



EVERYDAY GIVING IN INDIA REPORT

KEY FINDINGS

HARNESSING THE POTENTIAL
OF A BILLION GIVERS
FOR SOCIAL IMPACT

2019



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Scan to access the longer version of the research study.





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ABBREVIATIONS

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

UNITS AND EXCHANGE RATES

All market numbers are presented in:

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

The following currency exchange rates have been applied:¹

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

FOREWORD

ROHINI NILEKANI



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

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

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

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

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

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

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

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

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

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

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

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

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

12 INSIGHTS ON EVERYDAY GIVING IN INDIA

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

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

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

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

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

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

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

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

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

WHY THIS REPORT ON EVERYDAY GIVING?

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

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

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

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

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

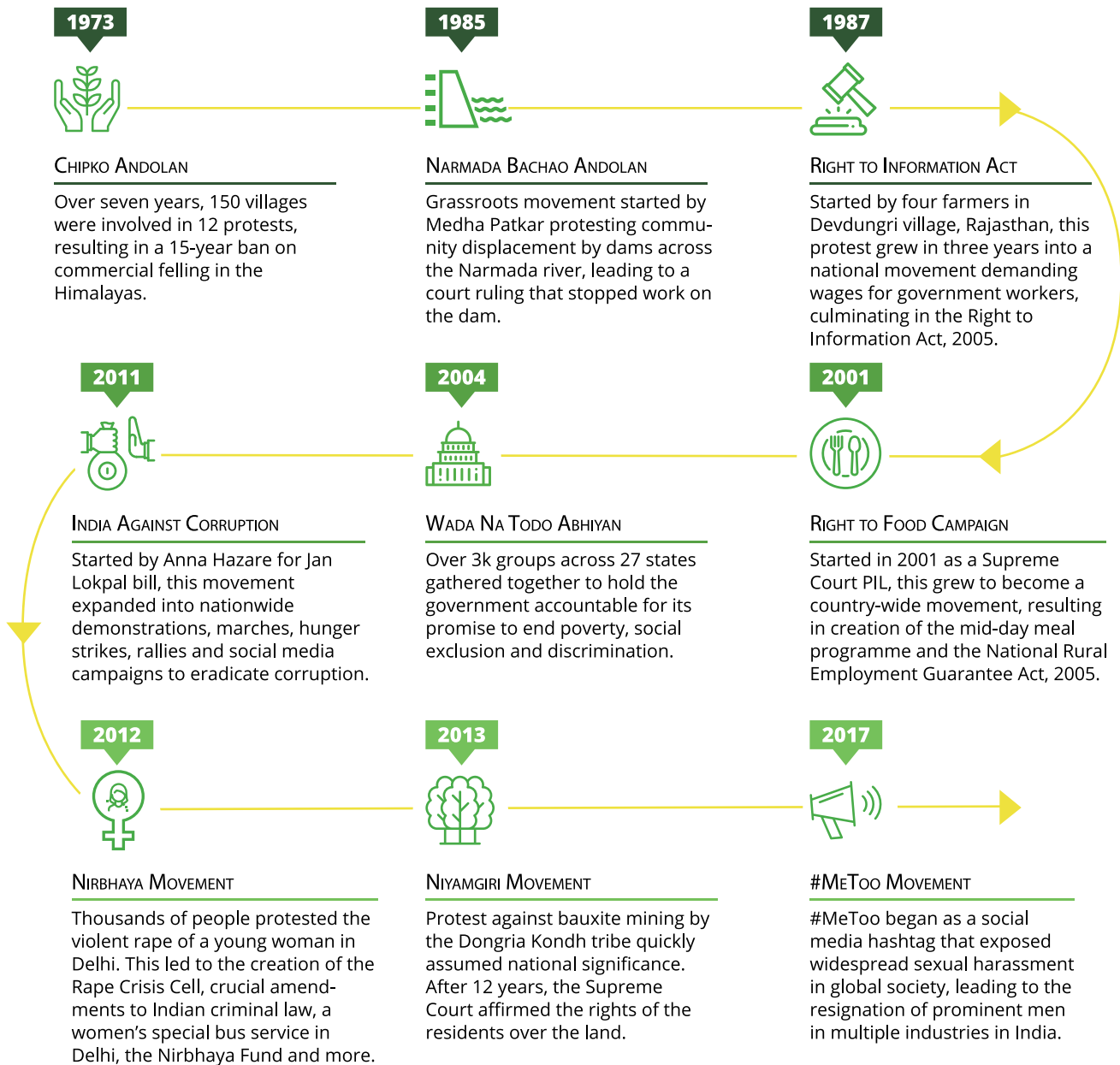
"In the Indian context, we need a billion givers rather than a billion dollars by a single giver. An early and widespread culture of giving is what suits us better."

