a robust eco-system to cater to customer demands, add emotional appeal in their promotional strategies, and use the four 'P's of marketing effectively.

Article four, *Transforming Lives through Digitalizing Service Delivery in NGOs* underscores the importance of technology usage during times of disasters while serving the needs of the poor. The article proposes the concept of developing an integrated low-cost app to ensure service continuity in areas of health and education irrespective of lockdowns.

The pandemic has brought exceptional challenges to the social sector organizations mainly due to funds being diverted to health care services, PM Cares fund and disaster relief work. In this context, Section III of the anthology comprises of two articles focusing on the fundraising and financial management of social sector organizations. The first article *Crowdfunding: Tool for Transforming Lives* proposes crowdfunding as an alternative funding source to meet personal or community crisis. The paper presents a detailed study of the current crowdfunding platforms and its associated risks involved. The field study carried out by the authors provides interesting insights to donor behavior which can assist organizations like Make a Wish Foundation in designing future fund raising strategies.

The second article, *Case for Financial Effectiveness Matrix in Social Sector Organizations* examines the need for financial sustainability and associated challenges for the NGOs/NPOs. Based on the financial data of the NGOs working in the education sector the author benchmarks certain best practices which could be adopted by organizations like Educate Girls to develop its financial sustainability. The author has developed a financial effectiveness matrix, which can be adapted by users to map the financial health of the respective organizations.

The process of guiding the students remotely to draft the articles and subsequently edit the drafts took seven months. Despite observing due diligence in editing the document, there is a possibility of grammatical/typographical errors in the publication. Readers are requested to kindly excuse us for the same.



**Dr. Meena Galliara,**  
Director,  
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& Sustainability Management  
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## Prologue

As the COVID-19 pandemic spread globally, the world woke up to rising case counts and witnessed the massive humanitarian and economic crisis. To flatten the curve and address the unprecedented peacetime challenge, governments imposed lockdowns, quarantine measures, closed schools, offices and advocated social distancing. In many countries, including India, the pandemic highlighted unique challenges, which resulted in increasing inequalities; the masses faced significant obstacles to accessing essential services, including health and education. Issues of food security and job losses led to domestic and community distress for a section of population. According to United Nations, the Covid-19 virus stalled the progress of Sustainable Development Goals (SDGs), as there were reverse influences on the rate of poverty, number of out-of-school children, health, and hunger indicators.

ILO gave a 'Global Call to Action' for a human-centered recovery from the Covid-19 crisis that is inclusive, sustainable and resilient, to get the world economies on track. Indian corporates and NGOs were at the forefront to complement the government's efforts in its crisis response action, which resulted in India's critical response to the pandemic being lauded globally.

The Indian youth represented one of the best hopes of bolstering recovery efforts. At the School of Business Management, the Social Responsibility Forum of students ensured that they contributed their bit by venturing into providing relief measures, raising funds, arranging hospital beds, oxygen concentrators, medicines, running errands for the elderly handicapped, and practically for anyone who called for help. The crisis inspired them to take leadership roles and make a difference in their communities.

Considering the looming thread of the Covid-19 infection, we contemplated if we should continue our We Care: Civic Engagement internship, which is a mandatory part of the first-year MBA programme. Finally, after substantial deliberation, we felt like there is always an opportunity to learn from disruption or crisis. Students need to see and understand how NGOs/ social enterprises lead, specifically how they lead with the heart. They will gain real-world experience in handling societal crises by leveraging their skill sets and knowledge. Given this context, all 649 MBA students were placed in 214 social organizations spread across India for a virtual/semi-virtual internship between January and March 2021. In this duration, students devoted 15-16 hours per week to a social organization. Students worked on strengthening the NGO operations in the areas of providing online education, skill training, designing alternative

livelihood options, embedding technology support, improving access to healthcare, undertaking field research, developing farm-to-market connect, drafting funding proposals, raising funds, and other allied areas. In all cumulatively, they contributed 1,34,003 hours to the social sector.

Although the internship was in virtual/semi-virtual mode, more than 80 per cent of social sector organizations in which students were placed found students' contributions to be outstanding as they could deliver the expected deliverables. Around 90 percent of students reported high satisfaction with the internship as they got to work directly with beneficiaries who faced the severe brunt of the pandemic. They revealed feelings of pride and being worthy as human beings by contributing to a social cause. Some students and their family members had received support from other volunteers when they suffered a personal loss due to the infection. The internship gave these students the opportunity to cope with their personal tragic experiences. Most of them experienced a sense of solidarity in supporting the social cause. It helped them to overcome feelings of inertia and helplessness.

The current anthology *Punashcha: Build Back Better World* documents students' We Care internship experience handling social causes. The articles documented in the anthology showcase the efforts taken by the organizations to resolve the crisis, lead with purpose and navigate toward greater resilience. The thoughts presented by the student authors indicate the beginnings of a dramatic restructuring of the social and economic order—the emergence of a new era - the "next to normal."

**Dr. Prashant Mishra,**  
Dean,  
School of Business Management,  
NMIMS

## Section I

With the central theme of building a resilient India and building back a better world, this section focuses on the impact of the Covid-19 pandemic on achieving the 2030 sustainable development agenda. The article captures the gravity of the crisis and reflects on the resulting collision between human rights and public safety. Coupled with public health issues and the economic turmoil of the masses, the pandemic triggered increasing rates of domestic and community violence. NGOs and Corporations in India have played a crucial role in complementing the crisis-response efforts and building community resilience. The paper concludes that collaborative effort between cross sectors will accelerate minimizing inequities, designing better governance systems, and building community resilience for a sustainable future.





# Building Resilient India Through Peace & Partnership

**Abstract:** *The Covid-19 virus changed the entire dynamics of human life. The pandemic imperiled our health and wellbeing, social and economic networks and has consequentially impacted the stability of the larger society. Section I of the current article captures the gravity of the global crisis and discusses the impact of the imposition of lockdowns and mobility restrictions on the public. Governments worldwide faced the challenge of balancing public safety and human rights. The crisis has amplified false and distorted information on the nature of the pandemic and the efficacy of the response efforts, which consequentially has fueled violence. Like other countries, the Indian government, too, sought to insulate its population and cautiously revive the economic engine by introducing several policy measures. Poor execution of the policy measures designed to protect the lives and entitlements of the vulnerable groups further widened the socio-economic inequities and disturbed the social fabric. In this regard, Section II describes the impacts of the pandemic on the education of children, access to health care, and livelihoods of the poor. The section conveys that the pandemic has indeed set back progress across all the Sustainable Development Goals.*

*To combat the public health crisis, nations worldwide are racing to craft appropriate strategies to build back a better world. In this context, Section III elucidates the interventions undertaken by the private sector in India to complement the government's efforts to restore normalcy. The ensuing section makes a case for optimizing SDG 16 - a commitment to 'peaceful, just and inclusive societies' and SDG 17- 'Partnerships for goals' to rebuild a resilient India.*

## 1. Introduction

### 1.1. Worldwide Scenario:

The Covid-19 pandemic pushed the world into serious public health and economic crises. Since the outbreak of the virus in December 2019, globally, there have been 259,502,031 confirmed Covid-19 positive cases and 5,183,003 (2 per cent) deaths until November 26, 2021 (World Health Organization [WHO], 2021). More than 100 countries worldwide observed a full or partial lockdown (Oxford Covid-19 Government Response tracker, 2020) to contain the spread of the contagion that created an irreversible economic, social and psychological impact on society.

The lockdown did have some immediate benefits like improved air quality and rejuvenating eco-system (Janardhanan et al., 2020), but millions of businesses faced an existential threat. A large section of the global workforce lost their jobs, especially those working in the unorganized sector. The pandemic triggered one of the deepest economic recessions. The negative impact was observed across all income tiers ranging from low-income to high-income individuals (Pew Research Center, cited by Kochhar, 2021).

Economically poor households faced acute food shortages due to disrupted food supply chains. The absence of appropriate nutrition intake with poor access to healthcare and the threat of coronavirus led to disruption of peace and triggered conflicts in numerous localities across the globe. The elderly and the disabled struggled in the absence of their caregivers, who could not commute due to movement restrictions. Those living in resource-poor set-ups struggled to maintain hygiene and sanitation, a prerequisite for keeping the virus away. The learning gap created because of the shutdown of schools and switching to the virtual mode for almost two academic years has been perceived to be irreversible. This also resulted in children's isolation, with many being pushed into depression due to emotional disconnect with teachers and peers (OECD, 2020; Dorn et al., 2021).

Inaccurate information about the nature of the pandemic and weak response due to the scarcity of health infrastructure hindered societal peace and harmony (SDG 16) (Dervis & Strauss, 2021). The inability of civic authorities to effectively address the spread of coronavirus led to a loss of trust in government and public institutions (Biswas, 2021; Wenham, 2021; Bernes et al., 2020). Displacement of migrant labourers, malnourishment, and shortage of healthcare facilities further threatened people's existing grievances and vulnerabilities (United Nations, 2020). The safety issues also rose with the spike in gender-based

*Inaccurate information about the nature of the pandemic and weak response due to the scarcity of health infrastructure hindered societal peace and harmony (SDG 16) The inability of civic authorities to effectively address the spread of coronavirus led to a loss of trust in government and public institutions*

violence (Nathalie et al., 2020; Mittal & Singh, 2020) in addition to the unknown threat of biological warfare (Guillouet-Lamy, 2020; Dehghani & Masoumi, 2020). Restriction of movement due to curfews and restraint on the freedom of expression hampered human rights, affecting peace (UN Security Council, 2020). "Between January 2020 and April 2021, pandemic-related violent incidents were recorded in at least 158 countries. These incidents ranged from personal attacks aimed at people of Asian descent to anti-lockdown demonstrations that turned violent. In all, there were around 5,000 such incidents, according to the Global Peace Index 2021" (Flemming 2021).

### **1.2. Indian Scenario & Policy Measures:**

According to WHO, between January 2020 until November 26, 2021, India reported more than 34 million confirmed cases of Covid-19 and over 0.46 million deaths. The strict lockdown imposed from March 24 to June 7, 2020, and April to June 2021 forced the shutdown of all non-essential economic operations within the country, resulting in the closure of educational institutes, entertainment avenues, travel, and job losses. The sudden announcement of the March 2020 lockdown left millions of migrant labourers stranded at railway stations, bus stops, and on the streets in scorching heat without access to food and water. The events led to confusion, trauma, distress, and unrest, causing disruptive citizens (Sarmin, 2020; Pandey, 2020; Bhowmick, 2020). Space constraints and challenges to avail of food and hygiene necessities also led to conflicting situations in low-income communities. The pandemic exposed the significant income divide as a share of wealth held by the nation's top one per cent rose to 40.5 per cent by the end of 2020, leaving the remaining 99 per cent to face the extremities of the contagion (SDG - 10) (Madhok, 2021). The devastating crisis coupled with inadequate government response indicated that India had 'transitioned to a failed State' (Aiyar, 2021).

*The sudden announcement of the March 2020 lockdown left millions of migrant labourers stranded at railway stations, bus stops, and on the streets in scorching heat without access to food and water. The events led to confusion, trauma, distress, and unrest, causing disruptive citizens.*

According to Golecha (2020); OECD (2020); Janardhanan et al. (2020); Agarwal (2021); and Nag & Afonso (2021), health inequalities, flaring economic and social disparities, and distinct cultural values made lockdown a hard measure for the poorer sections of the society. The nationwide lockdown maximized financial loss and hampered the progress of sustainable development goals (SDGs). The massive reverse migration from urban to rural pushed many men from structured to informal employment and women completely out of the workforce, hindering the achievement of SDG 8 - Decent work and economic growth along with SDG 5 - Gender equality. While the economy recovered in the second year of the pandemic, many households continued to cope with the pandemic by cutting down on food intake affecting SDG 2 - Zero hunger, selling assets, borrowing money pushing them into poverty (SDG - 1), and discontinuing children's education impacting SDG - 4.

To address the situation, Government of India (GoI) announced Pradhan Mantri Garib Kalyan Yojana, a relief package of INR 170 trillion. The scheme comprises distribution of grains to the poor, insurance cover for health workers, rise in minimum wages, ex-gratia to senior citizens, etc. Other initiatives included direct benefit transfer to farmers through PM-Kisan Scheme, labourers through MNREGA, and women through the Jan Dhan account. Provision to supply free LPG cylinders for three months under Ujjwala Scheme was ensured. To restore the livelihoods of SHG members, the provision of providing collateral-free loans was designed (PIB Delhi, 2020).

To address the financial needs of those working with the MSME sector and earning below INR 15,000 per month, the government paid the EPF contribution between March to May 2020 (KPMG, 2020).

*Health inequalities, flaring economic and social disparities, and distinct cultural values made lockdown a hard measure for the poorer sections of the society. The nationwide lockdown maximized financial loss and hampered the progress of sustainable development goals (SDGs).*

To bolster the nation's economic growth and self-reliance, Atmanirbhar Bharat Abhiyan was launched. Atmanirbhar Bharat Rozgar Yojana was introduced to boost employment generation. Tax relief measures were also announced, such as the extension of time limit for specified tax statutes, reduced rate of interest and waiver of late payment fees, and so on for individuals and businesses. Production Linked Incentive Scheme was announced to boost manufacturing capacities (PwC.com 2020).

The announcement of various policy measures indicated the government's commitment to address the needs of the poor. But due to weak on-ground implementation of the schemes, the common man remained stranded amid the disarray of the pandemic. Though there were severe impacts on various aspects of human life, the prominent among those were human health, education of children, and livelihoods of the poor.

## 2. Impact of Covid-19

### 2.1. Impact on Education:

The pandemic intensified the pre-existing disparities in education by further making it difficult for resource-poor children and youth to access education. According to Rajya Sabha Secretariat (2021), the pandemic kept 240 million children out of school between classes I to XII in 2020, and overall nearly 320 million student population were affected due to the sudden closure. With the shutdown of schools, schemes like Integrated Child Development Scheme (ICDS) and the mid-day meal programme were disrupted, resulting in food insecurity and malnutrition among children attending government schools. A greater vulnerability was observed among girls across the country, with increased instances of child marriage, violence against girls, a rise in domestic workload, and poor menstrual hygiene (Bahl et al., 2021).

The forced switch to a digital mode of education termed Emergency Remote Teaching (ERT) by Azim Premji University, as

*The announcement of various policy measures indicated the government's commitment to address the needs of the poor. But due to weak on-ground implementation of the schemes, the common man remained stranded amid the disarray of the pandemic.*

cited in Report 328 of Rajya Sabha (2021), has widened the learning gap. Highlighting the digital inequities UNICEF study indicated that only 24 per cent of households in the country had internet access, and only 61.8 per cent of households possessed a smartphone. Marginal access to internet connectivity in rural areas was responsible for students having more challenges with remote learning.

The online learning environment failed to provide a meaningful learning experience and caused psychological problems among children (Nidheesh, 2020). Increased screen-time resulted in ophthalmic issues. Learning from home also reduced physical activity, loss of social connection, weight gain, and poor academic achievements (Mineshita et al., 2021; India Today, 2021).

If children are devoid of quality education, they will lack appropriate development of qualities, skills, and values required to maintain harmony and peace.

## **2.2. Impact on Health:**

Hospitals and healthcare professionals were unprepared to handle the sudden outbreak of the Covid-19 pandemic and were overwhelmed with the increased patient volume. During the second wave of Covid-19 in April-May 2021, the world witnessed the collapse of the health system with an imbalance between demand and supply of essential drugs, oxygen supply, and crematorium spaces (Moole, 2021; Patra et al., 2021; Dutt, 2021; BBC News, 2021; Thadani, 2021).

The pandemic led to increased out-of-pocket expenses, panic, misinformation, and mistrust, leading to conflicting situations such as violence against healthcare workers, police personnel, and caste groups in different parts of the country (Iyengar et al., 2020). The struggle to access health services created feelings of exclusion, disturbed community peace, and triggered conflicts.

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### 2.3. Livelihood impact:

Covid-19 crisis pushed millions of households into poverty and created a huge income divide within the country. According to CMIE-CPHS estimates, as cited in 'State of Working India 2021', the workforce participation rate (WPR) for men fell from 66 per cent in February 2020 to 46 per cent in April 2020, corresponding to a total job loss of 100 million. The corresponding fall for women was from 8.8 per cent in February 2020 to 5.3 per cent in April 2020, a fall of approximately 17 million. As an aftermath of job loss, income inequality increased, and the household savings depleted. Uncertainty of the future led to anxiety in the community (Nag & Afonso, 2021).

Post lockdown, while there was employment recovery, the employment rates did not reach the pre-pandemic levels. A large section of the migrant workers preferred to stay back in their hometowns due to the fear of being stranded again in the cities with no support from the government. Furthermore, the gender divide was also visible in the employment recovery spectrum. According to the 'State of Working India 2021' report, 47 percent of women, compared to 7 percent of men, did not return to work by the end of 2020. In the informal sector, women fared even worse, with rural women accounting for 80 per cent of job losses.

As organizations switched to remote working, the technically challenged faced massive loss of pay. The impact was severe on women as the new ways of working and job losses further pushed them into poverty with the increased burden of household chores, including caregiving responsibilities. India recorded a 2.5 times increase in domestic violence during the nationwide lockdown in 2020 (National Commission for Women, 2020; Chandra 2020). Some women's organizations reported that in the first four phases of the lockdown, they received more reports of domestic violence than they had in the last ten years for a similar period (UN Women, 2021). Women and youth tend to suffer more from the socio-economic impacts. Decent work is further

*As organizations switched to remote working, the technically challenged faced massive loss of pay. The impact was severe on women as the new ways of working and job losses further pushed them into poverty with the increased burden of household chores, including caregiving responsibilities.*



impacted as labour opportunities are scarce. In all probabilities, the poor may resort to negative coping strategies like earning through criminal activities, trafficking, and engaging children for paid work.

It can be inferred from the above discussion that Covid-19 is a multidimensional crisis that has threatened the broader peace and stability of the country. The direct and indirect impacts of Covid--19 have widened the structural inequalities leading to erosion of trust and social cohesion and increased the risk of violence.

### 3. Crisis Response: Corporate Support

To respond to the emergent crisis, apart from policy interventions, Gol solicited support from the business community and NGOs to respond to the health crisis. On March 23, 2020, Gol notified Covid-19 as a 'disaster.' The Ministry of Corporate Affairs (MCA) issued a circular indicating that companies could provide medical aid and relief activities to vulnerable communities through their CSR funds (General Circular No. 10/2020). To strengthen the country's health infrastructure, Gol requested the companies to donate to the Prime Minister's Citizen Assistance and Relief in Emergency Situations (PM CARES) Fund (eF. No. CSR-05/1/2020-CSR-MCA).

Corporates leveraged their expertise, network, and resources to alleviate the sufferings of vulnerable communities. The literature reviewed indicates support was extended by a) providing immediate relief measures, b) strengthening healthcare infrastructure, and c) restoring normalcy.

#### 3.1. Providing Immediate Relief Measures:

Corporate India helped the Government combat the coronavirus outbreak by contributing large sums of money to procure medical equipment and set up hospitals. Wipro Ltd. and Azim Premji Foundation collectively mobilized approximately 110 billion to

*Corporate India helped the Government combat the coronavirus outbreak by contributing large sums of money to procure medical equipment and set up hospitals. They also leveraged their expertise, network, and resources to alleviate the sufferings of vulnerable communities.*



provide immediate humanitarian aid such as nutrition, healthcare, isolation centers, transportation, and so on with the help of their partnering organizations. Similarly, the Adani group, Tata Sons and Trust, JSW Group, ITC Ltd., Kotak Mahindra Bank, Vedanta, Hero Cycles, Bajaj Group, Axis Bank, and so on pledged amounts to PM CARES Fund. Reliance Industries established India's first 100 bedded hospital exclusively for coronavirus patients (Roy, 2020).

Mahindra Group extended support in a multifaceted manner. They deputed their workforce to convert their resorts into isolation centers. The Mahindra Foundation also promptly mobilized resources to meet the immediate demands of the most severely affected. Many companies pledged product support. For instance, Godrej Group, Reckitt Benkiser, and Hindustan Unilever Ltd. (HUL) pledged to offer personal hygiene solutions by distributing free bars of soap, and liquid hand washes to millions of people (Clift & Court, 2020; Choudhary et al., 2020). The Federation of Indian Chambers of Commerce & Industry (FICCI) spent Rs 3,009.6 crore on masks, cooked meals, dry ration, PPE, sanitizers, medical equipment and supplies, and medical facilities (Bhuyan & Salve, 2020).

*Many employees working in the private sector organizations also donated one day's salary for Covid-19 relief activities.*

Prominent corporate leaders such as Anand Mahindra pledged their 100 per cent salary for a couple of months to contribute to the Covid-19 relief fund (Twitter, 2020). Many employees working in the private sector organizations also donated one day's salary for Covid-19 relief activities (Roy, 2020).

Leading corporates like Wipro Ltd, Adani Group, Tata Group, JSW Group, Bajaj Group, ITC Ltd., Kotak Mahindra Bank, Infosys, Vedanta, Hero Cycles, Axis Bank, Reliance Industries, Hyundai and several others besides providing in-kind support to meet the food and health requirements, pledged financial support to the PM CARES Fund.

### 3.2. Strengthening Healthcare Infrastructure:

Leading corporates in India extended their unstinted support to strengthen India's healthcare infrastructure. For instance, Hyundai Motor India (HMI) contributed INR 4 billion to the Gol and the Government of Tamil Nadu. Besides Korean Covid-19 diagnosis kits, masks, detergents, other medical items, and hospital waste incinerators were also offered. Mahindra Group utilized its engineering expertise to develop ventilators and low-cost respirators. Infosys donated INR 10 million to protect health workers, ventilators, testing kits, and protective gears to enhance hospital capacities. Reliance Life Sciences imported additional test kits and consumables for effective testing. During the first lockdown, as India exported HCQ and paracetamol to approximately 150 countries, it got recognized as 'Reliable pharmacy of the world' (The Hindu, 2020).

During the second wave in April 2021, the Confederation of Indian Industry (CII) designed a task force to work with central and state governments to raise oxygen supply through capacity enhancement and imports. As part of the task force, giants such as JSW Steel, Reliance Industries, Amazon India, ITC Ltd., Adani Group, and ArcelorMittal Nippon Steel India facilitated oxygen supply by diverting industrial oxygen and airlifting oxygen concentrators from other countries. Vistara Airlines facilitated air logistics and flying medical professionals and government representatives free of cost (Pathak & Tandon, 2021).

To set up construction of Oxygen plants, in June 2021 Central Government launched "Project O2 For India", a National Consortium of Oxygen consisting of corporations, Indian Institutes of Technology (IITs), and various nonprofit organizations. Through their CSR budget, Walmart, Hitachi, BNP Paribas, eInfochips procured oxygen concentrators and Pressure Swing Adsorption (PSA) to aid the consortium's work (PIB Delhi, 2021; Thadani 2021). Maruti Suzuki, HCL, Tech Mahindra, and

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Northern Coalfields committed to commission Pressure Swing Adsorption (PSA) plants at hospitals as part of their CSR efforts (PIB Delhi, 2021; Thadani 2021).

Sequoia Capital, Accel, Matrix Partners, Kalaari Capital, and a few others set up a 1000 million grant fund to support startups developing products and services for diagnostic treatment (Choudhary et al., 2020; PTI, 2020). Support from corporates facilitated access to health services and aided in rebuilding the community trust.

### 3.3. Restoring normalcy:

The role played by pharmaceutical companies is fundamentally critical in restoring normalcy. Companies like Bharat Biotech, Serum Institute, Zydus Cadila, Panacea Biotec, Indian Immunologicals, Mynvax, and Biological E manufactured and distributed coronavirus vaccines across the globe (Economic Times, 2020). Being the world leader in vaccine manufacturing, India supplied 66 million doses to developing countries (Welle, 2021; Sanghi, 2021, Zeeshan, 2021). To potentially transit to normalcy India Inc braced to inoculate its entire workforce and their families. As part of the CSR initiative permitted by MCA, many companies conducted Covid-19 vaccination promotional activities and vaccination camps in and around their vicinities. This reduced the burden on government machinery, and the vaccination drive picked up the momentum. It is a moment of pride that by November 22, 2021, the country had administered over 1.18 billion doses (Mohfw.gov.in., 2021), and 0.38 billion people population in India was fully vaccinated (The Hindu, 2021).