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

INTRODUCTION

FIGURE 1

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



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

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

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

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

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

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

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

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



INDIA'S EVERYDAY GIVING MARKET

SECTION 1



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







1

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

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

FIGURE 2

DEFINING INDIA'S EVERYDAY GIVER

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

Source: Sattva analysis from primary and secondary data

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

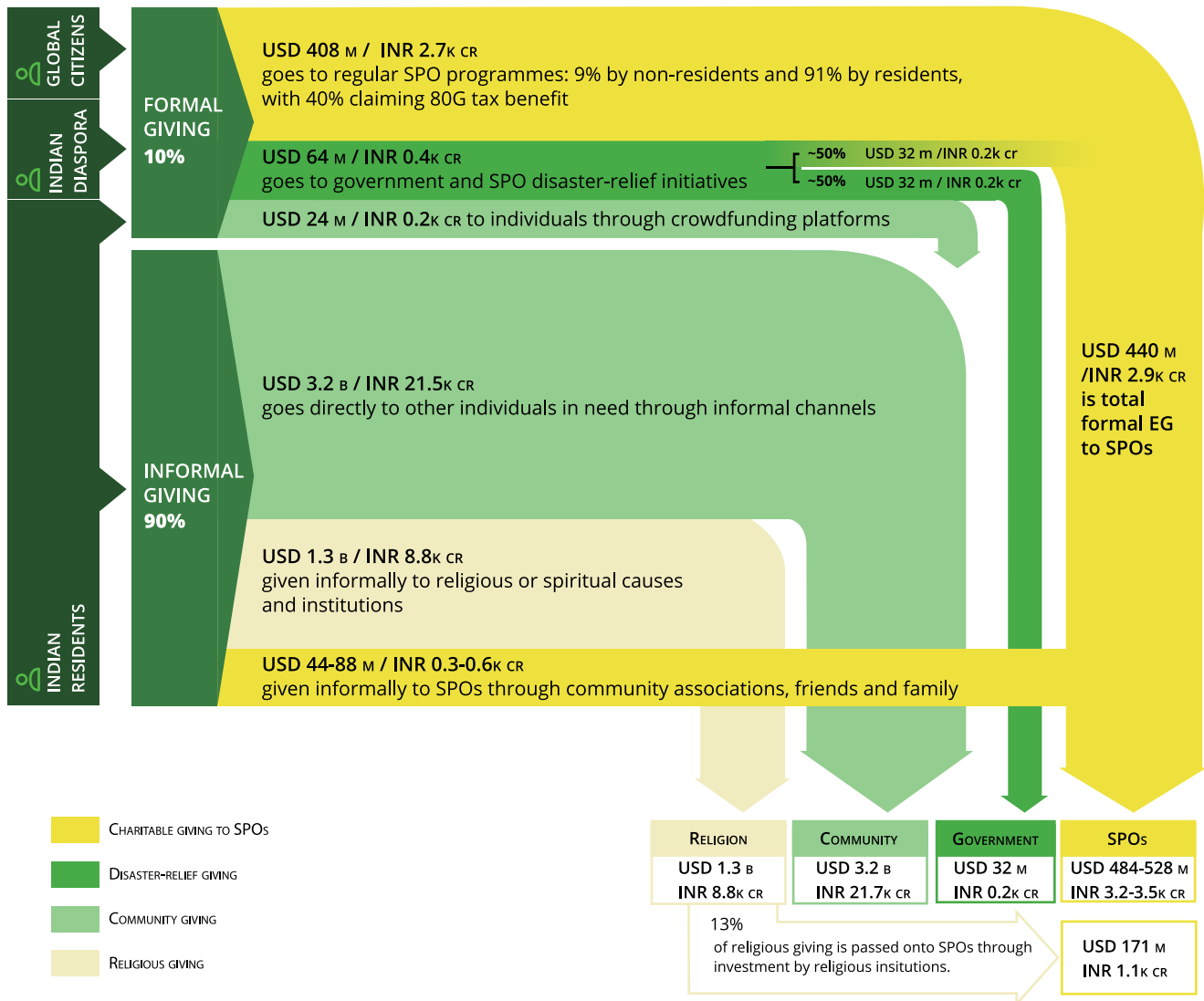
have given predominantly to community and religious causes, followed by giving to urgent situations such as disasters. Everyday giving has been propelled equally by residents and Indian diaspora, followed by global citizens giving to India.