Many startups leveraged technology to aid in digitalization for better access to education, healthcare, and the supply of daily necessities to the doorstep to maintain social distancing. Investment in technology-based work processes to facilitate work from home ensured employee wellbeing (IBM, 2020).

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The role played by India Inc as peace providers helped in reducing the community chaos. The business solidarity in supporting the government to combat the crisis is the testimony of its strong intent to rebuild the community's resilience.

#### **4. NGO Intervention:**

The realization that the spread of the Covid-19 virus can be controlled only through behavior modification and maintaining community discipline compelled NITI Aayog to solicit NGO support at the pan India level. Since March 2020, NGOs across the country have geared up their teams to respond to their constituencies' immediate and urgent needs. During the ongoing pandemic, NGOs became the only point of reference for vulnerable groups like the elderly, children, disabled, transgenders, homeless, daily wage workers, and rural and urban low-income families. As the domino effect from the pandemic continued, NGOs played a crucial role in mitigating hunger to restore the livelihoods of the poor.

##### **4.1. Providing Immediate Relief Measures:**

NGOs were actively engaged in extending relief work by using the strength of their deep-rooted presence and credibility in the communities. Besides creating social awareness, their work ranged from delivering relief materials like food, water, dry ration, sanitation kits, rescuing stranded labour, setting up health camps and isolation centers (Centre for Social Impact and Philanthropy [CSIP], 2021). For instance, ration distribution was undertaken by multiple organizations, including Educate Girls (Rajasthan), Shrimad Rajchandra Love and Care (SRLC) (Gujrat), Oscar Foundation, Ratna Nidhi Charitable Trust (Maharashtra), Aarohan (Uttar Pradesh & Delhi), and so on. Aarohan generated volunteer support under the 'No Rona for Corona' campaign to collect food grains and monetary donations. The food grains and personal hygiene products were distributed among daily wage workers, slum dwellers, and street children. In Gujarat & Chattisgarh, Samerth Charitable Trust offered telephonic counseling,

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managed shelter homes, and food & hygiene kits to informal works in Kutch (Ramchandra 2020). Company foundations raised to the occasion and partnered with local NGOs to cater to the community's immediate needs. For instance, Infosys Foundation focused on ensuring better access to food and education by helping in setting up smart classes in 1,000 government higher primary schools in Karnataka with an INR 200 million project (Clift & Court, 2020; Roy, 2020).

To enable poor patients to meet the medical expenditure for chronic illnesses Make-A-Wish India, and Caring Souls Foundation raised funds through online crowdfunding platforms. A few NGOs were also instrumental in collating databases of region-wise hospital beds and various medical resources. This information came in handy to the general public at times of crisis.

#### **4.2. Strengthening Healthcare Infrastructure:**

Realizing the gravitas of the situation, NGOs were the first to reconfigure themselves and pushed for new initiatives to provide medical facilities across the country. For instance, NGOs like Indian Red Cross, Bill and Melinda Gates Foundation, USAID, Hope Foundation, American Indian Foundation, Sakina Foundation, and a few others played a significant role. Breathe India and Save Life Foundation initiated a fund collection drive for oxygen concentrators. Ratna Nidhi Charitable Trust organized 1376 oxygen concentrators, of which 500 were airlifted from Singapore and donated them to government hospitals in Maharashtra (Ratnanidhi.org, 2021). Swasth Foundation in Mumbai offered affordable primary preventive healthcare services, and ACT Grants assisted in setting up oxygen concentrators at hospitals and nursing homes. Hyderabad-based Access Foundation extended free ambulance services and offered free consultations to more than 4000 patients through a dedicated helpline. A unique initiative called, Help Now - Ambulance Services extended their network of ambulances for offering 24x7 logistics support for transporting Covid-19 patients/suspects, medical supplies, and health care workers (Team Sahyog, 2021).

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Similarly, Narayan Seva Sanstha, Rajasthan created coronavirus relief funds and made provisions for a free ambulance, corona kit, hydraulic beds, PPE kits, oxygen support, and masks. NGOs were also part of the National Consortium of Oxygen. Regional NGOs assisted in providing nursing homes, and wherever possible leveraged resources by sharing their network support.

#### **4.3. Restoring normalcy:**

In the wake of the pandemic, NGOs adapted their existing programmes to operate remotely or with physical distancing. For instance, NGOs like Kotak Education Foundation, Bharti Foundation, Bright Future, and Agastya International Foundation switched to the virtual mode of operations. For the last mile delivery of educational interventions, teachers were trained on conducting virtual classes to ensure learning continuity. Educate Girls initiated 'Camp Vidya' in Rajasthan, a community-based learning programme focusing on Hindi and Math skills to address the educational needs. The state governments developed the mobile-learning content to implement the initiative. Similarly, in August '21, Pratham launched a community-based learning campaign in 10,000 schools across the country to achieve learning readiness through 'Mohalla Math Learning Camps' under the 'Catch up' campaign to fill the learning gap (Pratham Education Foundation, 2021).

To ensure delivery of healthcare intervention, some NGOs created short innovative videos on personal hygiene, menstrual hygiene, sanitation, and ophthalmic health and transmitted them through WhatsApp to beneficiaries. Stranded Workers Action Network (SWAN) linked stranded migrant workers with civil society organizations offering financial relief in the NCR region. Martha Farrell Foundation, Hemkunt Foundation, supported informal workers during the pandemic with food packets, ration-kits, volunteering support by arranging make-shift health centers, information on accessing government-supported financial and health aid (Bahadur, 2021, Hemkunt Foundation, n.d.). Literacy

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India initiated the digital-based Future Skills Programme to offer market-oriented skills to the youth and equip them with soft skills essential for a promising career.

The pandemic has severely affected the poor, marginalized, and underserved communities across India. Domestic and community conflicts often arise from the absence of decent work. Ways to build resilience in societies include scaling up livelihood and employment opportunities. In this context, to restore normalcy, Shrimad Rajchandra Love Care in Gujarat launched a livelihood support project for rural and tribal women. Similarly, NGOs such as Community Advancement and Rural Development Society (CARDS), Samerth Charitable Trust, Sahara Manch, Atma Foundation focused on identifying and establishing sustainable livelihood avenues for migrant workers in Chhattisgarh. The actions towards restoring normalcy also comprised setting virtual stores to showcase products created by the beneficiaries to the consumers. NGOs like Light of Life Trust (Mumbai) built the capacities of their teams and the beneficiaries to learn and implement the digital marketing processes.

### **5. Collaborative Effort: Restoring peace**

The Covid-19 pandemic took the world by surprise and upended life. At the local and sub-national levels, governance and economic systems were threatened. The profound impacts of the pandemic were seen on the brittle economies. The marginalized and excluded groups carried the burden of social and economic harm. The structural inequalities fueled social division, hate speech, migration, corruption, and societal fragilities. Tensions over scarce food, community spread of infection, poor access to medical facilities, breakdown in civic trust, loss of livelihood led to violence. In a couple of places in India, it sparked communal violence (Rahman, 2020). According to the National Crime Records Bureau (NCRB), 857 communal rioting cases were reported in 2020 (Press Trust of India, 2021).

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Studies by United Nations (2020) and the Niti Aayog (2021) indicate a setback to the sustainable development goals (SDG) and the 2030 Agenda of 'Leaving No One Behind. Though the pandemic exposed the fault lines of inequality and exclusion, it also showcased the profound resourcefulness of corporations and NGOs and how ordinary people and communities responded. It became increasingly evident to world leaders that SDG 16- the commitment to 'peaceful, just and inclusive societies, is imperative to salvaging the 2030 Agenda for Sustainable Development. Digital adoption by corporations, NGOs, Government, community groups, and individuals took a quantum leap to restore their operations and adapt to the new normal. The efforts to co-create the new normal and enable societies to adapt and restore community peace indicate that long-term sustainable solutions to future disasters lie within deeply embedded collaborative responses of NGOs, business institutions, civil society organizations, individuals, households, communities, and institutions. The collaboration provided a window for stakeholders to pursue responses that underpin and support peace in fragile contexts. Over time, it was evident that effective, transparent, responsive, and collaborative governance is inextricably linked to making progress on the 2030 Agenda – from health to employment to education. There is an increased acceptance at the global level for leveraging peace as an enabler for unlocking progress across the 2030 Agenda. To transform society, we need to build social cohesion and inclusiveness. According to the Global Peace Index 2021 report as cited by Fleming (2021), "Higher levels of positive peace are statistically linked to greater income growth, better environmental outcomes, higher levels of wellbeing, better developmental outcomes, and stronger resilience."

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## 6. Conclusion

It can be concluded from the above discussion that the pandemic severely decelerated the world's progress towards achieving the SDGs by 2030. Although the economic impact of the lockdown was widespread, the marginalized communities faced the major brunt of the crisis. The masses experienced insecurity, anxiety, fear, anger, and depression, which impacted the nation's harmony. The pandemic has once again reinforced that government rules and regulations cannot create community resilience. To change the mindsets of the community residents, build their coping capacities, and create a peaceful environment, it is crucial to develop collaborative approaches. The collaborative effort proposed through SDG 17 will help leverage resources, knowledge, skills, and energy to enable communities to withstand and recover from disasters.

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## Section II

The section presents four articles that examine the influence of the pandemic on children, youth, and migrant labourers. The first article examines challenges faced by stakeholders while transitioning to remote education. The second article stresses the relevance and need of incorporating the 'soft skills' module to add value to the technical training imparted by Literacy India. The third article examines the job loss created by the pandemic and recommends reviving traditional art as an alternate source for providing sustainable livelihood to the poor. The final article in the section emphasizes adopting digitalization by developing a, low-cost integrated app to ensure service continuity in the areas of health and education.



## Offline to Online Education: Transitional Impacts

**Abstract:** India was amongst the hardest-hit countries by the Covid-19 pandemic. While coronavirus had multiple implications on human life, it highly disturbed access to education within the country. Despite the efforts taken by the government, which were supplemented by the private sector, remote education was inaccessible to most children.

The current paper examines the influence of pandemic-related school closures on the educational initiatives of Kotak Education Foundation (KEF). It maps the impact and challenges of virtual schooling across 111 municipal schools on stakeholders. The survey findings indicate that virtual education failed to provide quality education. There were difficulties in access to technology, internet connectivity, low levels of digital skills, student engagement, and infrastructural barriers. The paper suggests that schools should be better prepared to combat such disasters in the future by effectively developing the digital skills of the children and teachers. To strengthen the schools' digital interface and develop the digital capacities of stakeholders for attaining the goal of quality education, it will be prudent to leverage the resources of corporate partners. The paper is an outcome of Ms. Rasika Khanolkar's 'We Care: Civic Engagement' internship with Kotak Education Foundation in February 2021.

### 1. Introduction

The outbreak of the Covid-19 pandemic has affected the way economies and individuals organize their lives. It has triggered immeasurable economic and social sufferings with an estimated 4.3 percent fall in the world's GDP (United Nations [UN], 2020). The socio-economically poor households were pushed into extreme poverty causing multi-dimensional shortages for children concerning access to education, healthcare, housing, nutrition, sanitation, and potable water (UNICEF, 2020).

According to UNESCO (2020) data, closure of schools in 191 countries interrupted classroom learning for 826 million students and 63 million primary and secondary teachers. The option of pivoting to virtual learning was affected due to lack of access to computers/smartphones and internet connections for 43 per cent (i.e. 706 million) of students. The social isolation caused due to the closure of schools has pushed children to drop out of the educational system and exposed them to biopsychological stressors (Crescentini et al., 2020).

### 1.1 Covid-19 & Continuity of School Education:

India is one of the worst hit Covid-19 countries. The pandemic has gravely hampered 320 million students (Bhamaterajput, 2020). In March 2020, 1.5 million schools were shut across the country, and all educational activities came to a standstill with the lockdown announcement (Sharma, 2021). The closure of schools due to legitimate public health concerns pushed teachers to shift all teaching activities to online mode. As remote learning emerged as the singular mode of learning during the lockdown, gender, caste, and class inequalities became evident. Millions of children reverse migrated to villages with their parents working as migrant labourers during the largest mass migration in history after partition in 1947. Loss of livelihoods resulted in poor access to resources strapping thousands of students out of the education system (Arora & Menon, 2021; Bhatkhande, 2021).

Affluent schools such as Billabong International, Aditya Birla Education Academy, and MRG School were well equipped with technology and its utilization, thus switching to online learning was smooth. Along with emphasizing capacity building, they motivated teachers to identify creative teaching methods by imbibing application-based learning and involving parents in the learning process (Kalra, 2021). While comparing remote vs. classroom education Ms. Lisa Hughes, Head of Primary, Oberoi International School, Mumbai, stated, "Due to current events, technology has been heightened in most schools, at least for those who have access to devices and the internet, and that's something schools should address when students return. For us, our students' knowledge and understanding of how to use technology have increased, and we need to rethink when we enter the bricks and mortar how to integrate technology for learning and teaching." Availing education in a hybrid model offers a larger canvas to the students for grasping the learning. However, the balance goes for a toss when the availability of technology is threatened to cause learning setbacks (India Today, 2021).

*Availing education in a hybrid model offers a larger canvas to the students for grasping the learning. However, the balance goes for a toss when the availability of technology is threatened to cause learning setbacks.*

Learning is highly impacted by the facet of society to which the student belongs. According to a teacher survey conducted across eight countries by McKinsey in 2020, teachers employed in poorer schools gave a rating of 3.5 on 10 for virtual learning as they found the same to be ineffective. In contrast, those employed at private schools rated virtual learning at 6.2 on 10. The difference of opinion was attributed to the inequality in access to devices and the internet (Chen et al., 2021). Not all teachers were prepared to accept the sudden transition to a virtual teaching environment. The incompetency of teachers to adapt to the virtual model also contributed to the learning gaps. A survey administered with 550 National Capital Region (NCR) and Delhi teachers from April to May 2020 indicates the stark inequalities between government and private schools, which were worsened by the shift to online education. This was aggravated by the fact that it was difficult to reach the students belonging to the economically weaker sections of society, and the teachers were not aware of how to support hard-to-reach students who were at the same time also severely affected by the pandemic (Jain et al., 2020).

At remote locations, which did not have IT infrastructure, teachers devised unique techniques to ensure learning continuity. A Zilla Parishad Primary School Teacher in the Latur district used the medium of 'conference calls' to develop listening, speaking, reading, and writing skills among children (Kalra, 2021). In Badole village near Akkalkot, 20 per cent of all students did not have access to a phone. Thus, a team of teachers from KP Gaikwad High School used the loudspeakers installed at temples and mosques to recite poems and broadcast textbook lessons, which were converted into audio files. Teachers complemented these efforts by visiting the students regularly at their residence to address their queries and provide need-based stationery (Nair, 2020).

*Not all teachers were prepared to accept the sudden transition to a virtual teaching environment. The incompetency of teachers to adapt to the virtual model also contributed to the learning gaps.*

UNICEF ensured the continuation of school education through its school-in-a-box kit comprising learning essentials for a teacher and up to 40 students (UNICEF, 2020). Teachers utilized the kit to teach children in their vicinity. NGOs like Teach for India (TFI) created a task force and aligned with the need to proceed with a blended learning approach focussing on synchronous and asynchronous learning to maximize student outcomes. When the immediate needs were met, TFI facilitated access to a stable internet connection and a device to enable online learning (Teach for India, 2020). Salaam Bombay Foundation utilized a combination of video meeting platforms such as Zoom, learning apps such as Flipgrid, along with delivering practice kits at students' homes for a blended learning experience (Arora & Menon, 2021). Organizations like Kotak Education Foundation (KEF) too switched to e-learning and solicited support from volunteers to take online classes.

## 2. About KEF

Kotak Education Foundation (KEF) is a corporate social responsibility initiative of the Kotak Mahindra Bank. Established in 2006, the foundation primarily focuses on facilitating children's growth through education-based initiatives in Mumbai, Raigad, and Thane regions. The major projects embarked on by KEF under the pillar of education are Umang, Guru, Lead, Excel, Parvarish (See Fig. 1). Through its interventions, the organization focuses on building language skills, communication skills, school leadership, and talent recognition for students in partnership with MCGM schools. It also upskills teachers and offers parental guidance. Through its community-based interventions, KEF approaches these projects with multi-pronged methodologies emphasizing strengthening competencies to ensure enhanced learning outcomes (Kotak, n.d.).

**Fig. 1: Education Interventions at KEF**



The organization also offers livelihood support and healthcare to facilitate the holistic development of children belonging to Below Poverty Line (BPL) families. Through its initiatives, KEF equips its beneficiaries to live a dignified life in society.

### 2.1. Impact of Pandemic on Educational Initiatives:

With the outbreak of the Covid-19 pandemic and the stringent lockdown imposed since March 2020, all the schools were compelled to shut down. While KEF worked in partnership with MCGM schools to implement its educational interventions described in Fig.1, it also faced the setback of the lockdown. The organization could not implement its programme activities that hindered the achievement of expected learning outcomes among children.

As the schools gradually started operating online, KEF was also obliged to adapt to virtual learning to ensure learning continuity for its target beneficiaries. This transition ushered in numerous challenges for the schools and the KEF team. Both students and teachers faced difficulties in accessing devices to attend online classes, technological issues, and so on. KEF facilitated the provision of tablets to students studying in Grade 10 however, those in lower grades still suffered due to the unavailability of individual mobile phones and stable internet connections.

### 3. Project Focus

The challenges encountered during the transition to online mode raised doubts about the education received by students. Consequently, the KEF team identified the need for surveying MCGM schools to understand the ramifications of the new education model. In this context, the We Care intern was asked to conduct a survey based on the following objectives:

- To explore the impact on attendance in the virtual learning mode in the sample schools.
- To enlist the challenges of virtual learning mode experienced by the students and teachers of 111 MCGM schools due to the pandemic.
- To assess the impact on attendance after distribution of learning aids, i.e., Tablets among children studying in Grade 10.
- To provide recommendations for learning enhancements in the online mode of learning.

*Both students and teachers faced difficulties in accessing devices to attend online classes, technological issues, and so on. KEF facilitated the provision of tablets to students studying in Grade 10 however, those in lower grades still suffered due to the unavailability of individual mobile phones and stable internet connections.*

#### 4. Methodology

An exploratory study was undertaken to attain the above objectives. To identify the challenges of virtual learning mode in MCGM Schools, it was decided to conduct primary research. A sample of 111 MCGM schools was identified based on the database of KEF partner schools provided by the organizational mentor.

Semi-structured telephonic interviews were conducted with 111 Headmasters of the primary and secondary schools based on the following data points: a) student strength, b) student attendance, c) reasons for low attendance, and d) challenges faced by teachers in conducting virtual classes. At the schools where Tablets were distributed as a learning aid among Grade 10 students for ensuring seamless learning, additional questions were asked based on the following data points: a) impact on attendance and b) involvement of students.

The data was collated through the digital platform of Survey CTO and was analyzed using the data visualization techniques through the Tableau software. Inferences derived from the findings were utilized to offer recommendations for learning enhancements.

#### 5. Findings

Sampled schools were spread across Mumbai to represent the status of school education in a virtual mode. Fig. 2 depicts the location of schools covered in the study.

**Fig. 2: Location: Schools**

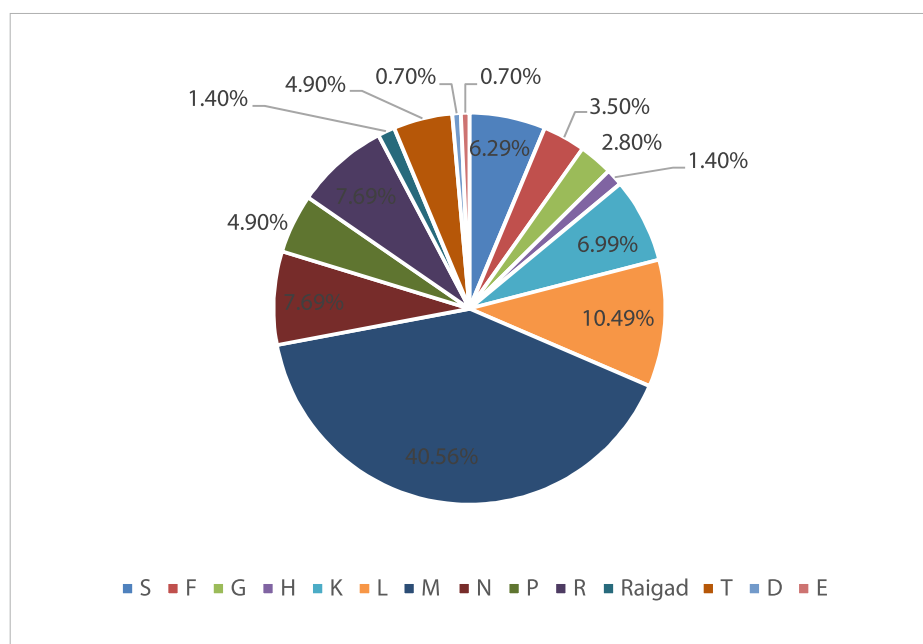




Fig. 2 depicts the distribution of the 111 sample schools based on the wards in which they are located. It can be observed that 52 per cent of total schools were located in the 'M' ward as KEF's majority programmes are operational in this area resulting in a better presence.

The sampled MCGM schools comprised of schools having the medium of instruction in multiple languages. Fig. 3 represents the medium of instruction for the schools covered in the study.

**Fig. 3: Medium of Instruction: Schools**

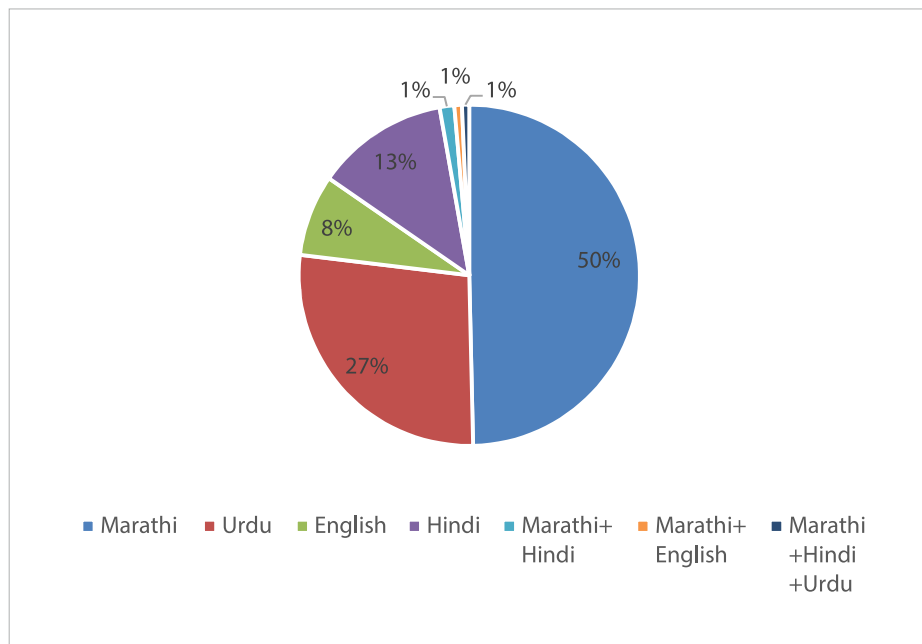


Fig. 3 depicts the distribution of sampled schools according to the medium of instruction. It was observed that 64 per cent of schools were Marathi medium schools. Marathi being the official language of Maharashtra, most MCGM schools in Mumbai imparted education in Marathi.

**Table 1: Virtual Learning: Attendance**

Attendance < 65%	Attendance > 94%	Language of Instruction
Al-ummah English School	Daffodil English School	English
National High School, Vikhroli	Shri Vibhuti Narayan High School	Hindi
Shree Gadge Maharaj Vidyalaya	Subedar Ramji Ambedkar Vidyalaya	Marathi
Anjuman Behrul Uloom Urdu High School	Bharat Nagar Urdu High School & Alfalah High School	Urdu

As shown in Table 1, Shree Gadge Maharaj Vidyalaya School reported having 12 per cent attendance, i.e., only 40 out of 335 students attended online classes. One of the Headmasters' (respondent) informed that, *"The students need to use their parents' smartphones to attend their regular classes. As parents were employed and working from home, their mobile phones were largely used for official calls during the day. Thus the children can study or access informative videos only during the evening hours"*. Other respondents also highlighted that, in most cases, the students had siblings who were also attending online classes. Limited availability of devices in resource-poor households with multiple users added to the limitation of attending a class. In addition, unavailability of stable internet connection with adequate bandwidth was reported as a significant barrier to joining virtual classes. The headmaster of Al-ummah English School stated, *"Online meetings consume significant electricity for charging the device. Hence, a regular power supply is also essential for virtual learning."*

## 5.2. Virtual Learning: Challenges

The virtual learning mode brought along with it a set of challenges that were new to both the students and the teachers. Apart from the technological challenges, constraints concerning infrastructure, learning environment, and emotional disconnect are elucidated below:

### 5.2.1. Noise Distraction:

Children learning at the MCGM schools covered in the study resided in cramped houses located in the slums of Mumbai. Due to the pandemic, the entire family was forced to transit to online mode. Most of the family members operated from home. Loud background conversations distracted the students while attending online classes. Despite all odds children struggled to remain attentive and participate in activities. While they used headphones to minimize the disturbance and increase the attention span, their consistent use for long hours caused mental and physical discomfort.

### 5.2.2. Poor Learning Environment:

Owing to the sudden transition of learning from home, there was a lack of awareness about following virtual learning etiquettes like keeping devices on mute, dressing appropriately, avoiding multiple interactions avoiding foul language, using chat effectively, and so on.

Students do not just learn from their teachers. They thrive through emotional and physical connections too. An overall development needs full-field audio and visual immersion. Online learning creates a human disconnect. Peer-to-peer interaction was restricted, and it resulted in a loss of co-learning.

Families faced bandwidth issues as there were multiple users logged in at the same time. The slow network performance caused due to bandwidth issues often required the student and teachers to switch off their videos. Sometimes, students also used bandwidth issues as an excuse to keep their videos off, making it difficult for the teachers to engage with the students and assess their performance. It was also reported that any appreciation or reprimanding failed to affect the students compared to physical classrooms. Thus an emotional disconnect was observed.

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In the virtual mode of learning, teachers were required to spend substantial time maintaining discipline in the class. A considerable amount of class time was spent in reminding students to switch on their cameras, mute their microphones, be attentive, and participate in in-class activities.

### 5.2.3. Stress:

Laboratory sessions and extra-curricular activities like sports, arts, and crafts came to a standstill due to the lockdown and home-based virtual learning. Group assignments that facilitate teamwork and collaborative behaviours were not extensively practiced due to social distancing requirements. Learning from home stressed them as their parents monitored them closely. The constant reprimanding from parents about their class performance added to the students' mental pressure and anxiety. The Headmaster of Mahatma Phule Vidyalyaya indicated, *"the students were forced to process parallel inputs from their teachers and their parents which created anxiety."*

### 5.3 Virtual Learning: Assistance

Grade X marks a milestone in a student's academic journey. The examination scores act as a deciding factor to secure admission to a desired educational institution in the chosen educational stream. The survey results indicated that students of the Xth class had a higher attendance rate in the virtual mode than others. This may be due to the mandatory requirement of 75 per cent attendance stipulated by the Maharashtra Board for Grade X students.

Lack of access to a dedicated digital device affected their academic participation as well as attendance. To alleviate this situation, KEF mobilized funds and procured tablets. In February 2021, KEF distributed tablets to 1385 students studying across 20 schools.

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The availability of a dedicated device served as a promising factor to improvise student attendance. The updated survey results revealed that at 16 out of the 20 schools where tablets were distributed, the attendance rate increased to as high as 95 per cent. Despite having tablets, due to poor internet connectivity, the attendance rate was around 30 per cent in the four schools (St. Catherine's School, K Ward, Sheth Ishwardas Haridas Bhatiya High School, L Ward, Mahatma Phule Vidyalaya, and Subhash Chandra Bose Vidyamandir, M Ward).

### 6. Discussion:

The global outbreak has influenced how individuals lead their lives. The economically poor individuals were pushed into further poverty leading to a dearth of essential facilities like access to education and healthcare.

The survey conducted by the intern assesses the intensity of the repercussions risen due to the global pandemic on the education system in the city of Mumbai. The field study highlights the infrastructural challenges faced by the students, school authorities, and families due to the sudden shift to the virtual learning environment. To manage the crisis and facilitate education continuity, KEF swiftly responded to the challenges of virtual learning. It extended its support by distributing tablets, data packs and enhancing the capacities of their teachers to shift to online teaching.

To address future unforeseen events and provide better educational continuity, each key stakeholder will have to leverage their resources and expertise. For instance, the government should develop infrastructural capacities at schools to continue online or hybrid learning modes. Resources should be invested in the capacity building of teachers to utilize virtual learning aids for better delivery of syllabus. The government should also prioritize the implementation of the Digital India mission through the PM

*The government should develop infrastructural capacities at schools to continue online or hybrid learning modes. Resources should be invested in the capacity building of teachers to utilize virtual learning aids for better delivery of syllabus.*

WANI scheme and Bharat NetScheme. Companies can collaborate with the government and the MCGM schools to extend technological, financial, and knowledge support. Start-ups can come forward to provide alternative solutions for android devices, thus addressing the challenges faced by students from resource-poor backgrounds. NGOs can complement the efforts of the government and the corporates to facilitate behavioural change by imparting soft skills training to students, parents, and teachers to better adjust to the new ways of learning and working. The synergy between stakeholders can help in resource optimization and service continuity to reduce the learning gap created due to lack of resources.

The quality of education has been mainly compromised since the shutdown of schools to observe social distancing norms, directly affecting the achievement of SDG 4, i.e., Quality Education. Learning gaps influence the student's mental and physical health (SDG 3) and future career prospects. It creates further economic, social (SDG 10), and gender inequities (SDG 5) and has a ripple effect on the entire economy.

## **7. Conclusion & Recommendations**

School attendance will continue to remain low unless the infrastructure required to support remote learning is not strengthened. While remote learning has been a challenge across all strata of society, the challenges faced by the deprived sections are alarming. Schools have been operating in a remote medium for almost two academic years. This has given them ample time to experiment and learn the modalities of virtual teaching. To address any crisis in the future where schools may be required to shift to virtual learning, school teachers and authorities should identify scalable virtual teaching pedagogies based on their experiential learning. New teachers and children should be effectively trained in using virtual platforms for teaching and learning. Efforts should enable the blended approach of offline and online learning to fill the learning gaps. The steps will facilitate achieving the target of imparting qualitative education to all irrespective of their background and gender, thus enabling the achievement of SDG 4 and SDG 5.

CSR funds can be leveraged to digitize the schools. Each school should have a sufficient inventory of digital devices or a digital device bank. Such an arrangement can help both students and teachers to procure them at times of crisis. Telecomm companies at times of crisis need to step up and provide data packs at subsidized costs to NGOs/Schools. This will be an investment in children's right to education.

Given the poor living conditions, there is also a need to build suitable study centers equipped with Wi-Fi facilities nearby slum communities to enable children to study with complete concentration. College volunteers can manage these centers.

NGOs like KEF should focus on building social capital by working with children and parents to facilitate the behavioural change process for adapting to the new norms of learning and effectively handling smart devices. They can also depute counselors to address the academic distress and emotional disconnect created due to the complexities of the pandemic.

Finally, collaborations to optimize digital technology efficiently should be given prime importance to ensure continuity of learning as pandemics like Covid-19 are here to stay.

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## GenNext: Softskills Enhancement to Transform Personality

**Abstract:** *To meet future skill needs, many NGOs are engaged in carrying out skill anticipation exercises. Skill anticipation is a strategic and systematic process through which labour market actors identify and prepare to meet future skills needs. To train students from resource deficient communities and secure valuable employment opportunities, Literacy India has launched the Future Skills Programme (FSP) in Haryana. The organization recognizes the importance of embedding soft skills in their technical training module to be job-ready.*

*The current article highlights the intricacies of designing and executing various components of the 'Soft Skills' training module to help beneficiaries of FSP. The training feedback indicated positive outcomes on developing language proficiency and increased confidence for securing job placement. The paper proposes standardization of the 'soft skills' module for wider reach and collaboration with the industry for customized training and better placements. The paper is an outcome of Ms. Surabhi Agrawal's 'We Care: Civic Engagement' internship with Literacy India from January to March 2021.*

### 1. Introduction

The levels of vocational skills in the Indian labour force in the age group 20-24 years compare poorly with other countries. Only five per cent of the Indian labour force in this age category has job-oriented vocational skills whereas in other industrial countries knowledge of vocational skills vary between 60 to 80 per cent, except for Italy at 44 per cent and Korea stands at 96 per cent. More than 90 per cent of employed individuals are engaged in the informal sector and are largely deprived of any social security benefits. They suffer further due to limited access to institutional facilities and other support facilities (NITI Aayog, 2020).

The organized sector in India contributes to only eight per cent of the total employment (NITI Aayog, 2020). The absence of specific hard and soft skills required to stay relevant and resourceful in the rapidly technological world affects the job-readiness of young individuals.

#### 1.1 Role of Government:

The government has played a pivotal role in bringing about a change in the mindset of people and instilling the importance of skill up-gradation among employable individuals. By introducing the National Skills Development Corporation (NSDC) in 2008, efforts have been

made to establish skill development institutes at pan India level. Incentives are provided to the private sector to provide skill training, facilitate support services such as placements, and garner stakeholder engagement participation. Various schemes have been implemented under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), the Ministry of Skill Development & Entrepreneurship (MSDE) flagship programme. The Pradhan Mantri Kaushal Kendras is one of the schemes through which smart classes have been introduced. Udaan Scheme in Jammu and Kashmir, STAR scheme, Pradhan Mantri Yuva Yojana scheme encouraging entrepreneurship have all been targeted to increase employability while focusing on skill development. Leveraging the online platform, the Skill India portal seeks to bring together facilitators and students, an initiative of the National Skill Development Corporation of India

### **1.2. Impact of a pandemic:**

Approximately 4.1 million youth lost jobs in India with the Covid-19 pandemic setting in and workers were forced to quit due to the shutting down of companies across industries (International Labour Organization [ILO], 2021). The havoc created due to lockdown in March 2020 left them jobless and compelled them to survive on their savings. The turmoil experienced by the unemployed youth has made them realize that there is a considerable need to keep upgrading one's skills to stay relevant apart from being flexible, agile, and open-minded.

Education and skill-building have been the key pillars of development. Despite government interventions, unemployment is on the rise. The pandemic has further aggravated the unemployment scenario due to the need for renewed skills relevant for adapting to the gig economy and adjusting to a work-from-home environment.

*Approximately 4.1 million youth lost jobs in India with the Covid-19 pandemic setting in and workers were forced to quit due to the shutting down of companies across industries.*

Skill development is critical for all, including the resource-poor communities, to earn a dignified livelihood. A combination of the appropriate knowledge, skills, and attitude is essential for being job-ready. To sustain in the job market, there is a need for developing relevant soft skills. Since soft skill development remains a neglected area, candidates struggle to clear the recruitment process and sustain themselves in the job market. Hence, it is essential to embed soft skills in any technical training module to increase the employability of trained individuals.

To economically empower the resource-poor, NGOs have intervened by designing livelihood interventions and upgrading youth skills. They act as a bridge between the industry and students by providing the resources they need and the right mentorship to reach their goals. In this context, Literacy India, an NGO based in Gurugram, has played a pivotal role in educating and skilling youth.

## 2. About Literacy India

Since 1996, Literacy India has functioned with the motto of providing education, empowerment, and employment to the marginalized sections of society. The team has deployed unconventional techniques such as dance, drama, music, role-plays to enhance learning. Through the innovative learning methods coined as Vidyapeeth, Pathshala, Karigari, and Shiksharth Literacy, India works towards transforming the country's educational landscape. To facilitate livelihood among women and youth, various skill development programmes have been introduced. To promote employability in the technically sound and digitally advanced world, Future Skills Programme was set up in 2019.

*Soft skill development remains a neglected area, candidates struggle to clear the recruitment process and sustain themselves in the job market. Hence, it is essential to embed soft skills in any technical training module to increase the employability of trained individuals.*

### 2.1. About Future Skills Programme (FSP):

The FSP aims to nurture, assist, and guide the youth to become job-ready for securing valuable employment opportunities. It trains individuals aged 18 to 35 years on digital marketing, accountancy, and web designing. Students are also trained in communication and presentation skills to complement the technical skills and boost their confidence.

### 3. Project Focus

Considering that all jobs require having meaningful interactions with others and working with teams, Literacy India felt it was essential to incorporate a module on 'Soft Skills' in the FSP. Accordingly, the We Care intern was assigned to develop and deliver the soft skills training workshop. The following deliverables were expected to be attained after imparting the training workshop:

- Ability to participate and contribute to group discussions
- Ability to communicate and get ready for personal interviews
- Ability to create a profile and enable them to explore job opportunities on LinkedIn
- Ability to draft a resume for job applications
- Propensity to improve their communication skills and help them speak confidently
- Potential to develop an all-round personality by teaching good habits and Leadership

### 4. Methodology

To understand the intricacies of the expected outcomes of the training workshop, detailed discussions were undertaken with the organizational mentors. Accordingly, a training plan was developed as listed in Table 1. Secondary research was undertaken for content development and the designing of modules. Websites such as Skillsology, Thebalancecareers, Harvard Business Review, blogs such as Leadership now, Tanveernaseer were accessed. Social networking and social

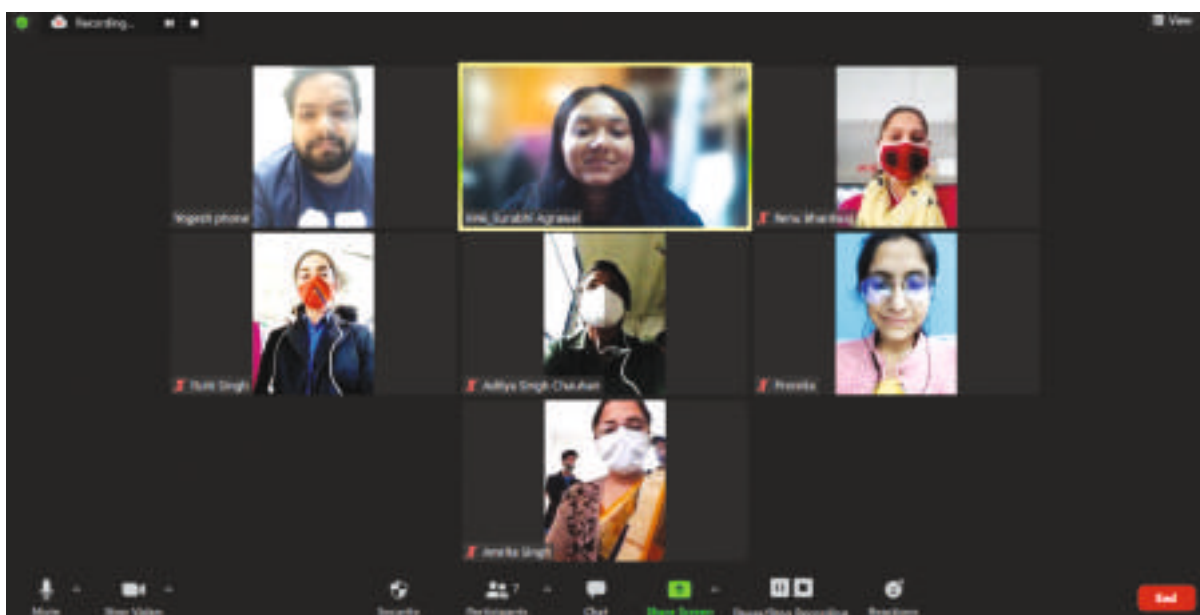
*The FSP aims to nurture, assist, and guide the youth to become job-ready for securing valuable employment opportunities. It trains individuals aged 18 to 35 years on digital marketing, accountancy, and web designing.*

media platforms such as LinkedIn and YouTube were also referred to identify content on the following data points: a) interview techniques, b) improving communication skills, c) resume templates and techniques, d) leadership articles, e) personal development basics, and more.

The training modules of 3-5 hours each were divided into three domains, i.e., knowledge (3 hours), skills, and attitude. The knowledge domain covered topics such as i) awareness about job portals & job application, ii) resume making (written and video), iii) career counseling, iv) group discussion and interview essentials, and v) LinkedIn profile development job application. The skills domain covered topics on i) language Skills, ii) communication skills, iii) mock interview, and iv) time management. The attitude domain covered i) self-awareness and personality development, ii) leadership, iii) working effectively in teams. The modules were delivered through user-friendly pedagogy by incorporating audiovisuals, presentations, hands-on activities, discussions, home-based assignments, and a few readings as study material.

A workshop on the same topic was conducted every Monday and Tuesday for 5 hours each to ensure learning continuity. A WhatsApp group was created to share information about relevant videos, books, LinkedIn articles, and posts. The WhatsApp group also aided in addressing student doubts throughout the week. The students were encouraged to read one book every week, and the initial 10 minutes of every workshop were allocated for discussing the learnings from the books read.

**Fig. 1: Glimpse of a Training Session**



## 5. Training Analysis

### 5.1. Developing Language Proficiency:

The soft skills training workshop complimented the efforts of Literacy India to make young adults job-ready by training them on the basics for fetching a job, instilling confidence, and grooming their personality. Upon encountering the fear of communicating in English, the trainer (i.e., intern) switched to Hindi, the first language spoken by the participants. Thus, the initial few sessions were conducted in Hindi, which aided in building a rapport. To build the participants' confidence in English, the activity of reading one book every week and sharing the learnings in the next session was incorporated. One of the participants who had applied for a job at Accenture as a 'Content Development Associate' appeared for his interviews during the soft skills training programme and received the final offer in the penultimate week of the programme. She shared that she had greatly benefitted from the training workshops and had used all the recommendations and learnings for the job process.

By the end of the second month, the students felt much more confident and conversed with the trainer in English. Their proficiency in the language improved drastically as compared to the first day of the training. In the process, the trainer also groomed herself on Hindi counterparts of English words that are commonly used to ensure effective training delivery.

### 5.2. Overcoming Inhibitions:

The 10 minutes ice-breaking activity at the start of the session helped to break participants' perceived barriers, as they were initially hesitant to share their difficulties with the group. The technique also facilitated active participation during the entire session. Apart from giving exposure to the participants on different career paths available, personalized one-to-one sessions were also conducted. This allowed the students to discuss their inhibitions, which facilitated the trainer to understand the pain points of students and plan sessions accordingly. The common concerns were then addressed during

*The 10 minutes ice-breaking activity at the start of the session helped to break participants' perceived barriers, as they were initially hesitant to share their difficulties with the group.*

the common sessions, and the same was followed up on a one-to-one basis, along with clarifying any qualms they had over the topic. One of the students in her mid-forties mentioned how ice-breaking activities made her rediscover herself and helped her step out of her comfort zone by interacting with unknown people. Being a teacher herself, she planned to incorporate these activities in her classroom to foster creativity to create stronger bonds with their classmates.

### **5.3. Learning Reinforcement:**

The weekly home assignments reinforced the concepts discussed during the previous session. It acted as a bridge between consecutive sessions, which gave continuity to the training. While most of the students did complete the home assignments before the next session, a few of them could not complete them because of multiple reasons. Lack of internet connectivity, unavailability of devices such as laptops, and poor working environment at home were the most commonly cited reasons for not completing assignments.

### **5.4. Training Feedback:**

Feedback was collected from the students after every session. Topics for subsequent sessions were based on the suggestions rendered by the students. Students were eager to attend new sessions and requested to keep the programme running to improve their skills sets.

*Lack of internet connectivity, unavailability of devices such as laptops, and poor working environment at home were the most commonly cited reasons for not completing assignments.*

## **6. Discussion**

### **6.1. Ensuring Sustainability:**

Besides facilitating good performance at the interviews, effective communication skills also assist rapport building, accommodating oneself in diverse cultures, and enhancing career prospects. Literacy India has been imparting technical skills among participants who lack exposure to quality education from lower-income groups to become job-ready. The soft skills training shall complement the acquired skills to fetch decent job opportunities. However, such standalone activities shall not serve



the purpose in the long run as they will not ensure the sustainability of skills. Thus incorporating soft skills as a regular component of technical training should be considered, which will aid in sustaining the learnings and utilizing the same with peers and teachers.

## 6.2. Role of Government:

The Ministry of Skill Development and Entrepreneurship (MSDE) has launched many programmes to promote skill development. Appropriate distribution channels need to be deployed to ensure their reach to the marginalized youth. To make the youth job-ready soft skills training should be incorporated as an integral part of the existing curriculum at the government ITIs, NSDC training centers, and technical institutes. Public-private partnerships (PPP) should be encouraged with corporates and NGOs like Literacy India to design market-oriented skill training.

It is crucial to develop the capacities of teachers to train youth both in offline and online mode. Provisions for ensuring internet connectivity in areas having low bandwidth or no connection need to be addressed on priority.

## 6.3. Attaining SDGs & Holistic Development:

The future skills programme, directly and indirectly, promotes multiple sustainable development goals (SDG). By training youth on skills required for job readiness, the organization ensures equal access to vocational training and quality education (SDG 4). These individuals stand a better chance of availing themselves of decent jobs, achieving higher levels of economic productivity (SDG 8). Consequentially they will be able to break the cycle of their poverty (SDG 1). The soft skills programme has the potential to promote the importance of physical and mental health. For instance, through the soft skills training module, the intern gave customized inputs on career options and the importance of good health and well-being to lead a fulfilling life (SDG 3).

*It is crucial to develop the capacities of teachers to train youth both in offline and online mode. Provisions for ensuring internet connectivity in areas having low bandwidth or no connection need to be addressed on priority.*



## 7. Conclusion & Recommendations

Soft skills are essential to secure job opportunities, engage with customers and develop a promising career. Based on the literature review and experiences gained while implementing the training, it can be concluded that, while the importance of soft skills training has been increasing, it is still at a nascent stage. Training organizations, including educational institutes, should incorporate an element of soft skills in their curriculum. The integration of the technical skilling module and the soft skill module can help students be job-ready.

Literacy India has successfully identified the pain points of recent graduates to secure decent job opportunities. In response to this, the Future Skills Programme (FSP) was initiated to groom the youth to be job-ready. The Soft Skills module developed and piloted under FSP has been effective in grooming the students. The module can be upgraded and standardized to train more students at Literacy India and other organizations. Conducting industry-relevant customized training programmes and engaging the students in the ongoing workplace processes could increase their prospects of securing placement in the organization. In partnership with corporates, Literacy India can encourage trained youth to undergo internships and get hands-on experience. This will boost their confidence level.

Going ahead, Literacy India may consider executing various Skill India initiatives launched by the Government of India. Besides, they can develop awareness in the community about initiatives like Employability Enhancement Training Programme (EETP), National Employability Enhancement Mission (NEEM), AICTE-Startup Policy, and Skill Assessment Matrix for Vocational Advancement of Youth (SAMVAY).

Finally, parental engagement in monitoring their children's performance is essential. Regular parent-teacher meetings in this direction will go a long way in sustaining children in the skilling programme.