2

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

FIGURE 3

THE FLOW OF EVERYDAY GIVING IN INDIA



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

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

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

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

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

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

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

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

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

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



TOTAL EVERYDAY GIVING

INR 34K CR / USD 5.1 B



INFORMAL EVERYDAY GIVING

INR 30.7K CR / USD 4.6 B



TOTAL CHARITABLE GIVING TO SPOs

INR 3.5K CR / USD 528 M



FORMAL EVERYDAY GIVING

INR 3.3K CR / USD 496 M

Note: Estimates are for the period of one year

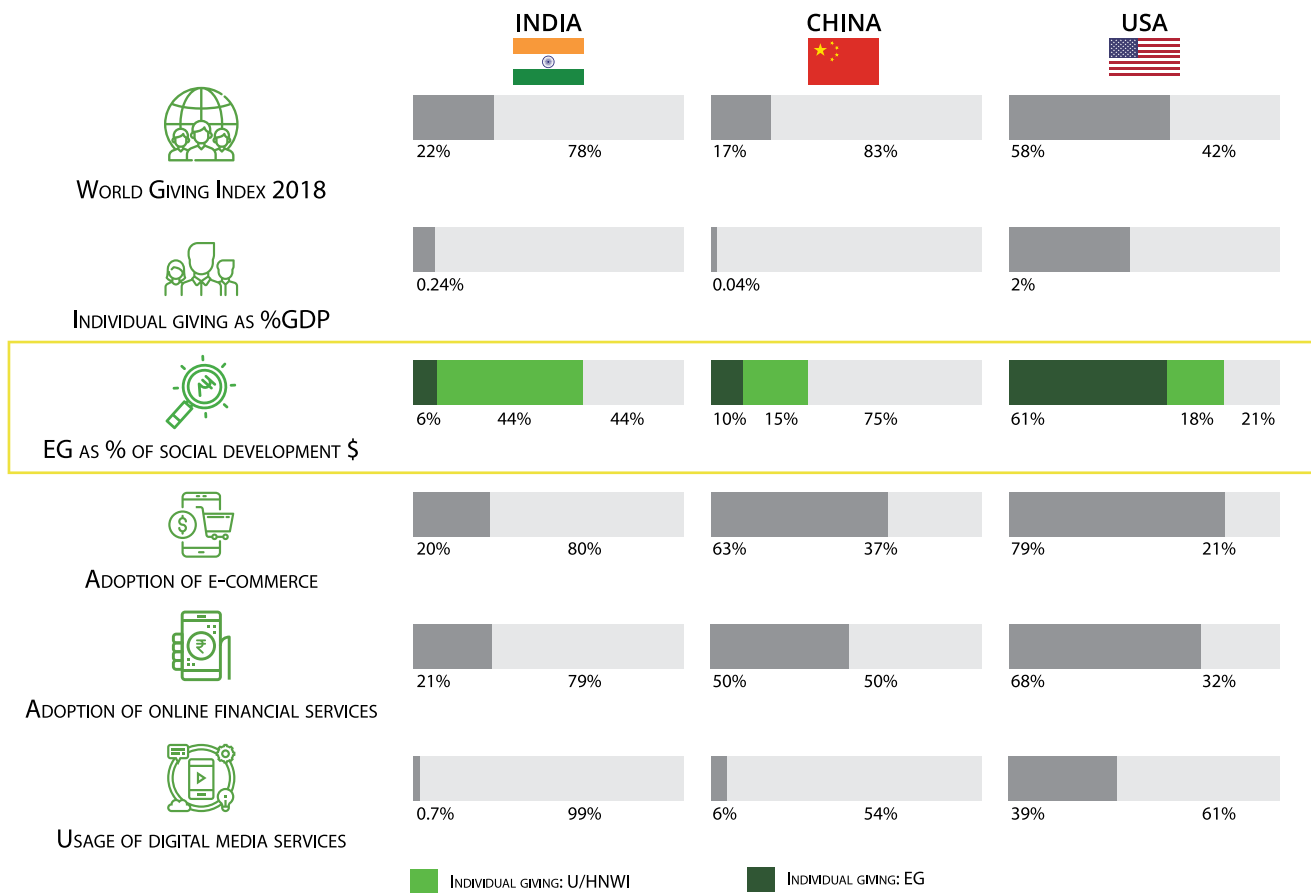
Comparing to other social economies, individual giving (including U/HNWI contributions) forms 0.24% of GDP in India, compared to 2% in the USA and 0.04% in China.¹⁵ Charitable EG to SPOs constitutes 6% of private philanthropy for social development in India, while it has been a steady 60% in the USA.¹⁶ Strategic technical interventions such as Facebook donation buttons, Twitter donations and the PayPal Giving Fund have helped propel everyday giving potential in the USA. In China,

everyday giving has risen to 10% of private philanthropy for social development in the last 10 years largely due to policy and technology barriers being eased.¹⁷ Tencent played a significant role in lowering barriers for giving when it launched WeChat Pay, Tencent Foundation and the 99 Charity Day. The 99 Charity Day raised USD 19 m, USD 45 m and USD 122 m from everyday givers in 3 days, in 2015, 2016 and 2017 respectively.¹⁸

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

FIGURE 4

EVERYDAY GIVING COMPARISON BETWEEN INDIA, CHINA AND THE USA



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

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

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

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

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



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

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

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

3

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

FIGURE 5
CHANNELS FOR FORMAL EVERYDAY GIVING TO SPOs IN INDIA



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

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

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

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

4

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

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

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

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

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

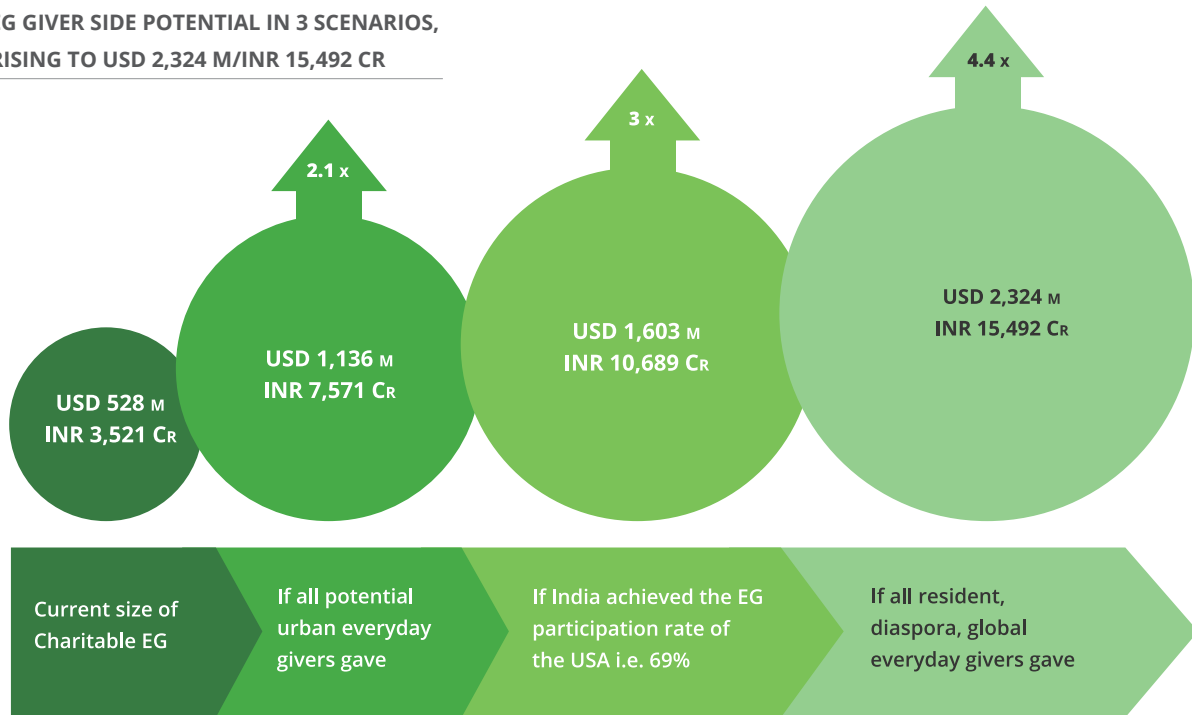
5

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

FIGURE 6

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

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

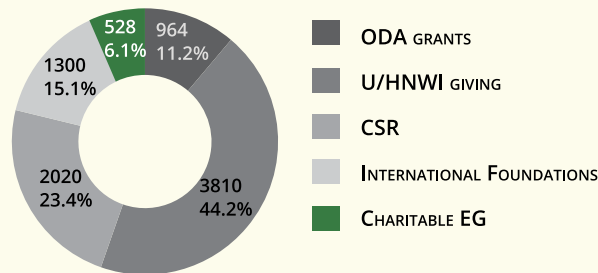


*Assuming Indian givers give 1 contribution of INR 2,200/year and diaspora givers give USD 35/year

CURRENT EG CONTRIBUTION TO PHILANTHROPY IN INDIA

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

(USD in millions)



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

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

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

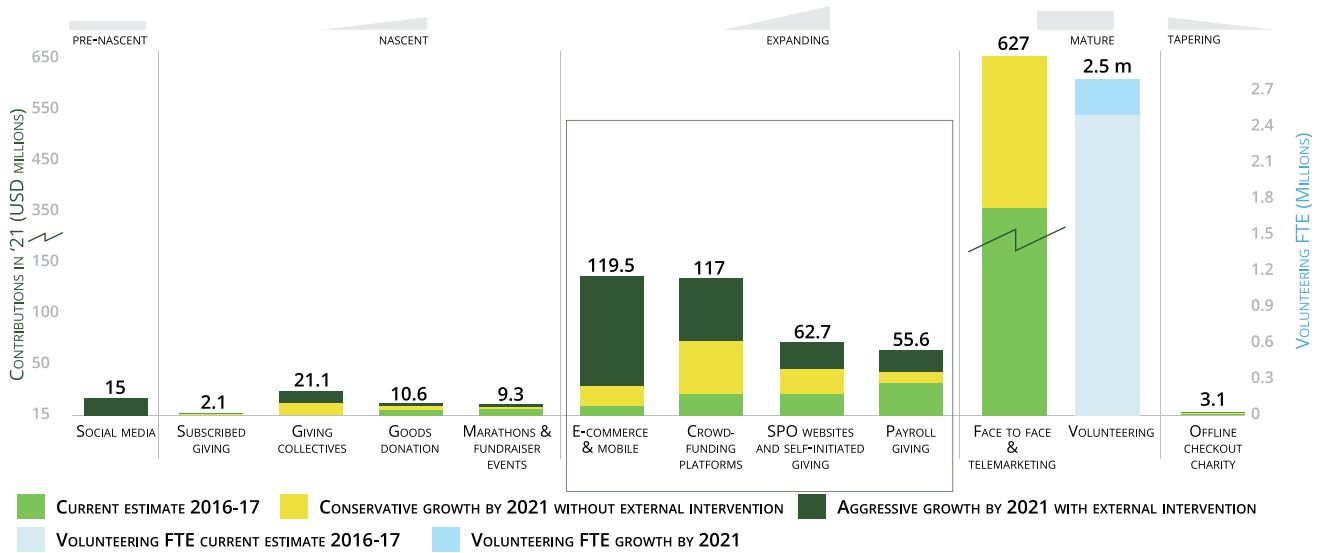
their earning capacity.⁴² Upper/high middle-income households will double by 2030 and high net worth individual (HNWI) households by 2022. By 2050, 560 m Indians will rise into the middle class, making it the largest income class in the country.⁴³ Diaspora giving potential is another driver, given that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