*Conducting industry-relevant customized training programmes and engaging the students in the ongoing workplace processes could increase their prospects of securing placement in the organization.*

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## Rebuilding Livelihoods through Reviving Warli Art

**Abstract:** *The Covid-19 pandemic changed people's lives globally and specifically impacted the livelihoods of marginalized segments like migrant workers and tribals. In response to the situation, NGOs across the country designed interventions to provide sustainable livelihood opportunities to migrant workers and tribals.*

*The current article focuses on the efforts taken by Shrimad Rajchandra Love & Care (SRLC) in Gujarat to provide livelihood prospects to tribal women by reviving Warli art. A market study was conducted to examine the feasibility of the online market for handicrafts in general and Warli art-based products in particular. The study findings provide valuable insights to SRLC for developing strategies to scale its social impact through creating a sustainable business venture. The article is an outcome of Ms. Preyal Prajapati's and Mr. Nirmay Desai's 'We Care Civic Engagement' internship with Shrimad Rajchandra Love and Care from January to March 2021.*

### 1. Introduction

The ILO describes the handloom & handicraft sector as an economic activity that relies mainly on locally available resources, traditional skill sets owned by families practiced on a small scale. The sector is labour intensive and operates in unregulated competitive markets (Shah & Patel, 2017). In 2020 the global handicrafts market was valued at US\$ 718 Billion (IMARC Group, 2021).

#### 1.1. Indian Handicraft Sector:

In India, after agriculture, the handicraft & handloom sector is the largest employer and comprises more women than men. Banik (2018) highlights official figures that indicate that India has seven million artisans, whereas the actual number of artisans goes up to 200 million. The handicraft industry is responsible for bringing about 80 percent of non-agricultural employment to the informal economic setup of the nation, especially to women.

The value of handicrafts exported from India has consistently grown from 2011 to 2019. However, the handicraft industry's share in India's total exports is 1.5 percent, whereas India's global handicraft market contribution is just about 1.2 percent (Hashmi, 2021). The national handicraft industry is expected to grow at 20 percent each year and has exports as a key growth

driver. In 2019-20, the Indian Handicraft exports went up to the US \$ 3.5 billion (IBEF, 2021). According to the 35<sup>th</sup> Annual Report (2020-21) by the Export Promotion Council of Handicrafts (EPCH), the revenue from exports during 2020-21 was INR 25,679. The largest importer of Indian Handicrafts in the US, followed by the UK and other European Countries (India Infoline News Service, 2020).

### 1.2. Challenges: Indian Handicraft Market

The Indian craft sector is yet to tap into the vast marketplace available in the country and globally. Although the industry has been a hit in the export market, the lesser penetration is due to the unorganized nature of the industry. Artisans from the indigenous communities located in remote locations lack knowledge, infrastructure, and exposure to optimize the market potential. Furthermore, the rapid change in lifestyle, aging of skilled artisans, younger generation losing interest in the art has led to the loss of an enormous repertoire of knowledge and insights that sustained the artisan community (Kennedy, 2020).

### 1.3. Government Initiatives: Handicraft Promotion

To safeguard the cultural heritage, organize and regulate Indian handicrafts, in 2019, approximately 22.85 lakhs artisans were registered under the 'Pahchan' initiative launched by the Development Commissioner (DC) (Handicrafts) in 2016 (PIB Delhi, 2019). To boost the sector, the National Handicraft Development Programme (NHDP) has taken active steps by initiating schemes like Ambedkar Hastshilp Vikas Yojana, Mega Cluster Scheme, Marketing Support and Services Scheme, and plenty others (IBEF, 2021). A Scheme for Promoting Innovation, Rural Industries and Entrepreneurship (ASPIRE), implemented by the Ministry of Micro Small and Medium Enterprises (MSME), was started in 2015 (MSME, n.d.) It incorporates livelihoods business incubators (LBI) to create new jobs in traditional and agri-based industries (Mansur, 2019).

*The handicraft industry is responsible for bringing about 80 percent of non-agricultural employment to the informal economic setup of the nation, especially to women.*

To promote Indian handicrafts globally and improve export competitiveness, interventions such as thematic exhibitions, awareness campaigns, cultural exchange programs, brand promotion through electronic media, reverse buyer-seller meet, and so on were organized during 2019-20 (PIB Delhi, 2020).

To provide a direct market access facility to handloom weavers and handicrafts, artisans Gramin Haat Bazaars are organized at the state level. To connect the artisans and customers virtually, DC (Handicrafts) launched online portals such as Handmade Bazaar in 2017 (PIB Delhi, 2017), Crafts Cluster of India, Theme Craft (DC Handicrafts, n.d.). The private sector has also set up e-commerce platforms like Craftsvilla, Fabfurnish, Amazon, Shopclues, SilkRute, and Indian handicrafts on eBay have been promising channels to promote handicrafts among the consumers.

### **1.3. Livelihood promotion: Handicraft**

Due to the availability of inherent skills and low capital investments required in the Handicraft industry (Imarc Group, 2021), NGOs have leveraged the sector to facilitate permanent livelihood opportunities for enhancing beneficiaries' economic status. Organizations like Asha Handicrafts, Creative Handicrafts, Kala Raksha, Devrai Art Village, and Industry Foundation facilitate skill enhancement, business development, market linkages, and sales to support artisans. In Gujarat, Shrimad Rajchandra Love and Care (SRLC) empowers women by grooming their inherent artistic skills and providing livelihood opportunities.

### **2. Genesis: SRLC**

The principles of Jainism guide SRLC's philosophy and approach. The organization was registered as Shrimad Rajchandra Sarvamangal Trust under Societies Registration Act, 1860 in and has interventions in India, North America, Europe, Africa, the Middle East, Southeast Asia, and Australia. Major social interventions are in the areas of health, education, children, women, tribals, community, animals, environment, along with

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emergency relief and other humanitarian endeavors (Srloveandcare.org, n.d.).

SRLC implements its programmes through three Trusts– a) Shrimad Rajchandra Sarvamangal Trust, b) Shrimad Rajchandra Educational Trust, and c) Shrimad Rajchandra Jivodaya Trust (SRLC, 2020). Its flagship programme, the Shrimad Rajchandra Mahila Gruh Udyog, was commenced in 2012 under the aegis of the Shrimad Rajchandra Women Empowerment Programme. The main objective of this programme was to empower local women economically. Mahila Gruh Udyog offers aromatic products, food items, and handicrafts under the umbrella project Raj Uphaar (Srloveandcare.org, n.d).

**Figure 1: Case Studies of women empowered under Raj Uphaar**



### 2.1. About Raj Uphaar:

The Raj Uphaar project was incepted in 2020 to the job loss and reverse migration caused due to the shutdown to provide sustainable livelihood opportunities to women. The initiative empowers 150 underprivileged women to acquire skills for handling business operations at Dharampur factories and lead a self-reliant life (Rajuphaar.srmd.org, n.d.).

Raj Uphaar has three product categories: 1) Food items like chips, khakra, and snacks sold under the brand name Raj Amrut, 2) Aromatic product range like potpourri and incense sticks marketed under the brand name Raj Saurabh and 3) Artistic products based on Warli art to be promoted as Raj Kruti. The latter was initiated in 2020 as the pandemic created job losses in the local region. The management of Mahila Gruh Udyog felt that the local tribal women could earn their livelihoods by nurturing their inherent artistic skills.

### 3. Project Focus

To identify workable marketing opportunities for artistic products based on Warli art, the Raj Uphaar team decided to undertake a market study. The We Care interns were asked to undertake research based on the following objectives:

- To analyze the market opportunity for crafts-based products with a special focus on Warli products.
- To undertake a competitor analysis for artistic products based on Warli art.
- To conduct market research for understanding consumers' perception about Warli products and their willingness to purchase artistic products based on Warli art.
- To provide recommendations about possible product categories to be offered and the channels for distribution.

### 4. Methodology

The market research was carried out in three stages to attain the above objectives. Initially, the Handicraft landscape in the country was studied via secondary research. The literature review was undertaken by accessing journals and papers such as 'Globalization and Its Effects on the Warli Art' from the Journal of Social Inclusion Studies and 'Profile of Warli artisans of Maharashtra' from the Asian Journal of Home Science. Newspaper articles were also retrieved to gather information on the following data points: a) existing gaps, b) challenges faced, and c) opportunities in the handicraft industry.

In the second stage, rigorous research was undertaken by browsing websites to identify organizations offering artistic products based on Warli art. Three organizations - i) Raah Foundation, ii) MET Seva, and iii) Samta Foundation were shortlisted to conduct a competitor analysis based on the following data points, a) product range, b) marketing channels, c) promotional strategy, d) social media strategy e) supporting activities.

After developing a general understanding of artistic products based on Warli art and the handicraft industry, primary research was undertaken to understand consumer behavior and perceptions about Warli products. A questionnaire was formulated using Google form in the final stage covering the following data points: a) frequency of purchasing handicraft products online, b) awareness about Warli art, c) product preference, d) willingness to purchase the Warli products, and e) willingness to pay a premium. Data was collected using the Google form circulated via emails and WhatsApp from a sample of 100 respondents.

The data gathered through the online survey was mapped to understand consumer behavior while purchasing handicraft products online—visual analytics using software like Tableau and MS Excel.

## 5. Findings

### 5.1. Competitor Analysis:

After studying the Indian handicraft market position from secondary sources, competitor analysis was undertaken to understand the strategies of existing players offering Warli art-based artistic products in India. Organizations with similar work nature as SRLC were chosen to study their product range and marketing strategies. Information about the sampled organizations was extracted from the public domain. Table 1 below displays the findings of competitor analysis:

**Table 1: SRLC Competitor Analysis**

	<b>Raah Foundation</b>	<b>MET Seva</b>	<b>Trishul NGO</b>
<b>Source of Origin</b>	Jawhar, Mokhada Taluka and Mumbai Slums	Mumbai, Nashik	Mumbai Slums and Mofussil areas around Mumbai
<b>Product Range</b>	<p><b>Home Décor/Utility:</b></p> <ul style="list-style-type: none"> <li>• Cushion Covers</li> <li>• Dining Linen</li> <li>• Wall Hangings</li> <li>• Photo Frames</li> <li>• Organizers</li> <li>• Tissue Box</li> </ul> <p><b>Personal Use Items:</b></p> <ul style="list-style-type: none"> <li>• Jackets, Dupatta</li> <li>• Masks</li> <li>• Bags, Pouches</li> <li>• Quilts</li> <li>• Greeting Cards</li> </ul>	<p><b>Home Décor/Utility:</b></p> <ul style="list-style-type: none"> <li>• Wall Hangings</li> <li>• Clocks</li> <li>• Pen Stands</li> <li>• Photo Frames</li> <li>• Serving Ware &amp; Coasters</li> <li>• Tea Coffee Mugs</li> <li>• Authentic Designer Jewellery Boxes</li> </ul> <p><b>Personal Items:</b></p> <ul style="list-style-type: none"> <li>• Keychains</li> <li>• Bags</li> </ul>	<p><b>Home Décor/Utility:</b></p> <ul style="list-style-type: none"> <li>• Dining Linen</li> <li>• Wall Hangings</li> <li>• Cushion Cover</li> <li>• Painted Bottles</li> <li>• Bookmarks</li> <li>• Paper Weights</li> </ul> <p><b>Personal Items:</b></p> <ul style="list-style-type: none"> <li>• Key Chains</li> <li>• Bags</li> <li>• Greeting Cards</li> <li>• Various types of regional art products.</li> </ul>



Table 1: SRLC Competitor Analysis

	Raah Foundation	MET Seva	Trishul NGO
<b>Source of Origin</b>	Jawhar, Mokhada Taluka and Mumbai Slums	Mumbai, Nashik	Mumbai Slums and Mofussil areas around Mumbai
<b>Marketing Strategy</b>	<p><b>Direct Marketing:</b></p> <ul style="list-style-type: none"> <li>• Corporate tie-ups for gifting.</li> <li>• Direct sales at exhibitions in residential complexes, offices, and fairs.</li> <li>• Product display for sale at local shops.</li> </ul> <p><b>Indirect Marketing:</b></p> <ul style="list-style-type: none"> <li>• Facebook &amp; Instagram page: 'Raah Creations' displaying product range.</li> <li>• Facebook marketplace 'Shop' feature to view and buy products</li> <li>• One-time collaboration with local Winery to curate Warli art-based limited edition gift box.</li> </ul>	<p><b>Direct Marketing:</b></p> <ul style="list-style-type: none"> <li>• Direct sales at corporate events, workshops, and annual meets.</li> <li>• Corporate tie-ups for gifting during festivals, seminars, workshops, and delegation visits.</li> </ul> <p><b>Indirect Marketing:</b></p> <ul style="list-style-type: none"> <li>• Invite family and friends for leisure visits at tribal schools and generate awareness about Warli-products.</li> </ul>	<p><b>Direct Marketing:</b></p> <ul style="list-style-type: none"> <li>• Product sales at Trishul Women Empowerment Program (TWEP) center.</li> </ul> <p><b>Indirect Marketing:</b></p> <ul style="list-style-type: none"> <li>• Product display on Facebook &amp; Website.</li> <li>• Influencer marketing - product endorsement by celebrities on social media.</li> <li>• Cause-related marketing through yoga and craft workshops</li> </ul>

Source: Websites of Raah Foundation, MET Seva, and Samta Foundation

Table 1 highlights that the NGOs specifically offering Warli art-based products have not ventured into e-commerce. It is a fact that an e-commerce platform increases market penetration, reduces operating costs, and boosts sales as the consumer experiences better access to detailed product information and product comparisons. Besides, digital payment options are suitable for urban consumers and international clientele. To increase consumer reach, SRLC can consider promoting Raj Kruti products through e-commerce.

During secondary research, it was observed that Trishul had a brief stint of promoting products on Facebook. Whereas, Raah Foundation's collaboration with Chandon India Winery, Nashik, for launching the '# SaveWarli' campaign on Instagram, aided in awareness generation among its 14,000+ followers. This implies that NGOs are not averse to using electronic mediums for promoting their causes and products.

## 5.2. Respondent: Demographics

The consumer's perspective was gathered by conducting primary research, covering respondents from different age groups, gender, and regions across the country. Seventy-three per cent of the total respondents were women. Gender vs. age distribution analysis indicated that 33 per cent of respondents were in the age group of 18-35, 26 per cent fell in the 36-50 age bracket, and 40 per cent were more than 50 years old. Fig. 1 represents the region-wise distribution of respondents across the country.

**Fig. 1 Respondents: Region Wise Distribution (India)**

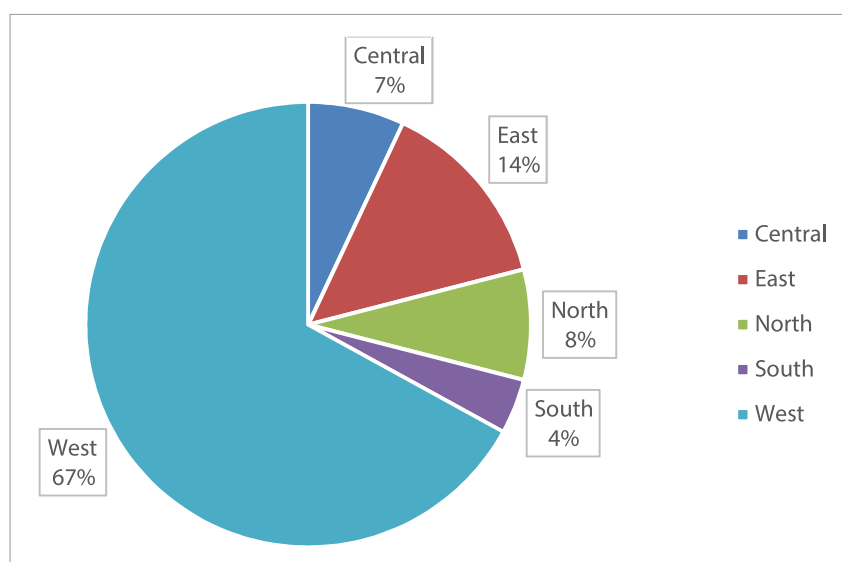


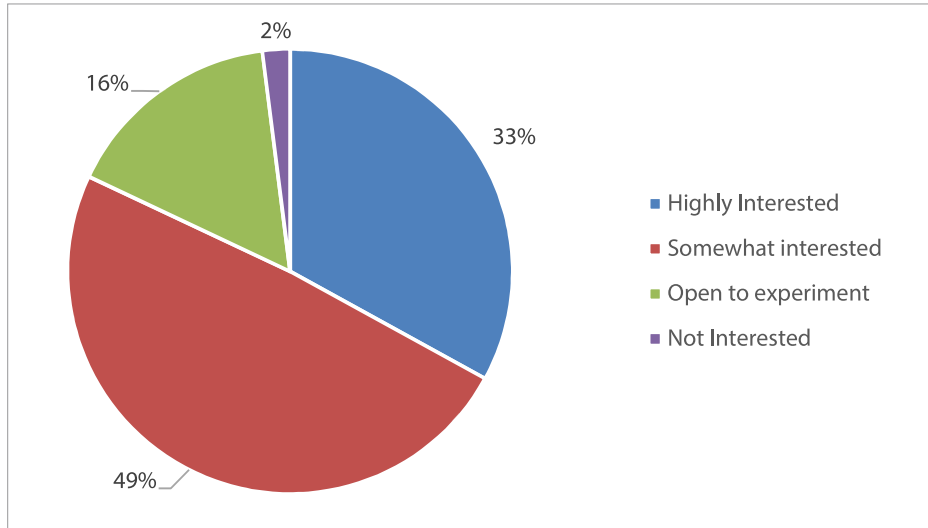
Fig. 1 indicates that while respondents were spread across the country, 67 per cent were based in the western region (i.e., Gujarat and Maharashtra).

**5.3. Consumer's Perspective:**

**5.3.1. Interest & Frequency: Online Purchase**

To predict the probability of consumers in buying handmade artistic products, it was prudent to gauge their interest in the same.

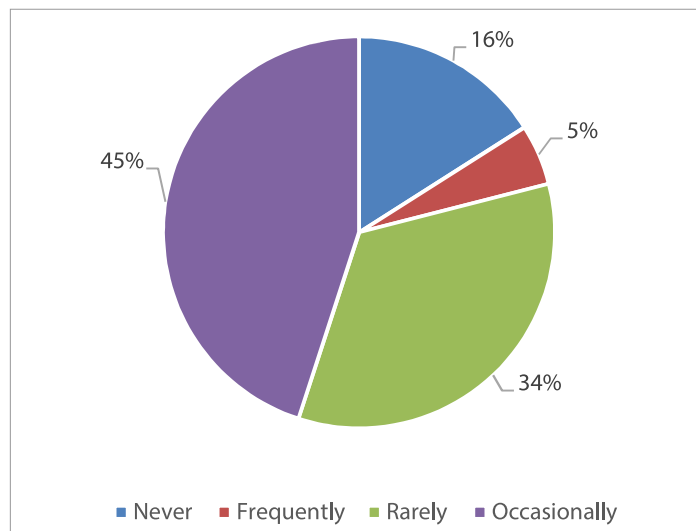
**Fig. 2: Interest: Purchasing Handicrafts**



As depicted in Fig. 2, it was interesting to know that 82 per cent of the respondents showed interest in purchasing artistic handmade products. Data indicates that, primarily, young respondents were interested in buying handicrafts.

The respondent's frequency of purchasing handicrafts online via e-commerce and social media platforms is presented in Fig 3.

**Fig. 3: Frequency: Purchasing Handicrafts Online**

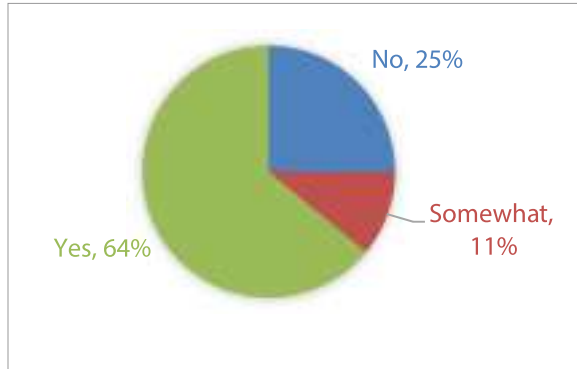


Indian consumers prefer to buy handicraft items after examining them closely. It is a high involvement behavior. The purchase of artistic items is based on the appeal, design, uniqueness, and quality. Hence, people prefer buying handicraft products through craft outlets, exhibitions, and local shops. As the world is getting digitized, the online mode of promoting handicraft items is evolving. As seen in Fig 3, while only 5 per cent of respondents reported frequent purchase of handicrafts through an online platform, 45 per cent of them made occasional purchases through online mode. This suggests that consumers are open to opting for online purchases of handicrafts. For advancing online sales, handicraft enterprises should create user-friendly e-commerce platforms and earn the consumers' trust by providing good quality products and aftersales service.

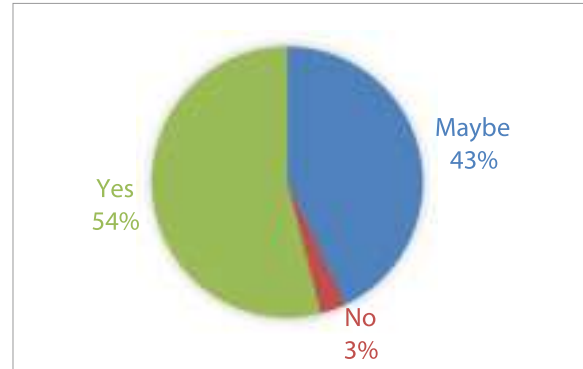
### 5.2 Awareness & Interest to Purchase: Warli art

The respondents' awareness and intent to purchase products based on Warli art are presented in Fig. 3 & 4.

**Fig. 4: Awareness: Warli Art**



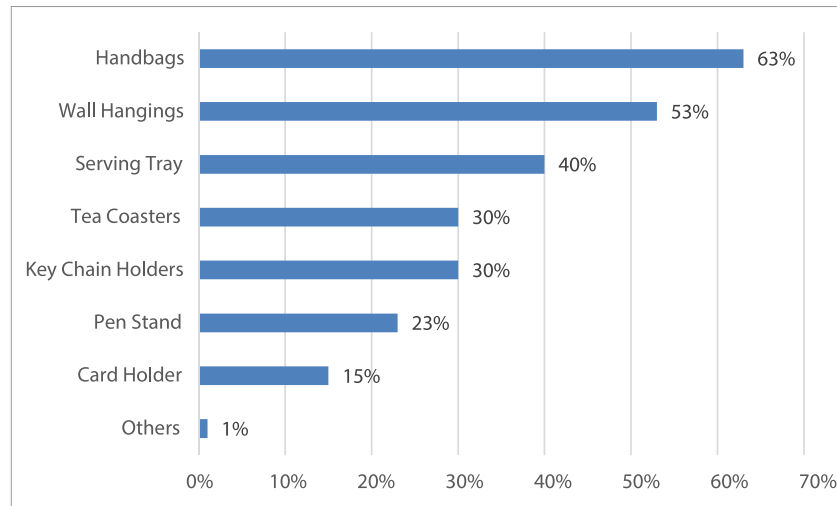
**Fig. 5: Interest to Purchase: Hand-painted Warli Art Products**



It is heartening to note that 64 per cent of respondents are aware of Warli art, and 54 per cent have an intent to purchase products comprising Warli art. Considering this insight, SRLC should design more promotional campaigns to generate awareness about Warli art and Warli artists.

### 5.3 Product Variety and Pricing:

Warli drawings can add value to various products. Based on the respondent's artistic inclination, they prefer to see Warli graphics on products related to home décor, utility items, and personal accessories (See Fig 6).

**Fig. 6: Product Preference: Warli Art**

The data observed that 88 percent of respondents are ready to pay a premium price for the product provided it is aligned with providing sustainable livelihood opportunities to artisans.

#### 5.4. Factors: Purchase Decision

To purchase handicraft items, consumers in the age group of 18-35, in ascending order, ranked uniqueness, design, utility, and price as important factors influencing their purchase decision. Whereas respondents in the age group of 35+ ranked utility and price as the most critical factors. This denotes that, higher the age, higher is the probability to consider functionality and pricing before finalizing the purchase. Young adults in their early twenties or thirties look for innovative designs. They have surplus income, so they prefer to buy unique and sustainable products for home décor and gifting. Hence, the 'age of the consumer' can be considered as an important deciding factor in buying handicrafts. Besides, durability, quality, and visual appeal were other key factors involved in the purchase decision.