6

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

FIGURE 7

CONSERVATIVE AND AGGRESSIVE 2021 GROWTH PROJECTIONS PER EG CHANNEL



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

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

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

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

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



THE SOLUTION ECOSYSTEM FOR EVERYDAY GIVING IN INDIA

SECTION 2



Scan to access Section
2 of the full report



The connection between everyday givers and the causes they give to occurs in three ways:

- directly to SPOs,
- through online platforms, and
- through offline facilitated avenues that utilise various online and offline platforms.

Giving is supported by an ecosystem consisting of

- enabling intermediaries who carry out due diligence and certification of SPOs, support fundraising efforts, create knowledge and data,

or enable payments,

- regulatory bodies who create and implement policies,
- funders, and
- influencers — people and platforms — that reach and convert unreached givers.

The retail giving ecosystem in India is nascent compared to economies such as the USA, but has been growing steadily in number of organisations as well as partnerships and collaborations between entities to grow the market.

FIGURE 8

SNAPSHOT OF THE EVERYDAY GIVING SOLUTION LANDSCAPE



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

7

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

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

Convenience of process: Compared to other giving economies, low-barrier avenues of giving — those that optimise for the giver's choice, time, effort, etc. — remain nascent in India. 59% respondents in Sattva's quantitative survey of everyday givers stated that they would be encouraged to give if the process were more convenient. Solutions that prioritise ease of giving see results: Benevity raises USD 1 b (INR 650 cr) globally every year through workplace giving while GiveIndia is seeing promising results in subscribed giving and payroll processing.⁴⁹

Urgency of cause: Where the need to give is time-bound and critical, everyday givers are triggered to respond in significantly positive ways. The Kerala floods in 2018 saw a single mobile wallet platform raise INR 10 cr (USD 1.5 m) in just 48

hours, signifying the potential for disaster-relief giving.⁵⁰ Corporates state that workplace giving spikes in response to disasters.⁵¹

Community influence: Giving back to the local community plays a vital role in religious and community giving. SPOs who can establish a human connection with givers through their volunteer or peer network report greater success at retail fundraising.⁵²

Impact of giving: Where givers are compelled by the difference they make, giving grows both in ticket-size and frequency. 59% respondents in the survey were motivated to give by deep affiliation to a cause or organisation and a desire to make a difference. Everyday givers in this category tend to be highly engaged while giving.

66% of survey respondents in Sattva's EG survey prefer to engage with social causes in person. However, lack of reliable information on where and how to give to achieve the greatest impact is a consistent barrier according to 63% of respondents.⁵³ Diaspora giving which has significant potential to grow, is impeded by regulatory barriers including FCRA status of SPOs, and the number of global platforms that serve causes in India.⁵⁴ Triggers provide a way to design everyday giving campaigns in a way that leads to increased conversions.



8

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

Retail giving is a chosen fundraising source only for a small share of the 33 lakh registered SPOs in India.⁵⁵ Our research shows that in most cases, SPOs turn to everyday giving when they **cannot access institutional or U/HNWI funding**. This is especially the case for **rights-based SPOs, young SPOs** that have not yet established the credibility to raise institutional funds and SPOs that have been **dependent on foreign funding** and seen it decline, particularly over the last three years.⁵⁶

While many SPOs understand that engaging everyday givers is key to building a brand or awareness for their work, only a small fraction of SPOs are able to treat citizen engagement as **core to their mission** for societal impact.⁵⁷

The research study found six **key barriers** to SPOs adopting retail giving:

- **Mindset barriers**, especially among SPO leaders and board members, brought on by scepticism with the returns in engaging everyday givers, costs involved in retail fundraising, and a lack of trust in the efficacy of retail giving to make it a strategic priority.
- **Lack of know-how** on unlocking giving effectively, especially through digital means.
- **Lack of fundraising capabilities** in non-profits which is an acute challenge across the ecosystem in India.
- **Inadequate funding avenues** that can encourage pilots in retail fundraising and cover innovation cost.
- **Frictions with giving platforms and channels** resulting from regulatory constraints, return-on-investment issues, giver engagement and databases.
- **Nascent technology adoption** among Indian non-profits which limits the use of technology and data to increase giving.