*To purchase handicraft items, consumers in the age group of 18-35, in ascending order, ranked uniqueness, design, utility, and price as important factors influencing their purchase decision.*

### 5.5 Key Concerns:

Respondents reported several concerns about purchasing expensive handicrafts through online mode. These were related to design authenticity, quality, durability, refund/ return policy. (See Table 2).

**Table 2: Concerns: Purchasing Warli Products Online**

Lack of Awareness	Authenticity	Quality	Purchase	Post Sales
<ul style="list-style-type: none"> <li>Warli art and artisans</li> <li>NGOs effort to uplift artisans</li> </ul>	<ul style="list-style-type: none"> <li>Poor portal reliability</li> <li>Transparency about the transfer of benefits to artisans</li> </ul>	<ul style="list-style-type: none"> <li>Difference/ variation in online and actual product design</li> </ul>	<ul style="list-style-type: none"> <li>Unreliable payment gateways</li> <li>Fewer safe and reliable shipping and delivery options</li> </ul>	<ul style="list-style-type: none"> <li>Poor return/refund policy</li> <li>Safety of consumer data</li> </ul>

### 6. Discussion

Through its interventions, SRLC promotes Gender Equality (SDG 5) by empowering tribal women to lead an independent and respectful life. It also facilitates decent work opportunities for them, along with facilitating financial growth (SDG 8). Besides, the program helps accomplish SDG 1 (No Poverty) by the focused enrolment of marginalized beneficiaries and SDG 10 (Reduced Inequalities) through financial support and access to markets for these tribal women. Training tribal women to design Warli art-based artistic products offers a sustained and viable livelihood opportunity with low investment cost. Such initiatives, besides economically empowering women, also aid in preserving our cultural heritage.

As discussed in Section 1.3 of the paper, the Government of India has designed various initiatives to promote handicraft and handicraft artists. Despite the support handicraft sector has not flourished as they lack linkages to major markets, face challenges due to price fluctuations of raw materials, and lack feedback on the product aesthetics, promotional and social aspects of the handicrafts.

During the pandemic, NGOs were required to transfer skills among the rural and migrant population to enable them to earn a livelihood. Organizations like SRLC devised strategies to create opportunities for livelihood generation and develop an ecosystem for them to thrive and sustain.

So far, NGOs, with the support of corporations and the Government, have put multiple efforts to empower the artisans via schemes, access to institutional and bank funds, operational training, etc. For instance, Larsen & Toubro Infotech (LTI) CSR funded UNDP's Women Artisan Skill Enhancement Project (WASEP) to revive Warli art by capacity building of rural women and generating market linkage (UNDP, 2020). While significant investments have been routed towards capacity building, the focus now needs to be on awareness generation and ease of business.

In this context, NGOs like SRLC should engage with startups to support them with product management, understand consumer psychology, develop marketing support and leverage the export potential. Efforts towards organizing the handicraft sector by standardizing the product offering can go a long way in enhancing sales. Integrated handicraft malls/stores can be set up through government support to engage consumers and create trust about the quality and authenticity of products. SRLC can be a pioneer in this direction.

## **7. Conclusion & Recommendations**

It is concluded that the demand scenario can change with appropriate awareness generation about the exclusivity and accessibility of handicrafts, adaptation to the consumer requirements, and maintaining quality. While backward linkages have been strengthened through capacity building and resource mobilization, there is a need to enhance forward linkages.

It can be inferred from the findings of the primary study socially aware millennials are willing to pay a premium price and purchase Warli art products. To capture this segment, SRLC should develop quality products and an effective online promotion strategy. It should collaborate with B-Schools to leverage the knowledge of budding managers for brand building, promotion, marketing, and allied areas of management.

To financially empower women, SRLC should build the managerial capacities of female artisans and handhold them to manage the operations of Raj Kruti. Continued support via strong associations with donors, financing organizations, retailers, and corporate contributors will bolster the programme as it scales.

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# Transforming Lives through Digitalizing Service Delivery in NGOs

**Abstract:** *The emergence of the Covid-19 pandemic imposed mobility restrictions and compelled NGOs to shift from in-person support to distance and remote delivery. To attain their mission, NGOs incorporated technology and adapted to the new normal.*

*The current article examines the factors responsible for low levels of digitalization among NGOs and the emergent context in which NGOs were obligated to bring digital transformation in their operations. The article based on Kotak Education Foundation describes the efforts taken by the organization to reach out and serve its beneficiaries through the virtual mode. The experiential learning gained by the staff in this critical period has transformed their perspective towards incorporating technology in their operations. The organization is open to adopting relevant technology to serve its beneficiaries effectively. In this context, the author has proposed a conceptual framework of an integrated app and recommends involvement of corporate partners to execute the technology transfer process. The paper is an outcome of Dr. Arpita Sen's 'We Care: Civic Engagement' internship with KEF from January to March 2021.*

## 1. Introduction

Digital disruption has revolutionized our ways of dealing with the increasing complexities of the world. It has been a proven catalyst to shape our personal and work life. Compared to business sectors, NGOs and social enterprises have been slow in adopting technology for managing their operations. This is attributed to lack of appropriate mindset to design digital strategy and budgetary constraints to incorporate and maintain the technology. Digitalization is not a priority for most donors as they are more interested in investing in project deliverables. In a digital world going ahead, NGOs and social enterprises need to incorporate appropriate digital strategies to sustain themselves and create a more significant social impact.

### 1.1. Technology & NGOs:

The literature review shows that NGOs in developed countries and a few developing countries have incorporated digital technology to maintain their office records, communicate with stakeholders, data collection and analysis, monitoring, impact assessment, and fundraising to enhance outreach and efficiency. Nevertheless, many NGOs in developing and underdeveloped countries struggle to go digital in the austere, low-resource environments where much of the sector's work is operational. In the absence of electricity in the interior

areas of India as well as other developing and underdeveloped countries, NGO staff do not have access to reliable power, computers, printers, and the internet. Hence, they are forced to keep paper records, and there is an emphasis on face-to-face meetings. According to UNESCO, only 47 per cent of households in the developing nations have internet access (Itu.int, 2019), and that lack of digital access would often include NGO staff at the country level. Limited budget, lack of technical expertise, and poor affordability of engaging technology, development, and maintenance teams are also important reasons for NGOs' reluctance to adopt technology in managing their operations (Enaganti, 2019). Despite the various constraints in incorporating technology-enabled operations in the social sector, the picture has been changing. Globally, NGOs have started adopting simple digital tools to enhance their work. The Global NGO Technology Report, 2019 highlights, NGOs have started investing in the digital revolution and 56 per cent of the Asian NGOs have increased their technology spending in 2019. The report indicates that 67 per cent of the NGOs in Asia connect with their patrons and donors via email. Considering social media as an effective tool, 95 per cent of the Asian NGOs had their social media handles like Facebook, Twitter, Instagram, YouTube, and LinkedIn to raise awareness about their initiatives. Technological tools like Web portals and applications have facilitated information sorting and presenting it attractively. This has aided in creating mass appeals and spreading awareness about the cause as well. Besides, 56 per cent of the NGOs used technology for fundraising, five per cent used gaming technology and four per cent relied on cryptocurrencies for fund transactions. Fully functional websites have aided in connecting with various stakeholders and facilitating online donations (Nonprofit Tech for Good, 2019).

*Technological tools like Web portals and applications have facilitated information sorting and presenting it attractively. This has aided in creating mass appeals and spreading awareness about the cause as well.*

Leading NGOs and social enterprises are also using mobile apps and web apps. Apps powered with Artificial Intelligence (AI), Big Data, and Cloud Services are on the rise to expand the reach of various services (Nasscomfoundation.org, 2021). For instance,

SociallyGood, an online marketplace, uses complex AI algorithms to suggest social causes based on a user's interest. Users can filter NGOs and understand trends based on their location using Geo maps and Geofencing features(Enaganti, 2019).

Technology-supported social development programme implementation has unique challenges in a complex development ecosystem like India. Nonetheless, NGOs like Akshaya Patra Foundation, Educate Girls, Swades Foundation, Operation Red Alert, and Save Life Foundation have made a remarkable effort in using technology to implement their programmes effectively. Mahiti, a social enterprise, enables socially driven organizations to utilize technology optimally. It has developed an MIS system for 17000ft Foundation, a Ladhak based organization, to monitor their education programmes across schools located in hilly terrains. Mahiti has also created a Donor Management System for the organization and is currently working on an MIS to monitor beneficiaries' learning outcomes (Noronha, 2016.). Similarly, with the support of the Nasscom BigTech programme, My Choices Foundation, Hyderabad uses Microsoft Azure-hosted Vulnerability Mapping tool and NexGen Red Alert framework to execute Operation RedAlert and Operation PeaceMaker. The tool helps in gathering real-time data about any suspicious behavior and alerts authorities, enabling timely intervention to combat violence against women and sex trafficking (Barua, 2021).

### **1.2 Covid-19 & Technology:**

The Covid-19 pandemic brought a challenging, unprecedented situation that forced NGOs to go digital. Most of the NGOs in India were unprepared for such a drastic change. Tech for Good Report 2021 by NASSCOM Foundation highlights that 72 per cent of the social enterprises have claimed that their operations have been affected adversely by the Covid-19 pandemic. About 57 per cent of the NGOs reported that the lockdown and other constraints caused hindrance in monitoring of operations. This adversity was seen as an opportunity by 63.5 per cent of the participating

*72 per cent of the social enterprises have claimed that their operations have been affected adversely by the Covid-19 pandemic. About 57 per cent of the NGOs reported that the lockdown and other constraints caused hindrance in monitoring of operations.*

organizations who have embraced new technologies to tackle various pandemic-related challenges. About 55.6 per cent of the NGOs have focussed their efforts on creating technology that enables remote working, supervision, and reporting. The CSR and HR departments used several robust measurement processes available on their digital platform to enable day-to-day operations and devise future strategies.

To stem the spread of the virus and mitigate its impact, Gol abruptly decided to shut down face-to-face educational activities in schools. According to UNESCO (2021), globally, 1.6 billion learners were impacted, and in India, the figure stood at 320 million, indicating the risk of attaining SDG 4 - Quality Education (Sharma, 2021). Gol tried to salvage the situation by offering distance education through television channels, radio programmes, and sharing lessons through WhatsApp. However, the living conditions, lack of access to technologies, poor or no access to the internet, and inadequate teacher training on virtual classroom platforms affected the educational continuity of the poor. For instance, the survey conducted by the Mumbai Municipal Corporation undertaken in 2020 with a sample size of 2,387 schools revealed that in Mumbai, where mobile penetration is high, 64,290 (40 per cent) children did not have access to Android devices, of which 38,122 students were devoid of internet access (Bhatkhande, 2021). Similarly, the pandemic deprived the poor of access to healthcare and nutritional services.

To ensure that children are not left out of the education system, NGOs with corporates and other donors devised technologically enabled strategies to reach out to children. As per Tech for Good Report, 55.9 per cent of NGOs adapted technology to enable remote education to their beneficiaries. For instance, Bombay Mothers and Children Welfare Society's (BMCWS), with the support of NASSCOM's BigTech programme, enhanced rural education by establishing artificial intelligence (AI) via Alexa in 15

*Gol tried to salvage the situation by offering distance education through television channels, radio programmes, and sharing lessons through WhatsApp. However, the living conditions, lack of access to technologies, poor or no access to the internet, and inadequate teacher training on virtual classroom platforms affected the educational continuity of the poor.*

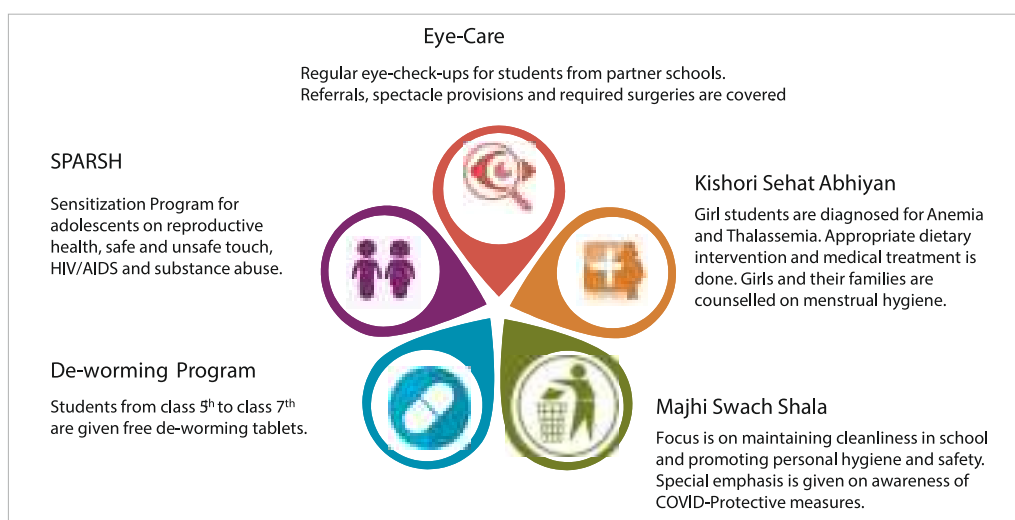
rural schools and conducting computer science training for 8000 children. The literature reviewed shows that Indian NGOs working in the education sector like Akanksha Foundation, Door Step School, Teach For India, Pratham Education, Smile Foundation, Kotak Education Foundation (KEF) utilized technology to facilitate online education access.

To enable KEF to manage its online education and health intervention programmes, six interns were placed between January to March 2021 for a social internship.

## 2. About KEF

Initiated as a CSR arm of Kotak Mahindra Bank, Kotak Education Foundation (KEF) was set up in the year 2007. To accomplish the vision of supporting children from economically backward families, KEF designed its interventions in the field of education and skill training in the M (East) Ward of Mumbai (KEF, 2021). KEF primarily focused on providing educational resources to the underprivileged section of society. However, they realized that poor health due to lack of sanitization, adequate nutrition, and hygiene led to significant dropout from schools. To reduce school dropouts caused due to poor health and hygiene in slum settlements, the organization broadened its horizons to include health and hygiene interventions under its umbrella (T. Adaikalam, Personal communication, October 29, 2020). KEF has five main sub-interventions under its health programme (See Fig.1) (Kotak Mahindra Bank, n.d.).

**Fig. 1: Health Programmes at KEF**



The above programmes, i.e. Ophthalmic Care, Kishori Sehat Abhiyan (KSA) and Majhi Swach Shala (MSS) are executed in the partner schools. KEF's staff closely monitors each intervention via random field visits to ensure improvement in the child's health (V. Waval, personal communication, January 11, 2021).

### 2.1. Covid-19 Impact:

Due to the onset of the Covid-19 pandemic, a strict lockdown was declared in March 2020. Consequently, KEF had to call off its on-ground activities and shift to the virtual mode of operations. KEF's staff created small videos on personal hygiene, menstrual hygiene, sanitation, and ophthalmic health and transmitted them through WhatsApp to beneficiaries. Unfortunately, a couple of beneficiaries did not have smartphones, and hence they were left out. Those who had smartphones had limited access to technology. For example, there was often a single smartphone with the entire family, kept with the parent. The students had to wait for the parent to return from work at night to access the smartphone. To address this concern, KEF initiated the 'Digital Learning Solution' project through which 2000 Tablets were distributed amongst students preparing for their Grade X Board exams (KEF Annual Report, 2021). Nevertheless, it was difficult to resolve the problem entirely, as many families lived in areas with poor internet connectivity, which created communication hindrances (V. Waval, personal communication, January 11, 2021).

To get additional hands at work KEF on-boarded We-care Interns from NMIMS Mumbai to work on different interventions under the umbrella of the foundation from January to March 2021. One of the interns with a medical background was asked to assist the KEF team in managing the online health education activities through a remote platform.

### 3. Project Focus

In offering services through the virtual mode, KEF's team identified three primary limitations for its education projects: a) inconsistent time patterns followed by students to access the learning material shared on WhatsApp, b) complexities in scheduling a time slot with KEF volunteers, and c) accessing video conferencing platforms for non-tech savvy parents and children (V. Waval, personal communication, January 11, 2021).

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The We Care intern noted that the KEF team did not have a platform that facilitates information exchange and beneficiary engagement across all programme verticals. In this regard, the intern proposed designing and conceptualizing a cost-effective and straightforward integrated app that would help KEF promote information exchange, facilitate client engagement, and generate reports. The intern undertook the assignment based on the following objectives:

- To undertake a risk assessment of Ophthalmic Care and KSA programmes post lockdown.
- To design a cost-effective integrated app for addressing the challenges faced in remote engagement for Ophthalmic Care, KSA, and MSS.

#### 4. Methodology

To identify the existing problems faced in remote engagement, it was decided to undertake a risk assessment exercise by creating a risk assessment matrix. As the first step of risk assessment, interviews of six KEF representatives were conducted with the help of a semi-structured questionnaire based on data points as described in Table 1. The interviews aimed at identifying the problems faced in the virtual implementation of KEF Healthcare projects – Ophthalmic care, Kishori Sehat Abhiyan (KSA), and Majhi Swach Shala (MSS). The data points aided in allocating scores.

**Table 1: Interview Data Points**

Intervention	Data Points
<b>Ophthalmic Care</b>	Challenges faced in a) stakeholder coordination, b) scheduling eye-checkups, c) beneficiary follow up, d) delivering referral services, d) imparting awareness on eye-care and usage of eye-drops and hazards of using broken spectacles, e) responding to an emergency, e.g., damage of spectacles, impairment of eye-sight
<b>KSA</b>	Challenges faced in a) organizing camps, b) conducting Hemoglobin tests, c) communication to address beneficiary queries, d) distribution of sanitary pads, e) diet monitoring, f) imparting dietary awareness,

The risk assessment matrix primarily looked at identifying the likelihood of occurrence of a phenomenon and the consequences faced. Each problem identified during the interview was rated based on the customized risk matrices developed for each of the three interventions under the study. The average of all ratings was taken for both probabilities of occurrence and impact multiplied to obtain a risk score (i.e., Risk Score = Probability of occurrence \* Impact). The risk scores were obtained on a scale of 1 to 9, with 1 being minimum risk and 9 being extreme risk. Each risk score was given a colour code to interpret the level of impact (see Table 2).



**Table 2: Scale of Risk Score**

Risk Score	Inference
1	Minimum
2	Low
3	Medium-Low
4	Moderate
6	High
9	Extreme

#### 4.1. Ophthalmic Care:

KEF plans eye check-ups twice a year. In 2020, KEF staff was unable to contact its beneficiaries due to lockdown and the closure of schools. Neither did KEF nor the beneficiaries were digitally connected.

To map the risk assessment about students' eye care, responses of KEF staff were recorded based on a three-point rating scale. The scale mapped the probability of event occurrence (1-low probability, 2-moderate probability, and 3-high probability) and the impact of the event occurrence (1-slightly harmful, 2- harmful, and 3- extremely harmful). Risk scores were calculated by multiplying the probability and impact ratings. For instance, poor coordination between the hospital authorities and KEF during lockdown was highly unlikely (score 1), and the impact of the same was slightly harmful to the programme operations (score 1). Thus, the risk score was one, i.e., minimum.

#### 4.2. Kishori Sehat Abhiyan (KSA):

The KSA focuses on the diagnosis of anaemia, generating awareness on menstrual hygiene and nutrition. To map the risk assessment about girls' health, responses of the KEF team were recorded on a 2\*2 matrix. The scale mapped the probability of event occurrence as 1-low probability and 2-high probability and the impact of the event as 1-slightly harmful and 2-harmful. Risk scores were calculated by multiplying the likelihood and impact ratings/scores. For instance, regular Haemoglobin (Hb) testing was not possible due to lockdown guidelines securing a low probability rating and was slightly harmful in the context of a girl's health. Thus gaining Risk Score - 1. Table 3 below showcases the inferences of Risk Scores based on the 2\*2 matrix.

**Table 3: Scale of Risk Score for 2\*2 matrix**

Risk Score	Inference
1	Minimum
2	Moderate
4	Extreme

### 4.3. Majhi Swach Shala (MSS) Intervention:

The MSS focused on maintaining sanitation and hygiene for self and school. However, during the lockdown, the schools were not operational; thus, it was not possible to conduct an effective risk assessment.

### 4.4. Conceptualizing Cost-Effective Platform:

The risk assessment outcomes aided in identifying the critical concerns of service continuity for Eye Care and KSA interventions virtually. These concerns were broken down into more minor elements to facilitate collation of information, facilitate virtual client engagement and generate reports on a smart device with low bandwidth. Further, a comparison exercise was undertaken to formulate a cost-effective platform for establishing regular engagement with beneficiaries. Features of five apps like Healthify Me, Google Fit: Activity Tracking, Cult. Fit, GOQii, and Huawei Health were compared based on the following features (data points), a) uploading reports, b) accessing informative content such as videos and infographics, c) chatbot interactions, and d) unique profile creation with analysis of daily activities.

The idea was to see how end users in a remote medium could access tutorials and videos made by KEF, upload their reports, and interact with chatbots and volunteers.

## 5. Findings

### 5.1. Outcomes of Risk Assessment:

#### 5.1.1. Eye Care

Table 4 identifies the probability of occurrence of situations and their impact. Respondents reported probable frequency of events impacting ophthalmic health. For instance, due to the lockdown, most opticians were shut down. Consequently, students did not have access to opticians to repair their broken spectacles or lacked the knowledge to administer eye drops. Though such occurrences ranged between less to moderate frequency, they do have a detrimental long-term impact. Thus, respondents reported that students were vulnerable to poor ophthalmic health due to the precarious situation created by the pandemic.

**Table 4: Risk Assessment Matrix: Eye Care Intervention**

	<b>Slightly harmful</b>	<b>Moderately Harmful</b>	<b>Extremely harmful</b>
<b>Low Probability</b>	Poor coordination between hospital authorities and KEF during the lockdown.  <b>Risk Score = 1</b>	The school is not adhering to eye check-ups and follow-up guidelines as most of them are closed.  <b>Risk Score = 2</b>	Broken spectacles are not being repaired due to opticians being closed down. Hence students stopped wearing spectacles.  <b>Risk Score = 3</b>
<b>Moderate Probability</b>	During the pandemic, the hospital staff gives more preference to emergent patients.  <b>Risk Score = 2</b>	The child misses scheduled follow-ups due to lockdown. e-follow-ups are not possible due to a lack of digital infrastructure.  <b>Risk Score = 4</b>	KEF staff cannot administer training on how to administer eye drops and the management of an allergic reaction.  <b>Risk Score = 6</b>
<b>High Probability</b>	The student discontinues routine eye exercises. KEF staff is unable to do a follow-up in this matter.  <b>Risk Score = 3</b>	The student is not able to get their eye problems addressed as the eye-clinics are shut.  <b>Risk Score = 6</b>	Damage to the eye due to broken pieces of spectacles entering the eye can be aggravated by the child rubbing their eyes or attempting to remove the piece themselves.  <b>Risk Score = 9</b>

**5.1.2. Kishori Sehat Abhiyan:**

Table 5 identifies the probability of occurrence of situations and their impact. Respondents reported probable frequency of events impacting reproductive health. For instance, due to the lockdown, schools were shut down, and consequentially there was a high probability of girls not having access to sanitary pads provided by the schools or KEF team. Adolescent girls' queries regarding menstrual hygiene remained unanswered as there was no opportunity to have face-to-face interactions with teachers/ KEF volunteers. Though the quantum and frequency of questions would be less, it could potentially impact the girl's health negatively.

**Table 5: Risk Assessment Matrix of KSA**

	<b>Slightly harmful</b>	<b>Harmful</b>
<b>Low Probability</b>	Regular Hb testing is not possible due to lockdown guidelines.  <b>Risk Score = 1</b>	Students find it challenging to express problems related to reproductive health over chat or telephonic conversation.  <b>Risk Score = 2</b>
<b>High Probability</b>	Lack of proper diet and communication regarding components of a balanced diet. Many families are facing financial constraints, negatively impacting the quality of diet.  <b>Risk Score = 2</b>	Beneficiaries previously received sanitary pads from schools or KEF staff. However, due to lockdown, many of them stopped using the same due to unavailability.  <b>Risk Score = 4</b>

The risk assessment exercise provided insights in examining potential risks in the areas of ophthalmic and menstrual health, its probability, and its resultant impact on the health of the beneficiaries. To be prepared in the future to handle unforeseen emergencies and ensure service continuity, KEF's team was keen to deploy appropriate technology. The first step towards this was to conceptualize a simple, user-friendly, and cost-effective app that would be compatible with low bandwidth.

## 5.2. App Conceptualization:

A comparative exercise was undertaken to collate features offered by other apps (See Table 6).

**Table 6: App Comparison**

<b>App</b>	<b>Healthify Me</b>	<b>Google Fit: Activity Tracking</b>	<b>Cult Fit</b>	<b>GOQii</b>	<b>Huawei Health</b>	<b>Proposed App for KEF</b>
Track Workouts	✓	✓	✓	✓	✓	✓
Track Diet Pattern	✓	x	X	✓	✓	✓
Calculate Heart Points	✓	✓	✓	✓	✓	✓
Track BMI	✓	✓	X	✓	✓	✓
Detect Calorie Spent		✓	✓	✓	x	✓
Voice Assistance - Exercise Coach	✓	x	✓	✓	x	✓

App	Healthify Me	Google Fit: Activity Tracking	Cult Fit	GOQii	Huawei Health	Proposed App for KEF
Voice Assistance -	✓	x	x	✓	x	✓
Diet Coach						
Live Video Access	x	x	✓	✓	x	✓
Gamification	x	x	✓	X	x	✓
Image Upload Feature	✓	x	x	✓	✓	✓
SOS Help feature	x	x	x	X	x	✓
Smart Band	x	x (can be synced with other health trackers)	x	✓	✓	Not yet decided
Offline Touchpoints	x	x	✓	X	x	✓
Membership fees/ Smart Band Cost	✓	x	✓	✓	✓	Free

The review of apps available in the market helped the intern to understand their strengths and limitations. Based on the review, the intern proposed conceptualizing an app with all the necessary features to make it user-friendly (Last column, Table 6). It was decided to conceptualize as an easy-to-use app providing a simple login interface with minimal demographic and health details. The features of uploading user content and progress tracking via graphical representation with AI insights like Huawei Health and GOQii were essential to making the app interactive. It was also decided to add a page for accessing resources such as small videos uploaded by KEF and links redirected to YouTube.

### 5.3. Designing the App Features:

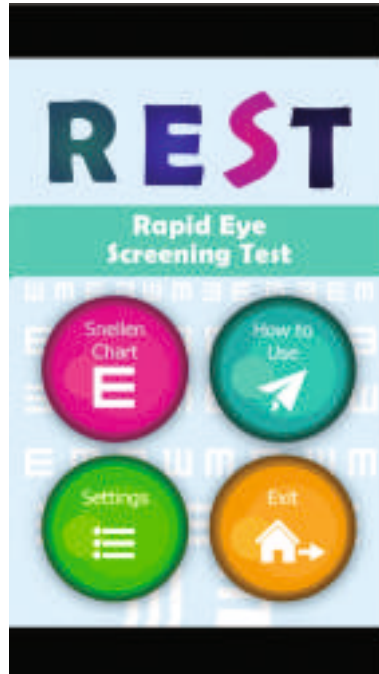
The findings of risk assessment and app comparison exercise were effectively utilized for conceptualizing a customized App. To make the App user-friendly, it would feature an activity tracker, health status dashboard, edutainment videos, support for scheduling online/offline meetings, and a few others. The contents of the App are presented in Table 7.

**Table 7: Proposed Content**

Ophthalmic Care	Kishori Sehat Abhiyan	Majhi Swach Shala
<ul style="list-style-type: none"> <li>• E-vision screening database</li> <li>• E-referral cards</li> <li>• Reminder for followups</li> <li>• Videos on eye exercises and eye care</li> <li>• Log for daily eye exercises</li> <li>• Checklist for daily and weekly activities assigned</li> <li>• Option for choosing color and style of spectacle</li> <li>• Rapid Eye Screening Test (REST): home-based eye screening</li> <li>• Contact KEF volunteers for a discrepancy in REST and organize physical examination</li> <li>• SOS help feature to call KEF volunteers in case of broken spectacles or eye injuries</li> <li>• FAQ document for doubts</li> </ul>	<ul style="list-style-type: none"> <li>• Period tracker with estimated ovulation date and cycle duration</li> <li>• Diet tracker (daily/weekly/monthly)</li> <li>• Supplement/Medicine Tracker</li> <li>• Sleep tracker</li> <li>• Hemoglobin tracker (readings uploaded by KEF)</li> <li>• Health insights based on blood reports, diet charts, and other reports uploaded</li> <li>• Knowledge snippets</li> <li>• Videos on issues related to women's health (updated weekly)</li> <li>• Interactive chatbot</li> <li>• Q&amp;A section for posting specific questions- Query will be resolved in 24-48 hours</li> <li>• Scheduling monthly offline meetings</li> <li>• Competition session (quizzes, activities, and so on)</li> <li>• SOS help feature in case of heavy bleeding, injury to private parts or physical/sexual assault, and attempt of any form</li> <li>• Confidentiality clause</li> <li>• FAQ document for doubts</li> </ul>	<ul style="list-style-type: none"> <li>• Three types of signing up Student, Teacher, Administration</li> <li>• Students and teachers can upload pictures of their surroundings in a weekly contest</li> <li>• Students can view course content on the importance of cleanliness, safety, and hygiene</li> <li>• Teachers can upload informative videos</li> <li>• Administrative authorities to review updates.</li> <li>• Winner announcement through App</li> <li>• FAQ document for doubts</li> </ul>

Snapshots of the user interface for the Eye Care and KSA section are depicted in Fig 1. and Fig. 2.

**Fig. 1: User Interface Snapshot: Eye Care Intervention Section**



**Fig. 2: User Interface Snapshot: KSA Section**



#### **5.4. Potential Benefits of the App:**

The prospective benefits of the proposed App for students, school authorities, and KEF staff have been tabulated in Table 8.

**Table 8: App: Potential Benefits**

Area of Benefit	Students	School Administration/ Teachers	KEF Staff
<b>Information Exchange</b>	<ul style="list-style-type: none"> <li>- Ease of attending online sessions, access recorded videos and assignments.</li> <li>- Access to frequently asked questions (FAQ).</li> </ul>	<ul style="list-style-type: none"> <li>- Real-time update of available slots for scheduling sessions, e.g., Eye-check ups or knowledge sessions.</li> </ul>	<ul style="list-style-type: none"> <li>- Save the time for scheduling meetings.</li> <li>- Comfort of broadcasting information</li> </ul>
<b>Client Engagement</b>	<ul style="list-style-type: none"> <li>- Participate in online contests organized by KEF.</li> <li>- Live chat feature to address queries.</li> </ul>	<ul style="list-style-type: none"> <li>- Responding to student queries promptly.</li> </ul>	<ul style="list-style-type: none"> <li>- Communication with individual students through the chat feature.</li> </ul>
Performance Tracking / Report Generation	<ul style="list-style-type: none"> <li>- Tracking daily logs.</li> </ul>	<ul style="list-style-type: none"> <li>- Live data tracking to monitor students' progress via a dashboard.</li> </ul>	<ul style="list-style-type: none"> <li>- Ease of monitoring real-time log sheets and identifying defaulters.</li> </ul>

## 6. Conclusion

It can be inferred from the preceding discussion that technology plays a significant role in the future of inclusive and quality education (SDG 4) and health care (SDG 3). The well-intended efforts taken by NGOs like KEF at distributing devices, in the long run, will have a limited sustainable impact. Their proactiveness in considering shifting to developing technology that meets their needs is in line with the technology-enabled world. Continuous digitalization and the introduction of new technologies, such as telehealth, are already breaking down barriers and establishing patient-centered healthcare systems. Social enterprises can use technology to facilitate remote delivery of services through smartphones/tabs/laptops/desktops.

A leading organization like KEF can optimize the use of technology by developing a good android app; for this, KEF should collaborate with organizations like NASSCOM/TCS/Infosys and leverage their technical and knowledge resources. It should also develop the capacities of its team and beneficiaries to navigate comfortably through the App and utilize it regularly. Only then can we say that technology can 'Transform Lives'.



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## Section III

The pandemic affected the flow of institutional funds assured to NGOs/NPOs. To respond to the immediate needs of the beneficiaries, NGOs found crowdfunding as a viable alternative. This section captures the strength of crowd-funding platforms in raising funds for social causes, describes a few best practices adopted by NGOs to meet the financial crisis, and recommends using a financial effectiveness matrix to map the organization's financial health.



## Crowdfunding: Tool for Transforming Lives

**Abstract:** Crowdfunding matches the spirit of utilitarianism, as many' actions promote the building of social cohesion and happiness of those in need. The concept traditionally existed in India, where individuals would assist their community members with financial and commercial aid. With the advent of digitization, crowdfunding is gaining momentum in India. Organizations like Make-a-Wish Foundation are increasingly using crowdfunding to raise funds to fulfill critically ill children's wishes.

The current article explores the concept of crowdfunding and assesses its sustainability for raising funds. A comparative study of crowdfunding platforms for promoting social and medical causes indicates that the growth of digital crowdfunding is gaining societal acceptance. To gain a feel of the donor behaviour, the authors provide valuable insights through their field study. The findings indicate conviction about the social cause, credibility of the fundraiser, and personal rapport between the fundraiser and patron are the primary factors influencing donor decisions. The authors recommend NGOs to build staff capacities for effectively utilizing crowdfunding platforms. The paper is an outcome of Mr. Aashrav Shah, Mr. Jonil Shah, and Ms. Shubhali Mehrotra's 'We Care Civic Engagement' internship with Make-A-Wish Foundation from January 2021 to March 2021.

### 1. Introduction

NGOs have been a constant source of support to the nation's growth in various sectors covering education, healthcare, poverty elimination, and other causes. Individuals, institutional donors, and corporates via their Corporate Social Responsibility (CSR) initiatives have been instrumental in supporting NGO initiatives. The Covid-19 pandemic compelled India to declare a strict lockdown from March to June 2020 that extended partially till November 2020. The lockdown threatened an economic bloodbath as all economic activities experienced a closure causing a lurch in the livelihoods of millions (Mehta et al., 2021).

NGOs were obligated to revamp their operations to respond to their beneficiaries' immediate needs. Many NGOs across the country undertook relief activities by providing food, water, transport for migrant workers, treatment facilities, medication, guidance, and protective gear during difficult times. As NGOs shifted their funds to Covid-19 relief activities, they had to delay their preplanned mission activities.

### 1.1 Shifting Focus: Fund Management

With the growth of Covid-19 positive cases, MNCs like Google, Goldman Sachs, Master Card, LG Electronics, Skoda, and other private sector companies made a massive monetary contribution to the response needs for the Covid-19 pandemic (Cornish, 2021). On March 14, 2020, as per No. 33-4/2020-NDM-I circular, Covid-19 was declared as a notified disaster (Disaster Management Division, 2020). To strengthen the health infrastructure and attend to relief activities, corporates were requested to contribute to the PM CARES fund. Later on March 28, 2020, the Ministry of Corporate Affairs (MCA) amended Schedule VII of the Companies Act, 2013 to include PM CARES Fund as a valid CSR activity as per circular - eF. No. CSR-05/1/2020-CSR-MCA. According to Sattva's study 'Covid-19 CSR Outlook for 2020-21', of the annual average CSR budget of the country, more than half the annual CSR budget (INR 7,863 crore) was contributed towards Covid-19 relief measures between March to June 2020. Of which INR 5,324 crore was allocated to the PM-CARES Fund (Marfatia, 2020). Consequentially many companies withdrew their funding support to NGOs either partially or totally. Only NGOs that provided Covid-19 healthcare or migrant support could amplify their funding (Das, 2021).

Legal restrictions caused due to the new Foreign Contribution (Regulation) Amendment Bill, 2020 (FCRA) impacted the access to international funding for many small non-profits. The loss of funds compelled the smaller non-profits to be downscale or shut down their programmes (Srinath & Shetty, 2020).

The need to manage NGO operations and attend beneficiary needs compelled NGOs to consider switching over to using digital technology to raise funds.

*Legal restrictions caused due to the new Foreign Contribution (Regulation) Amendment Bill, 2020 (FCRA) impacted the access to international funding for many small non-profits. The loss of funds compelled the smaller non-profits to be downscale or shut down their programmes.*

## 1.2 Digitization:

The Covid-19 pandemic triggered the global humanitarian community, including startups and individuals, to experiment and build Covid-relevant technological solutions (Chattopadhyay, 2020). Many NGOs immediately switched to using video meeting apps such as Zoom meetings, Google Meet, Microsoft Teams, Skype, and so on to interact with their beneficiaries and other stakeholders to ensure service continuity. They also adapted to digital modes of fundraising through the deployment of innovative ideas. For instance, the Centre for Social and Behaviour Change Communication, in association with YouTooCanRun, a tech platform for endurance events, initiated 'Cycle for Good' as an alternative to traditional fundraising events such as the Mumbai Marathon (Das, 2021). Through the GiveIndia Fundraising Challenge 2021, 200 non-profits raised funds to the tune of INR 2 crores in the event's first week (Business World, 2021).

Crowdfunding emerged as another practical option for reaching out to multiple investors via a web-based platform or social networking site for a definite social objective. Due to the pandemic, crowdfunding campaigns on platforms like Ketto, Impact Guru, and Milaap leveraged the relevance of small contributions and waived off different kinds of fees for users, making it easily accessible for NGOs and individuals (Mathew, 2021). The pandemic developed compassion among those severely affected, and mass empathy positively impacted the crowdfunding industry (Jainn, 2020). In 2020, GiveIndia facilitated the most impactful fundraiser of the past 20 years, wherein a massive amount of INR 2220 crore was raised through individuals and corporations for supporting 56 lakh Indians impacted by Covid-19. On Milaap, a fundraiser was set up every 20 minutes for Covid-19 relief, through which INR 107 crore was raised (Mathew, 2021). The considerable fund conversion on crowdfunding platforms eased the fundraising efforts of NGOs to meet the demands of resource-constrained populations.

*Due to the pandemic, crowdfunding campaigns on platforms like Ketto, Impact Guru, and Milaap leveraged the relevance of small contributions and waived off different kinds of fees for users, making it easily accessible for NGOs and individuals.*

In India, the concept of crowdfunding started gaining popularity after 2009. Crowdfunding platforms like ImpactGuru, Milaap, Ketto, Wishberry, and BitGiving emerged (Singh, 2021). NGOs use crowdfunding platforms to raise funds for hunger alleviation, healthcare-related issues, education, skill enhancement, empowering the disabled, wildlife, disaster management, arts, and so on. Crowdfunding platforms also assist in educating potential donors about the NGO project, validate ideas/products, build transparency, generate donation receipts, and act as a channel to receive feedback (Belleflamme, 2014). For instance, Yash Charitable Trust utilized crowdfunding to raise INR 7.82 lakhs to open a cafe run by a staff with developmental disabilities in Mumbai. Wildlife SOS raised INR 1.3 lakhs for elephant conservation in India (Jain, 2019). These platforms also helped in generating awareness about the cause of the disabled and the wildlife, respectively. According to a study conducted by Mordor Intelligence (2020), “the global crowdfunding market is expected to witness a growth at a CAGR of over 16 per cent during 2021-26”.

To form a strong society, it is critical to invest in the lives of children. One out of three children in India lives below the international poverty line of US\$1.25 per day (Pappachan & Choonara, 2017). Highlighting the alarming situation of under-five children's health Unicef (2020) estimates 45 per cent of all deaths among children are linked to malnutrition, over 40 million children are chronically malnourished, and 20 million children suffer from wasting. Besides, children also suffer from respiratory diseases, gastrointestinal infections, and other life-threatening diseases. Children have to bear the brunt of poverty and inequities in accessing timely healthcare. By the time the child gets access to healthcare, the case gets complicated. The mental health of the child as well as the family is disturbed. This impacts the recovery of the child. To enable children to fight chronic diseases through moments of happiness Make-A-Wish Foundation (MAW) was formed. The organization works towards

*Crowdfunding platforms also assist in educating potential donors about the NGO project, validate ideas/products, build transparency, generate donation receipts, and act as a channel to receive feedback.*



fulfilling the wishes of children suffering from life-threatening diseases. MAW extensively utilizes crowdfunding platforms to raise funds and create awareness amongst the larger public about the organization's agenda.

## 2. About Make-A-Wish (MAW)

The genesis of Make-A-Wish (MAW) is credited to a seven-year-old, Christopher James Greicius, who was battling leukemia in 1980. His neighbours in Phoenix granted his wish to be a police officer. It culminated in an international movement to give moments of joy to chronically sick children within two decades. Currently, MAW's global community is spread across 50 countries and has so far fulfilled the wishes of over five lakhs of children (Makeawishindia.org, n.d.).

### 2.1 Make-A-Wish (India):

MAW's India chapter was set up by Mr. Uday Joshi and his wife, Ms. Gita. The couple witnessed the demise of their child Gandhar in 1995 at the Duke Hospital in the USA. While he was getting treated for leukemia, the MAW volunteers had fulfilled his wish. The wish-fulfilling experience moved them and inspired them to bring the same joy to many children back home. In 1996 they registered Make-A-Wish Foundation (India) under the Bombay Public Trust Act, 1950. MAW India currently has a presence across nine states (Refer Fig. 1).

As per the data available, MAW (India) has granted 67,389 wishes of children across all strata between 3-18 years who are suffering from a life-threatening illness (Makeawishindia.org, n.d.). As per MAW's norms, one wish per child is granted in any one of the four areas such as 'to have (e.g., a laptop), 'to visit (e.g., a theme park), 'to meet a celebrity, or 'to be' (e.g., enact as a police inspector for a couple of hours). MAW's volunteers make efforts to identify and grant the wishes of children by visiting them at their residence or in the hospital (Makeawishindia.org, n.d.). MAW India has

*Make-A-Wish extensively utilizes crowdfunding platforms to raise funds and create awareness amongst the larger public about the organization's agenda.*

received credibility approvals from institutions such as Charities Aid Foundation (CAF), Indian Institute of Corporate Affairs (IICA), NASSCOM Foundation, United Way, among others (Makeawishindia.org, n.d.).

**Fig 1. Geographic presence of MAW in India**



As the organization is entirely dependent on donations, it constantly needs to generate awareness about its cause to attract funds from organizations and individuals.

In 2020, with the outbreak of the Covid-19 pandemic, many donors pivoted their funds to address the immediate needs of healthcare, food, and daily essentials of the marginalized communities. This impacted the donor support received by the NGOs, including MAW India.

### 3. Project Focus

The challenging times demanded MAW to raise funds on war footing to fulfill the wishes of the sick children. Accordingly, the We Care interns were required to execute a digital fundraising campaign to raise funds through crowdfunding platforms. To understand the concept of crowdfunding, examine its sustainability as a mode of fundraising and identify the associated risks the students were required to undertake secondary research. It was felt that it would be

beneficial for MAW India to have a White paper on crowdfunding which can be of great use to design its future digital strategies for raising funds. In this context, the interns undertook a study on crowdfunding with the following objectives:

- To gain conceptual clarity of crowdfunding for medical and social reasons and assess the associated risks in India.
- To analyze the sustainability of crowdfunding as a mode of fundraising.
- To collate information on a few Indian and International crowdfunding platforms.
- To analyze the donor behaviour and characteristics.
- To examine the challenges in crowdfunding.

#### **4. Methodology**

For attaining conceptual clarity on crowdfunding websites and blogs such as LenderKit (Volna, 2020) and articles like 'Crowdfunding at India: A study on Indian online crowdfunding platforms' by Jhaveri & Choksi (n.d.), Philanthropy Report 2020 by Bain & Company were studied.

Information was also collated on five crowdfunding platforms based on the following data points: a) year of inception, b) founders, c) philosophy, d) nature of causes supported, e) marketing tools, f) unique selling proposition (USP), g) revenue/ business model of the platform, h) operational region, i) platform fees, j) receipt of special grant/funding, k) campaign duration. Indian crowdfunding platforms such as Ketto, Wishberry, Catapoolt, Ignite Intent, Star51, and international platforms such as Kickstarter, Indiegogo, Gofundme, and Rockethub were studied. Content analysis technique was used to analyze the data for undertaking the comparison of five crowdfunding platforms.

To analyze donor behavior and examine the challenges faced, the interns undertook a crowdfunding campaign associated with Make-A-Wish India Foundation on Ketto.org. It aimed to raise funds to fulfill the wishes of children within the age of 3-18 who have a terminal illness. The campaign was promoted among personal and professional networks through social media, telephone, and WhatsApp. Donor analysis was undertaken to identify patterns or similarities in the behaviour/attributes of the 72 donors who contributed to raising funds for the noble social cause. The collated data was analyzed based on the following parameters: a) age, b) gender, c) primary or secondary contact, d) geographical location, and e) social media channels utilized. Microsoft Excel was used to analyze the quantitative data about the donors, whereas the qualitative data related to challenges faced were analyzed using content analysis techniques and inference techniques.

## 5. Findings

In less than a decade, crowdfunding has acquired popularity in many industrialized economies, including Australia, the United Kingdom, the Netherlands, Italy, and the United States (Sarkar, 2016). With government and developed-world assistance, the significance of fundraising as a valuable instrument for crowdfunding is increasing in developing countries like India.

The philosophy of donation and help has been deep-rooted in Indians due to the culture that the society embraces. Every section of society considers it as a moral responsibility to help the needy. Crowdfunding is one of the structured ways of contributing funds for a specific cause. Crowdfunding in India dates back to a pre-independence era when small groups of Indians contributed money for the freedom struggle. Post-independence in 1962, during the Indo-China war, Jawaharlal Nehru urged the citizens to contribute their bit to meet the war expenditure. Thousands of people collectively donated over \$220,000 cash and a higher amount in gold (Impact Guru, 2017). Crowdfunding has also been immensely popular in the Indian film industry. Movies like 'Manthan' released in 1976 and 'I Am' released in 2012, were produced through crowdfunding (Katoch, 2019; Rosario, 2017).

In the fast-paced Indian economy, crowdfunding for funding new ventures, projects, social and medical causes is gaining traction. Anyone can create an online fundraiser describing the purpose of the required fund and seek help from people across the globe (Simpson et al., 2021 and Impactguru, n.d.). The National Crowd Funding Association of India (NCFA) is a non-profit organization dedicated to promoting crowdfunding in India. NCFA's objective is to assist, educate, and build the Indian crowdfunding sector, and membership is available to anybody interested in investing (Sarkar, 2016).

*Crowdfunding in India dates back to a pre-independence era when small groups of Indians contributed money for the freedom struggle.*

Fundraising based on donations and rewards-based group financing are viral in the country. Worldwide, 27 per cent of all campaigns are initiated for medical crowdfunding (Akther, 2021).

For a country like India, medical crowdfunding has emerged as a boon. With the rise in the intelligence level of society and literacy, there is a growing demand for accountability and transparency of fund utilization. As crowdfunding platforms provide a higher level of transparency and accountability, they are being widely accepted.

### **5.1. Crowdfunding: Risks**

Collecting funds has various associated risks, and funders have to be vigilant while making these contributions. The rising popularity and transactions of billions of dollars via crowdfunding platforms across the globe have multiple risks associated which fundraisers and donors should consider.

#### **5.1.1 Overfunding:**

At times donation-based crowdfunding faces the risk of 'Overfunding.' It happens when a campaign collects money that exceeds the targeted goal (Volna, 2020). Overfunding for a social cause may lead to the possibility of excessive funds for a particular cause and a lack of sufficient funds for others. For instance, during the Covid-19 pandemic, examples of overfunding were observed related to fundraisers created for the treatment of coronavirus or other health-related causes. However, organizations supporting other causes such as education, environment, skill development struggled to receive the required funds (Martínez-Gómez et al., 2020).

#### **5.1.2. Underfunding:**

'Underfunding' occurs when a campaign collects less money than the pre-decided goal. This happens if the campaign does not take off or fails to attract enough donors (Volna, 2020). At such times, the fundraisers are at a loss as they may not receive even the

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partially raised amount. For instance, in the case of the 'all or nothing' crowdfunding model, if the targeted amount is not raised, the beneficiary or the organization cannot avail of the partially raised amount for the designated cause. The raised amount is returned or transferred back to the donors, which may deter the donor's motivation to donate again in the future (Ifec.org.hk, 2021).

### 5.1.3. Fraud:

With the increased use of digital payment and bank transfer systems, there have been many cases of fraudsters setting up crowdfunding websites (on the pretext of being promoters of specific projects or causes). They deceive the payers and acquire their credit card and other personal details, causing the risk-off of fraud and money laundering.

### 5.2. Crowdfunding: Sustainability

Improved connectivity has boosted digital payments creating a favourable environment for crowdfunding. As per 2019 data, donation-based crowdfunding platforms in India together were cumulatively raising more than INR 500 crore of funds annually (Jain, 2019). According to Lambert & Schwienbacher (2010), as cited in Parra et al. (2020), organizations use crowdfunding for donation (22 per cent), to raise money (90 per cent), publicity (85 per cent), and to obtain feedback (60 per cent) for their product and services.

Compelling storytelling is an essential success factor for achieving the target of a crowdfunding campaign as it aids in creating inclination among the donors. Often, popular campaigns on social media attract more donors leaving the less popular ones without enough support to achieve the funding goal. According to a blog post by Technavio (2020), only 10 per cent of medical crowdfunding drives usually meet their goals, as effective networks and promotional strategies are essential for a worthy cause to be noticed. The type of treatment covered in the campaign also matters as donors, in general, are more inclined to

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support certain kinds of causes, leaving many without the necessary support.

Verification systems for fact-finding and authenticating sensitive medical documentation for the genuineness of an ailment are sometimes tricky, affecting the amount of funds raised. Often, marginalized groups are left out due to a lack of documentation which does not qualify them for creating a crowdfunding campaign.

Finally, the crowdfunding platforms have been sustaining their business model by charging fees as a percentage of the funds raised. In the 'All or Nothing' model, on a successful campaign completion, the platform typically charges 5 per cent of funds raised. In the 'Keep What You Get' model, the fundraisers get whatever they raise even though the goal is not achieved. The platforms usually charge 8 to 10 per cent as a fee (Briggman, n.d.).

Thus factors such as the credibility of the crowdfunding platform, its track record of scams, network, type of cause, technological support, and so on determine the sustainability of crowdfunding as a mode of fundraising for medical and social concerns.

### 5.3 Comparative Analysis:

A comparative analysis of the prominent top crowdfunding platforms was undertaken. Platforms such as Ketto, Wishberry, Catapoolt, Ignite Intent, Start51, Milaap, Kickstarter, Impact Guru, Crowdrise, GoFundMe, and so on were examined based on their focus areas, operation model, and marketing strategy. The platforms under the study were then bifurcated into Indian and international platforms. While Ketto Milaap, Impact Guru, and FuelADream primarily promoted social causes by individuals and NGOs, Wishberry, Catapoolt and Start51 facilitated creative ideas, media, entertainment, and technology campaigns. Donation-based crowdfunding platforms promoting social and medical causes were shortlisted and studied in further detail.

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Table 1 below depicts the comparison of major Indian crowdfunding platforms.

**Table 1: Comparison of top Indian Crowdfunding Platforms**

	<b>Crowdera</b>	<b>Milaap</b>	<b>Ketto</b>	<b>Impactguru</b>	<b>Fuel-A-dream</b>
<b>Launch Year</b>	2009	2010	2012	2014	2016
<b>Beneficiaries</b>	Global	Indians	Global	Indians	Indians (primary)
<b>Focus Area</b>	Social/ Medical Causes, Emergencies, and Dreams	Medical, education, memorials, emergencies, community, and so on	Medical, education, child welfare, animals, and creative	Medical crowdfunding to make healthcare affordable	Startups, NGO/charity or any social cause, natural disasters/ medical emergencies
<b>Crowd funding model</b>	Donation-based	Donation-based and Loan-based	Donation-based	Donation-based	Donation-based
<b>Funding Policy</b>	Keep What You Get	Keep What You Get	Keep What You Get	Keep What You Get	'All or Nothing' and 'Keep What You Get' based on the nature of the campaign
<b>Fees</b>	Payment gateway fee- 3.75% of funds raised  International card payments charged at 4.75% + \$ 0.30 per transaction	Donations (INR): applicable payment gateway fee  Donations (USD): 2.9%  Donations (other currencies): 3.9%  + 30 cents per donation for both	Local + International Payment gateway fee of 3% applicable on the funds raised  +GST on Ketto success fee and payment gateway fee	Third-party due diligence fees: Rs. 3000/- + GST or the selected pricing package, whichever is higher.  International wire fee: \$ 40 per fundraiser	Payment gateway fees: 3% of funds raised  Contract charge: 6% of the total amount collected



	<b>Crowdera</b>	<b>Milaap</b>	<b>Ketto</b>	<b>Impactguru</b>	<b>Fuel-A-dream</b>
<b>Commission</b>	No commission	No commission	No commission on Standard Fundraiser, 5% on the premium fundraiser	No commission on self-driven fundraisers 5% on assisted 8% on the collaborative fundraiser	Processing charge: Rs. 3000/- + GST. (non - refundable)
<b>Duration to raise funds</b>	30 days to 90 days	25 days	Not available	90 days	14 days to 90 days

Source: Crowdera.com, Milaap.org, Ketto.org, Impactguru.com, Fueladream.com.

Table 1 above reflects that all the platforms support social causes and operate on the 'Keep what you Get' model except Fuel A Dream which also offers the 'All or Nothing' model based on the type of campaign. It observed that while none of the platforms charges a platform fee, the payment gateway fee is applicable on transactions. Further, the oldest platforms Crowdera and Milaap, do not charge commission on funds raised. Specific platforms like Ketto, ImpactGuru, Crowdera auto-issue 80G certificates wherever applicable.

International crowdfunding platforms such as Indiegogo, Kickstarter, GoFundMe, Mighty Cause, Syndicate Room, Venture Crowd, and Indiegogo were also studied in the above context. The review indicated that platforms like Kickstarter, Indiegogo, Syndicate Room, Venture Crowd focussed on supporting artists, startups, small-scale businesses, and other related areas for availing reward-based or equity-based funding. Thus, the donation-based crowdfunding models supporting non-profits, social causes/events, and individuals were shortlisted and examined, shown in Table 2.

**Table 2: International Donation-based Crowdfunding Platforms**

Platform Name	Founded in	Pricing
<b>MightyCause</b>	2006	Processing fee of 1.2% of funds raised + 29 cents per transaction 99\$ for Full-services Advance Plan
<b>FundRazr</b>	2009	No platform fee Processing fee of 2.9% + \$0.30 (depending on the country) standard third-party payment processing fee charged by PayPal, Stripe or WePay
<b>RocketHub</b>	2010	4% of funds collected, plus 4% payment processing fees, if the project is fully funded, and 8% + 4% payment processing fees if the project does not reach its goal
<b>GoFundMe</b>	2010	For charity 0% platform fee & processing fee of 1.9% + \$0.30 per transaction

Source: Mightycause.com, Fundrazr.com, Crunchbase.com, Gofundme.com.

The above platforms facilitate fundraising for causes such as medical, emergency, education, environment, animal, small businesses. In light of the current pandemic, GoFundMe has created a separate fundraiser called Coronavirus fundraising to provide relief and support to the regions/ people affected by Covid-19 (Gofundme, 2021).

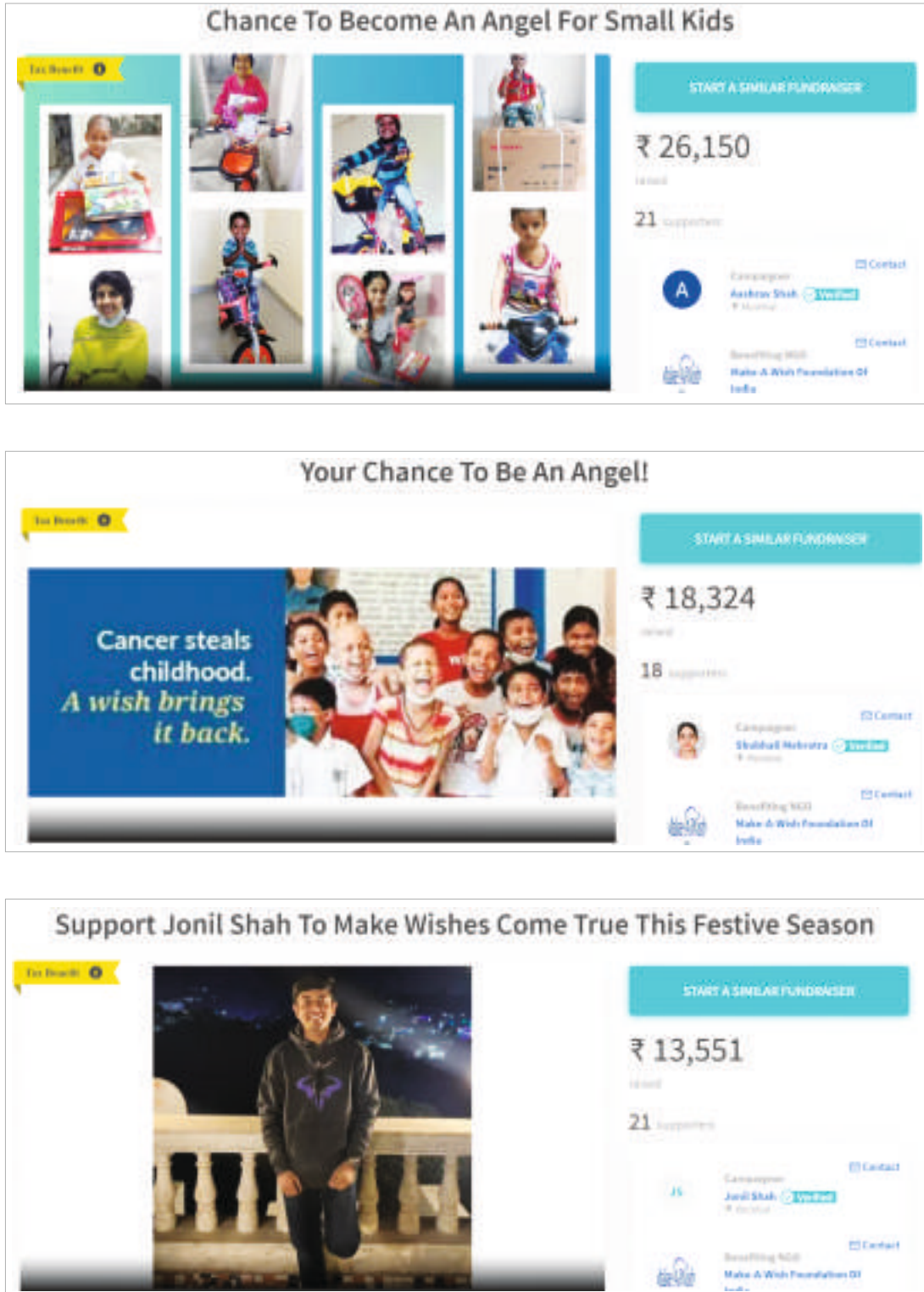
Go FundMe, RocketHub, and Mightycause follow a flexible funding policy, where the campaign initiator is permitted to keep all they get, irrespective of the targeted goal. Whereas, FundRazr allows the campaign initiator to opt for a flexible or fixed funding campaign. It was also observed that the international platforms laid special emphasis on showing the impact created to the donors. For instance, FundRazr offers an option for automatically generating milestone graphics that allows the campaign initiator to visually share progress with the donor community (Fundrazr.com, n.d.).

It can be concluded from the review listed above that crowdfunding for social causes in India has gained momentum due to digitization. The ease of scaling up the reach for a fundraiser, offering customized services, increasing transparency, and evoking compassion is a boon to individuals and organizations in need.

### 5.4. Analysing Donor Behaviour:

The interns initiated individual crowdfunding campaigns on Ketto to raise funds for children with critical illnesses (See Fig. 2).

Fig. 2: Crowdfunding Campaigns on Ketto

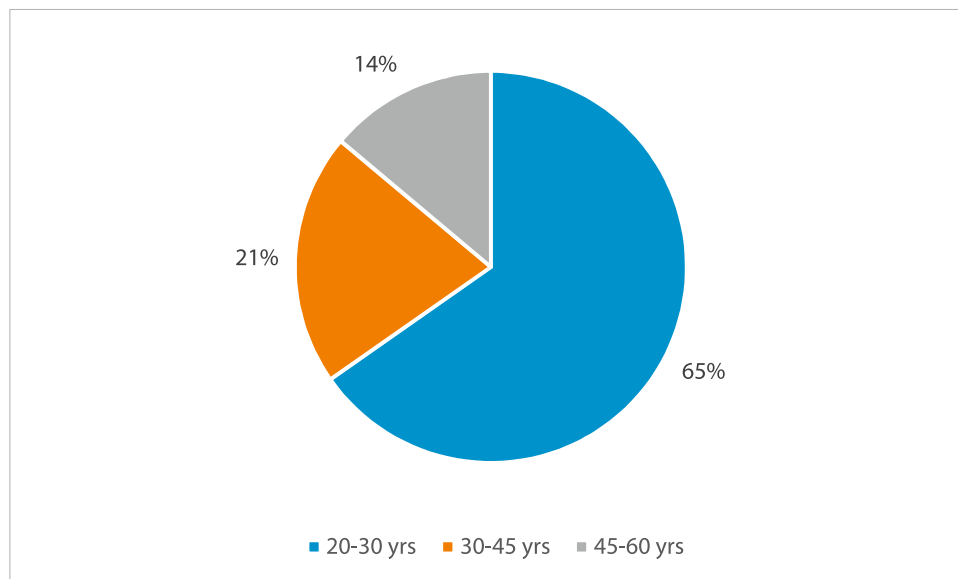


In all, the interns collected INR 68,325 through 72 donors in 21 days. To study donor behaviour, donor analysis was undertaken. The analysis revealed a few interesting findings:

#### 5.4.1. Demography: Age

Age plays a vital role in determining people's behaviour and more so in sharing one's resources. The data shows that 65 per cent of the donors were young adults (See Fig. 1). This may be because the young fundraisers contacted donors in their age group. Nevertheless, it also indicates that if convinced about the fundraiser's social cause and credibility, young people are willing to share their resources. Donors from other age groups donated for the social cause and tax benefits associated with it.

**Fig. 1: Age of the Donors**



#### 5.4.2. Demography: Gender

In all, 76 per cent of donors were male, and the remaining were female. The probability of the male donor was higher because the fundraiser contacted more males than females.

#### 5.4.3. Resident Status:

In all, 68 per cent of funds were raised from resident Indians, and the balance of 32 per cent was raised from residents outside India. The majority of the donors from around the globe were related to the fundraiser in some way. This implied that personal relationship is a significant factor in raising funds as it facilitates trust-building.

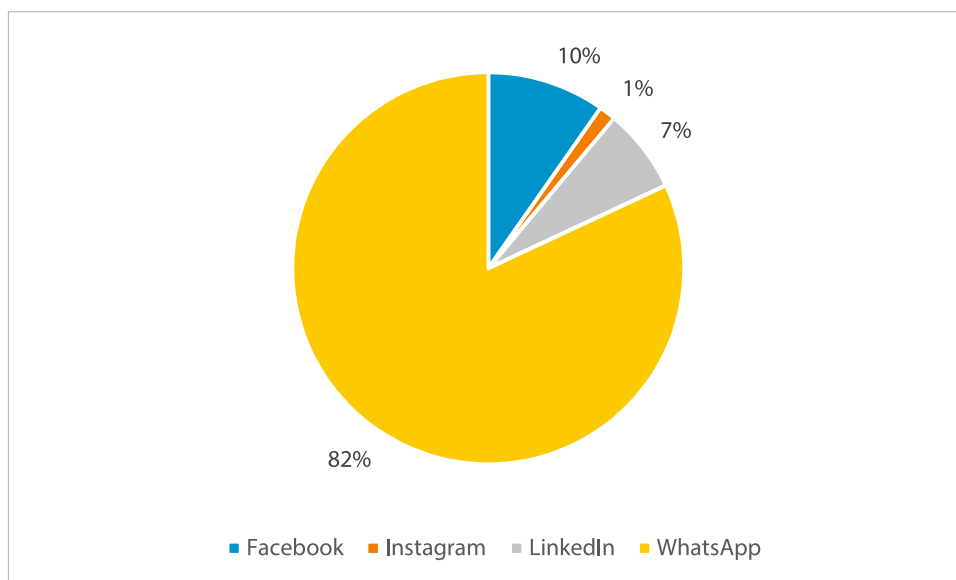
#### 5.4.4. Relationship: Fundraisers:

The data shows that 83 per cent of donors had direct contact with the fundraiser, and 17 per cent of donors were not known to the fundraiser. This implies that the trust and personal credibility of the fundraiser play an important role in raising funds for a social cause.

#### 5.4.5 Social Media Success Rate:

Results of the analysis of social media platforms like Facebook, WhatsApp, LinkedIn, and Instagram for promoting fundraising campaigns are presented in Fig. 2.

**Fig. 2: Success Rate: Social Media Platforms**



It can be inferred from Fig. 2 that 82 per cent of donors were contacted through Whatsapp. This reinforces the influence of personal rapport between the fundraiser and donor. The impact of Facebook to raise funds in the current study was found to be minimal as only two donors staying abroad contributed towards the social cause. This implies that the genuineness of the cause, though it is essential, personal rapport adds more value while raising funds.

#### 5.5. Crowdfunding Challenges:

Though the individual philanthropy market is substantial enough to raise resources, fundraisers face various challenges that emerge from donors' belief systems, the diversity of social causes, and fundraisers' limitations. In the current study, the fundraising campaign was set up amid the Covid-19 pandemic, which was challenging as people faced a resource crunch. Many donors expressed their inability to donate as they had already donated or had committed to other social (such as education and support to handicapped) and religious causes. Many

donors did not understand the importance of happiness in the process of recovery from illness. Some were more willing to donate towards causes like medical expenses and not for wish fulfillment. A couple of them were not able to comprehend what MAW was working for. The presence of other compelling social causes on social media platforms also created a competitive atmosphere. Besides limitations of time, poor access to donor network and lack of perseverance of the fundraisers were other barriers faced by the fundraisers.

## 6. Discussion

MAW's goals align with SDG 3 (Good Health and Well Being). While MAW continues to bring moments of happiness in the life of these strong kids, it requires support from the community to achieve the goals. Wish Impact Study (2011) undertaken by MAW confirmed that wish-fulfillment positively impacts a child's physical and mental health. It creates moments of happiness in the family and enhances compassion in the community at large (Makeawishindia.org, n.d.). The outcomes of a study aimed to assess the efficacy of MAW's intervention for children with cancer by Shoshani et al. (2016) emphasized the role of hope and optimistic emotions in fostering the well-being of chronically ill children. Another study by Patel et al. (2018) endorses that the MAW programme reduces the number of patients' unplanned admission to hospital and emergency departments, ensuring savings and improving the quality of a child's life. These studies form a strong base for the success of MAW and the future ahead.

To scale up MAW's reach, it looks forward to a lending hand from the community. Indians are known to be philanthropists. Religious values, family upbringing, and the social sensitization of young adults play a huge role in individual philanthropy. With the advent of technology and increasing demand for transparency and accountability, raising funds from individual donors through crowdfunding platforms has been easier. The current study indicated that personal rapport, fundraisers credibility, an

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emotional narrative of the beneficiary, and tax benefits play an influencing role in raising funds. However, factors like lack of trust in digital mechanisms and transparency in the usage of funds are significant barriers to raising funds through online platforms. Platforms like Ketto, Milaap, and a few others have earned market credibility, but other platforms are yet to establish their trust among donors. To increase trust and credibility, the platforms need to be continuously updated about the progress of the beneficiary and facilitate direct interactions with the receiver of funds.

## 7. Conclusion & Recommendations

The current study confirms that crowdfunding is an effective source of raising funds from the larger society. As per the study, the credibility of the crowdfunding platform, the relevance of the social cause, the credibility of the fundraiser, tax benefits, and minimization of risks are major factors in influencing donors.

To provide financial support to beneficiaries, it is recommended that NGO staff should be oriented to various crowdfunding platforms and trained in using social media for promoting their social causes through Facebook, LinkedIn, Twitter, Instagram, and Whatsapp effectively. With government support and greater technology adoption, digital crowdfunding can serve as a valuable instrument to raise funds for resource-poor communities.

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## Case for Financial Effectiveness Matrix in Social Sector Organizations

**Abstract:** *Financial planning and effectiveness have been a longstanding challenge among social sector organizations<sup>1</sup> due to the shortage of financially literate board members and the imbalance of service demand and supply of funds. The priority given to financial management and control in many social sector organizations is grossly inadequate. This practice makes the organizations vulnerable to financial losses. In the absence of proper backup plans and funds, organizations cannot cope with the funding crisis.*

*Financial management is crucial for the success of any organization. As a pro-active and well governed nonprofit, Educate Girls decided to assess its financial effectiveness and examine the best practices other leading social sector organizations adopted in managing their financial sustainability. In this context, the current paper describes the factors affecting the financial sustainability of social sector organizations and their challenges for attaining the same. It emphasizes the need for measuring the financial effectiveness of these organizations to attain financial resilience for long-term continuity. The paper further proposes a dynamic 'Financial Effectiveness Matrix' to ensure the long-term financial health of social sector organizations like Educate Girls. The paper concludes with recommendations to diversify income sources, maintain donor relationships, and staff capacity building to remain financially stable. The paper is an outcome of Mr. Veer Doshi's 'We Care: Civic Engagement' internship with Educate Girls from January to March 2021.*

### 1. Introduction

As of June 2021, more than 1,14,000 non-government organizations (NGOs) across the country registered with NGO-DARPAN, a partnership development platform facilitated by NITI-Aayog (Ngodarpan.gov.in, n.d.). These organizations operate in the space of disaster response, advocacy for the rights of disadvantaged communities, community development, environment, disability care, and so on. Social sector organizations have played a significant role in the development of Indian society over the past decades, but their long-term sustainability is often a challenge (Marais, 2016). Irrespective of their role in society, their sustainability remains a concern. Due to the absence of regular funding and primary focus on beneficiary development, NGOs prioritize financial management, governance, and organizational development, causing continuity and credibility issues (Poddar, 2018).

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<sup>1</sup>The term social sector organizations/NGOs/non-profits have been alternatively used.

### 1.1 Factors: Social Sector Organization Sustainability

As social sector organizations are passionate about beneficiary development, they deploy significant resources for project implementation. Moreover, as they are often donor-driven, they are compelled to reserve minimum funds for human resources and organizational development. Unavailability of a skilled workforce and volunteers coupled with poor management and execution of functions directly correlates with organizational longevity. Thus, the efficacy of systems for managing operations, finance, human resource, and governance are contributing factors for NGO sustainability (Sushant & Singhal, 2019; Marais, 2016). Voluntary organizations often overlook the need to undertake a financial risk assessment, evaluate financial effectiveness, and design a financial strategy to ensure continuity and growth.

### 1.2. Need: Financial Effectiveness/Sustainability

Attaining financial sustainability is crucial to the survival and sustenance of any organization. According to Kuranja & Kurati (2014) and Omeri (2015) as cited by Ebenezer et al. (2020), Renoir & Guttentag (2018), and Hailey (2014), financially resilient organizations have a resource base that allows operational continuity despite withdrawal/loss of external funding and responds to unexpected needs and unplanned events. They have the resources and partnerships that give them the flexibility to seize new prospects and the freedom to alter resource allocation considering opportunities & threats. Financial resilience is achieved by having several revenue streams from non-interdependent sources, including a substantial amount of locally sourced funding. Sustained funding followed by effective fund management further facilitates organizational sustainability.

To address the cause of the marginalized population, multilateral agencies such as the World Bank, the United States Agency for International Development (USAID), Oxfam, and the UK's Department for International Development work with Indian

*Financially resilient organizations have a resource base that allows operational continuity despite withdrawal/loss of external funding and responds to unexpected needs and unplanned events.*

NGOs to support education, health and environmental initiatives. The Indian Government, funding agencies, individual donors, and corporates, collaborate with NGOs to work on diverse development-oriented projects (Sushant & Singhal, 2019). As societal inequities are constantly on the rise, new unmet needs of the beneficiaries also demand intervention. The imbalance between the demand of services for the beneficiaries and the limited supply of funds creates a challenging scenario of maintaining financial sustainability for NGOs.

### **1.3 Challenges: Financial Sustainability**

An enabling environment with robust social capital, a committed organizational culture, availability of technical capacity, and the nature of donor relationships affects the financial sustainability of NGOs. As cited by Nityanad in a Loksabha Forum (2021), due to violation of various provisions of the Foreign Contribution Regulation Act, 2010 (FCRA), 20,600 NGOs lost their FCRA registration which severely affected their functioning. To avoid such setbacks, he emphasized the need for capacity building of Indian NGOs in the areas of legal compliances, financial literacy, and financial planning. As NGOs have FCRA registrations outsourced and subcontracted their work to other NGOs who did not have FCRA, it led to fraudulent practices and mismanagement of funds. Hence, a new amendment was introduced in the FCRA rules amidst the pandemic in 2020, which prohibits the sub-granting of foreign funds to NGOs. This left NGOs cash-starved, as they were required to open their new FCRA accounts before the stipulated date of June 30, 2021 (Ghosh, 2021).

The Covid-19 pandemic challenged the sustainability of NGO operations as the priority shifted towards addressing the immediate beneficiary needs of providing food, medical aid, and travel support to migrants. The diversion of funds by corporates and funding agencies to address the health and relief needs of the people made it difficult for NGOs to manage their limited finances and continue with their core programmes.

*The Covid-19 pandemic challenged the sustainability of NGO operations as the priority shifted towards addressing the immediate beneficiary needs of providing food, medical aid, and travel support to migrants.*

With more rigid FCRA rules and diversion of CSR Funds to pandemic-related activities, the social sector landed in a massive financial and liquidity crunch. Being aware that the virus has had a significant resurgence in 2021 with an expected return as a third wave, NGOs will have to survive two years by designing an effective funding strategy (Chopra, 2021).

#### **1.4. Need: Measuring Financial Effectiveness**

Analysis of financial effectiveness includes the study of sources of funding, fund utilization trends, benchmarking with peer organizations, impact analysis, and stress testing. A comparative study aids in examining how other organizations in the same space utilize their funds to create a similar impact in their area of operations. It also facilitates recognition of its financial resilience for long-term continuity.

Organizations like Vatsalya Foundation, Pratham, Teach for India, Bachpan Bachao Andolan are undertaking commendable work in the field of child welfare and education in India. However, it is difficult to examine their measure of effectiveness solely based on their annual reports. Hence, Educate Girls decided to undertake a comparative study of NGOs across the globe to measure their financial effectiveness.

#### **2. About Educate Girls**

Founded in 2007 by Safeena Hussain, Educate Girls is a nonprofit organization registered under Section 8 of the Indian Companies Act, 2013 (Educategirls.ngo, n.d.). It works towards educating girls in rural and educationally backward communities. It strives to improve the access of girls to primary education residing in the remotest parts of Rajasthan, Madhya Pradesh, and Uttar Pradesh. To sustain girls in the formal education system, it has formulated village-level solutions, significantly reducing the wastage of resources, i.e. human and financial (Educate Girls, 2020). So far, Educate Girls has brought 20,000 girls into the fold of formal

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education, and by 2024, it aims to cover 1.5 million girls (Educategirls.ngo, n.d.). To fund girl child education, the organization, in partnership with UBS Optimus Foundation (UBSOF) and Children's Investment Fund Foundation (CIFF), launched the World's first Development Impact Bond (DIB)<sup>2</sup> in education (Educategirls.ngo, n.d.).

### **2.1. Covid-19 Impact:**

The Covid-19 pandemic, followed by a nationwide lockdown in March 2020, compelled NGOs to provide relief measures to their beneficiaries. Educate Girls significantly redirected its resources to Covid-19 relief work. The managing team observed that organizations were quick to shift from their core models to relief-driven models during the pandemic months and were keen to learn the strategies implemented by these organizations to enable them to do the same or do better in the future. While DIBs and long-term partners allowed Educate Girls' to bear the storm of the pandemic and switch to the short-term Covid-19 relief work, the organization also faced the setback of the pandemic. The management team realized the necessity to incorporate financial planning, financial metrics, and effective resource utilization to handle critical operations (Educate Girls, 2020).

### **3. Project Focus**

The financial and operational setback of the Covid-19 pandemic activated Educate Girls' to study practices adopted by other social sector organizations to protect their operations from shocks and develop effective financial health. In this context, the We Care intern was assigned to analyze models adopted by social sector organizations for developing an industry-wide financial effectiveness matrix. The specific objectives of the assignment were:

- To identify organizations operating in the field of education locally and internationally.
- To examine their financial and impact-related documents for extracting comparable data.
- To develop a financial effectiveness matrix.
- To study the relative performance of Educate Girls vis-à-vis other players in the industry.
- To gain insights on best practices adopted by competitors.

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<sup>2</sup> DIBs are results-based contracts in which one or more private investors provide working capital for social programmes, implemented by service providers (e.g. NGOs), and one or more outcome funders (e.g. public sector agencies, donors, etc.) pays back the investors' their principal amount plus a return if, and only if, these programmes succeed in delivering results (Dalberg Advisors, 2019).



#### 4. Methodology

To shortlist relevant organizations for the study, extensive secondary research was undertaken by browsing through the websites of Darpan, Oxfam, Global Governance, and GiveIndia. Initially, social sector organizations in India and abroad were identified based on a) organizational mentor's recommendation, b) reputed organizations in different fields, and c) availability of impact and financial documents in the public domain.

The Annual Reports, Impact Reports, Financial Statements, and Investor Presentations were collated for 27 shortlisted organizations. Study of the collated documents aided in further shortlisting of organizations and developing a scoring matrix.

The organizations were filtered out in two stages: i) Stage 1: organizations that did not publish financial statements for the previous three years, annual reports with impact, grant, and other relevant information and ii) Stage 2: organizations having financial statements that did not have data to compute ratios on liquidity, profitability, and reserves.

A scoring matrix was developed considering the following parameters: a) organizations operating in the same segment as Educate Girls, b) geography, c) target group and, d) organizational budget (see Table 1). The scoring matrix was used to classify organizations similar to Educate Girls in terms of model, impact, area of operations, target group, and financials.

**Table 1: Scoring Matrix**

Parameters	Scores
<i>Programme Focus Area – Education</i>	Investment of 51%+ on education-related activities – 1, Investment below 51% on education-related activities - 0
<i>Number of Years of Operations</i>	Five years of organizational existence - 1, Less than five years of organizational existence - 0
<i>Geographical Focus Area</i>	Operations in rural areas - 1, Only urban areas - 0
<i>Direct/Indirect Intervention Strategy</i>	Direct interventions (deliver programme at ground level)- 1, Indirect (advocacy/awareness activities) - 0
<i>Balance Sheet Size</i>	Turnover $\geq$ INR 20-30 crore - 1, Turnover below 20 crore and above 30 crore - 0

Parameters	Scores
<i>Community Development Initiatives</i>	Multiple Community Development activities (awareness generating activities, general public support, and so on: 1, No community development initiatives - 0
<i>Region of Operation</i>	Operations in Rajasthan, Madhya Pradesh, Uttar Pradesh, and Bihar - 1, Operations in other states - 0
<i>Beneficiary Age Focus</i>	Above 5 years - 1, Upto 5 years - 0
<i>Gender Focus</i>	Females (young girls) - 1, Others: 0

The above scoring matrix aids in the process of comparing organizations across different sectors, i.e. having higher or lower similarity scores to understand better practices followed across the Board. This dynamic scoring mechanism coupled with the dynamic financial effectiveness template (see Table 2) was then leveraged to understand the various strategies followed by the social sector organizations and further analyzed to gauge the relative performance of Educate Girls.

**Table 2: Financial Effectiveness Template**

Parameters	Scores
<i>Profit and Loss Mix %</i>	Ratios were derived by calculating the total expenses of an organization towards Programmes (i.e. primary activities), Fundraising, Support (Administrative activities), and other activities to analyze the primary cash utilization of the organization (Total Programme Expenses+ Fundraising Expenses+ Miscellaneous Expenses)
<i>Cost Efficiency</i>	Derived by dividing the total expense with the total number of people benefitted (directly), thus indicating the cost per beneficiary.
<i>Liquidity</i>	The liquidity parameter was used to compute the amount of liquid money available to the organization at a given time and the period for which the organization can operate without any additional funding.

The above parameters were computed for five years. To ensure accurate comparison and make sure that abnormal results of a few organizations did not bias the data set, the average and median were computed. Further, the Financial Effectiveness Matrix was kept dynamic, which can be adjusted to represent organizations that are between 30-100 per cent similar to Educate Girls (based on the scoring matrix).

## 5. Findings

Educate Girls invested 50 crores (i.e. 83 per cent of donations) in their programme activities based on the financial data. With the help of secondary data, the following findings were revealed:

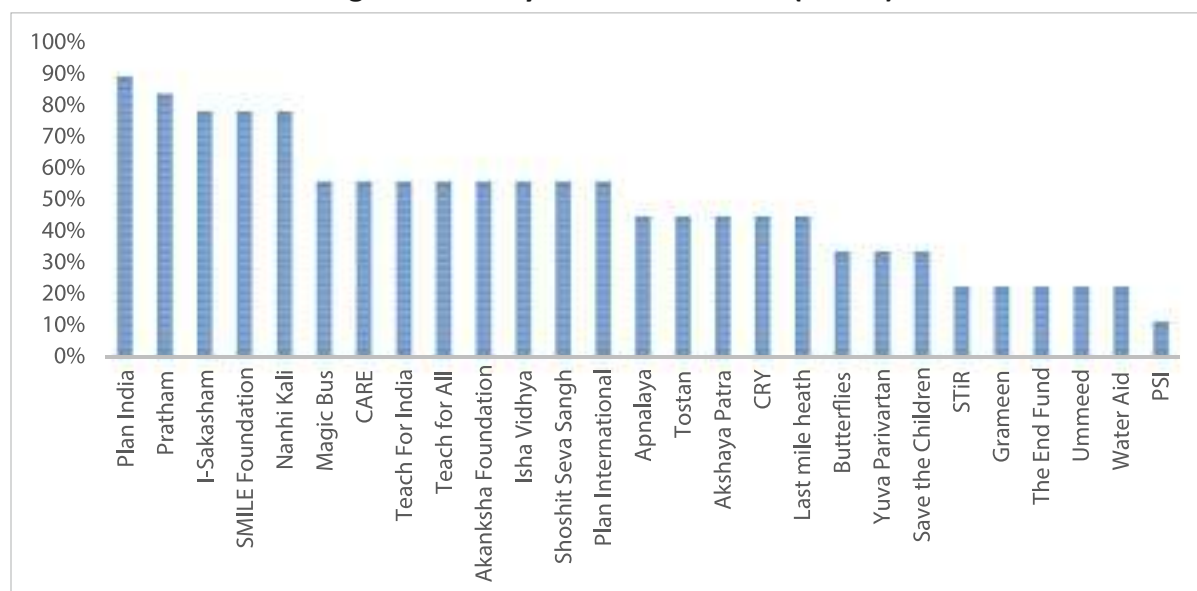
### 5.1. Assessing Similarity: Educate Girls & Other Organization

Of the 27 organizations shortlisted, it was noted that 12 organizations primarily operated in the education space, and the majority of their funds were utilized for supporting educational interventions such as infrastructure development and teaching interventions. Eg. Shosit Seva Sangh, Plan India, Isha Vidya, Nanhi Kali, and I-Saksham. The remaining 15 organizations provided additional services in the areas of healthcare, water, community development, and child rights advocacy, e.g. SMILE Foundation, Plan International, Apnalaya, Ummeed, and Water Aid.

In terms of geographical scope, seven organizations operated at a global scale, e.g. Teach for All (United States of America), Tostan (Senegal), Last Mile Health (Liberia), Grameen (Bangladesh), and End Fund (United States of America). The remaining 20 organizations had their operations at the pan India level. Of these, 12 organizations operated in the states of Rajasthan, Uttar Pradesh, Bihar, and Madhya Pradesh, e.g. Pratham, Plan India, Teach for India, and Shoshit Seva Sangh.

Fig. 1 represents the similarity score of sampled organizations based on the scoring matrix.

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**Fig. 1: Similarity with Educate Girls (scores)**

The application of the scoring matrix highlighted that from the sample, 13 organizations such as Plan India, Pratham, and so on had high similarity to Educate Girls, receiving a similarity score greater than 50 per cent. This was followed by additional seven organizations such as Apnalaya, Tostan, and others that were moderately similar to Educate Girls. Of the similar organizations, it was noted that the average spend on programmes was 79 - 82 per cent. This number was lower than the average spend by Educate Girls, i.e. 83 per cent on programmes, thereby indicating better utilization of funds for generating impact by Educate Girls.

## 5.2. Financial Effectiveness:

The financial trends for the last five years were analyzed with the help of the Financial Effectiveness Template (Table 1).

Based on the data, two key inferences were made:

- i. Support costs' i.e. staffing and administrative expenses, largely remained constant across all the sampled organizations. There was a reduction of spending on these overheads by seven per cent on a YoY basis (2019 to 2020). This enabled them to invest more in beneficiary related activities and generate impact.
- ii. 'Fundraising costs' i.e. the costs incurred to contact and maintain connections with institutional donors and high net worth individuals consistently reduced for five years. This was attained by building credibility and programme effectiveness. A standard investor pitch, periodic reporting, and periodic fundraising campaigns ensured savings of fundraising costs. It has to be noted that the actual amount spent by Educate Girls on

fundraising was higher than its peers. Higher expenditure was attributed to the unique fundraising model of DIBs. These bonds are considered a costly means of fundraising as it requires the organization to generate reports periodically and deliver timely returns to the investors.

Both support and fundraising costs spiked across organizations in 2021 due to multiple external inconsistencies created by the pandemic.

### 5.2.1: Fund Utilization in Emergency

Fund utilization trends during extreme financial stress (i.e. Covid-19) were analyzed. Interestingly, it was observed that sampled organizations, except for Educate Girls, were inclined to keep excess cash on their books to plan for complex scenarios. They opted to park cash in short-term investments and tried to maintain a minimum of five months' cash to tide over uncertain times. Shortage of cash exposed Educate Girls to liquidity risk in the case of a more substantial second wave and a subsequent liquidity crisis in the Indian capital markets.

### 5.3. Competitor Analysis: Best Practices

The data observed a few crucial best practices by competitor organizations concerning sustaining financial viability. The same has been elucidated below:

#### 5.3.1. Investments:

Organizations such as Akanksha, CRY, and Shoshit Seva Sangh had invested 4-10 per cent of their donations in bonds, fixed deposits, and other interest-bearing products. This facilitated diversification of income and facilitated cash flow in times of disruptions. This measure ensured operational continuity and payment of salaries during emergencies.

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### 5.3.2. Monetizing Programmes:

Organizations like Grameen Foundation and Akanksha have diversified their funding sources by monetizing their programmes. For instance, Grameen Foundation earned interest on the grants received as a part of its operating model. Whereas, Akanksha Foundation raised additional funds by monetizing programmes through art projects and training modules.

### 5.3.3. Technology Adoption

Sampled organizations had proactively downsized the staffing and administrative budgets by adopting technology for operations management. Investments were made to purchase devices and software and create dashboards to maintain real-time data, compilation, analysis, and performance tracking. This made organizations more agile and maximized their social impact. Incorporating technology in operation management helped organizations like Akshaya Patra, Akanksha, and Nanhi Kali immediately pivot to Covid-19 relief initiatives during the lockdown.

## 6. Discussion

Organizations like Educate Girls, which aim to make significant headway into grassroots problems in India, need to adopt a more agile model of operations, limiting its dependence on people for programme delivery and impact generation. On a deeper analysis of Educate Girls' programme expenses, it is observed that in 2019-20, 29 crores of the 50 crores (58 percent) was spent on 'employee benefit expenses' while the remaining 21 Crores was spent exclusively on programme related expenses.

### 6.1. Digitalization for Monitoring & Evaluation:

Educate Girls has made significant headway in reducing expenses as a share of total donations, i.e. (58 per cent in 2018 to 48 per cent in 2019). These numbers can further be optimized through digitization. Currently, their model has multiple human

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touchpoints. For instance, the data on the interventions with the beneficiaries was documented and recorded at respective villages by the field staff. This data was collated at the district, state, and organizational levels and finally analyzed at the Head Office in Mumbai. These repetitive processes can be streamlined with the help of technology. Digitization can aid in reducing the staff required for manually tabulating the data.

### 6.2. Diversifying Income Sources:

From a liquidity standpoint, Educate Girls has been maintaining a healthy five months of the reserve. They can further strengthen their financial position by diversifying their income sources by creating a channel of interest income. Though they incorporated an innovative solution in DIBs, it was not a source of consistent cash in-flow, rather a cash out-flow for the company.

### 6.3. Donor Relationships:

With the pandemic outbreak, an acute liquidity crunch occurred as the social sector was compelled to respond to unexpected and additional needs of the beneficiaries they served and beyond. Institutional donors often delay the fund disbursement due to delays in audits and other processes. It has been challenging for nonprofits to have no service or products of their own to maintain cash on hand (O'Connell, 2020).

To address these challenges, O'Connell (2020) suggested that new ideas and innovative solutions were required. For instance, there is a need to set up an NGO Liquidity Fund to facilitate NGOs to avail short-term loans to meet the emergency overheads. Similarly, forecast-based financing could be initiated to meet early action expenditure during a crisis.

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#### **6.4. Capacity Building:**

Social sector organizations should also consider having a 'Crisis Management Committee' at the Board level to monitor, anticipate, and be instrumental in increasing cash inflow during an emergency (Madan, 2020). They should also focus on the capacity building of the staff in the areas of financial literacy, financial planning, and creative thinking to optimize resources. Organizations should regularly undertake financial risk assessment exercises. The dynamic financial effectiveness template developed for this study can be deployed to assess the financial health of the social sector organizations and design their financial strategy.

#### **7. Conclusion and Recommendations**

Social sector organizations constantly are challenged while balancing social impact and financial sustainability. Unforeseen scenarios like the Covid-19 pandemic further create financial stress because of shortages of financially literate staff, lack of technology access, lack of funding sources, lack of financial liquidity, limited corpus, limited networking capacities, and so on.

The Reserve Bank of India and Gol deployed various policy measures and financial resources to secure the financial health of Hospitality, Travel & Tourism and other sectors. But, there have been negligible measures to ensure the financial health of the social sector in the country.

The responsibility of balancing the social impact and financial sustainability of the organization is of the Board. The Board members should take a keen interest in maintaining the financial health of the organization. It may be prudent for the NGO network to develop key financial metrics for each sub-sector as per the geographical location. For instance, the cost of education per child can be worked out based on a standardized template. Mandatory periodic financial health reviews can provide critical information to the organization and the donors/investors.

The template developed by the intern can be further tested with a larger sample size. The findings from such an exercise can be presented to financial experts who work with the social sector. The outcome from the deliberation will help in designing an appropriate tool to map the financial health of NGOs and NPOs.



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## Epilogue

The recovery efforts from Covid-19 pandemic to "build back a better world" invokes the opportunity to use the disruption to rethink our ways of organizing societies and communities. All the articles in the anthology highlight the challenge of balancing tensions between short-term relief measures and attaining longer-term objectives. The articles suggest that organizations have found opportunities and risks in building back a better world. In terms of opportunities, due to the synergy of cross-sector organizations, there has been the expansion of public health, technology infrastructure, alternative livelihoods, welfare systems, and social innovations. If some of these innovations are adopted permanently, they might substantially benefit the beneficiaries and ultimately lead to society's betterment.

The pandemic has interlinkages with health, economic and social crises. To build back resilience in a vast country like India, there will always be a tension between the fairness principle and the need to channel support to the most vulnerable. Public and private sector organizations may have different views of what "better" actually means. Hence, before executing any plans/schemes, it is essential to clarify and discuss what we consider "better" and how to achieve it. Critical criteria to assess plans/schemes should include fairness and inclusion. To reach out to the last mile, the needs, interests, and participation of the poor and vulnerable need to be prioritized.

Post the second wave of the pandemic in India; we are witnessing the beginnings of a new era that we view as the "next normal." In this context, organizations need to reflect on who they are, how they operate, and how they will grow? For shaping communities to realign with the next normal, there is a need to redefine leadership. Leaders from all sectors have to relinquish the belief that a top-down response will engender stability. They should foster collaboration and transparency across the network of teams and stakeholders. The prolonged uncertainty of the pandemic will compel leaders, primarily from the social sector, to frequently pause from crisis management, assess the situation from multiple dimensions, anticipate what may happen next, and then act. They need to work with communities and a broad range of stakeholders to craft interventions and solutions that build economic inclusion. At all times, they need to be optimistic to inspire them to adapt to the changing situation. Leading with awareness, empathy, and compassion will be instrumental in creating a peaceful environment.

The pandemic accelerated the uptake of digital solutions, tools, and services across all organizations. Specifically, in the social sector, it has facilitated telemedicine, telework, and online education. However, a large section of the Indian society was deprived, as it did not have access or the capacity to handle the digital tools. Inequalities in digital readiness will further create inequities and hamper the process of building community resilience. Leaders need to build community resilience by fostering equitable access to varied services and building capacities of the target audience to use the same. To reach out to the most marginalized, it is prudent to engage stakeholders who value inclusive partnerships and are ready to invest their resources. Building local capacities to deal with the crisis will ensure long-term sustainability.

The course of the pandemic remains unclear as more variants of the virus are emerging. Safeguarding both lives and livelihoods remains an exigent priority. To create a sustainable society, businesses and B-School students need to strengthen the work of social sector organizations. They need to acknowledge their crucial role in vitalizing socio-economic indicators and, consequently, building a resilient India.

## **About the Jasani Centre for Social Entrepreneurship and Sustainability Management**

The Jasani Centre for Social Entrepreneurship and Sustainability Management, NMIMS, has been established to execute social commitments of NMIMS University. The centre addresses social concerns through its comprehensive academic, training, research, and field interventions. Its interventions include contributions to the professional development of executives working for the social sector, capacity building for the resource poor and social entrepreneurship development. The centre supports a variety of curricular, extracurricular and career programs to provide MBA students as well as corporate executives with the tools and opportunities to engage effectively with the social sector. The centre offers a uniquely architected MBA programme in Social Entrepreneurship which aims at developing a new generation of change makers/leaders who can create global social impact by combining passion of a social mission along with a business-like discipline, innovation, and determination.

As a catalyst and innovator, the centre's mission is to create a new generation of business leaders and social entrepreneurs who are knowledgeable about and are committed to create a sustainable society. The centre's objectives serve as a bridge between academia, the corporate world and the civil society organizations. The research, as well as the teaching strengths combined with the experiential learning approach and guiding principles of the centre, connect sustainability focused knowledge and research to students, businesses and the civil society organizations. The centre has increasingly been involved in research and providing consultancy in areas of management of social enterprises, CSR, micro-enterprise management, disaster management, impact assessment and conducting social audits.

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