9

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

Offline channels include face-to-face, telemarketing and offline donation boxes in outlets, which capture over 80% of charitable EG funds raised. According to fundraising experts in the ecosystem, a significant portion of online funds originate offline: givers are reached in-person or over the phone and directed to make a donation via a website, by cheque or through a crowdfunding page. Offline in-person interactions are the most familiar and effective acquisition strategy corroborated by survey results. However, they are also the most resource-intensive with staff, training

and maintenance costs. It is believed that only the top 30-40 SPOs in India ask everyday givers for funds through established infrastructure, while the others often get funds through word-of-mouth and other 'unsolicited' means. Offline channels tap effectively into the Indian giver's need to connect personally to be compelled to give.

Online channels include crowdfunding and subscribed giving platforms, SPO websites and e-commerce/digital payment platforms. While they garner a small portion of funds today, crowdfunding

platforms are growing YoY at 30% and **outpacing offline** channels.⁵⁸ However, there is currently **no strong business case** for online charitable fundraising, resulting in at least 60-80% of crowdfunded campaigns being directed towards individual fundraising, particularly for healthcare.⁵⁹

Despite the proliferation of internet and mobile commerce platforms and mobile wallets in India, very few leading platforms have enabled year-round charitable giving. However, when they do so, the results have been overwhelming in quantum of funds raised. Mainstream digital payment and social media platforms are yet to enable giving through their portals year-round, impeded by regulatory considerations. Most crowdfunding platforms support Indian SPOs in social media communication, data, and digital aspects, given the talent gaps in SPOs for digital fundraising; this also becomes an additional revenue source for CF platforms in some cases.

Mixed channels such as payroll giving, marathons and giving collectives deploy a hybrid offline + online strategy, which works well in the Indian context given everyday giver and SPO preferences for being contacted in-person with an increasing appetite to give conveniently online. They **tap into new mainstream communities** that convene around shared interests and spaces such as marathon running, cycling and the workplace, and direct them to giving complemented by engagement through volunteering. The most significant attention towards individual charitable giving in India has been created by movements such as Daan

Utsav which has engaged 60 lakh givers across 200 cities,⁶⁰ and #GivingTuesdayIndia, which brought together 19 k givers, 23 collaborator platforms and 460 SPOs over a week in 2018.⁶¹ Mixed channels face barriers in converting interest into giving and increasing the number of givers, due to the discovery-to-giving funnel being **split between multiple actors**.⁶²

Recent collaborations demonstrate rapidly growing innovation in a nascent market. India's EG could leapfrog other prominent economies if innovations continue to grow in volume and scale at the current rates itself. A snapshot of recent collaborations indicates this potential:

- **GiveIndia and ideas42** have teamed up to innovate and learn from experiments in subscribed giving to all, aiming to forge a culture of committed giving online. This product itself could grow at least 10-15x in volume.⁶³
- **Paytm Helping Hand**, India's largest digital payments platform is piloting a year-round "donations" feature through their platform with a few prominent SPOs.⁶⁴
- **Ola has teamed up with Tata Trusts** 'My Ride. My Cause' to enable all riders to contribute to cancer care every time they ride.⁶⁵
- **Ketto with Amazon Wings** are launching a seller-crowdfunding platform to enable small business entrepreneurs on Amazon.⁶⁶
- **National Payments Corporation of India** (NPCI) BHIM is working to onboard quick response code (QR code) payment mechanisms for SPOs in collaboration with #GivingTuesday-India and others.⁶⁷

"Individual giving has been the traditional form of giving in India, even before corporate fundraising. It is also unrestricted and open-ended, allowing for experimentation."

- Avijit Dey,
Sightsavers

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

Funding for promoting EG is developing and the majority share comes from Indian HNWI and global foundations. They provide funding for three main purposes:

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

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

Enablers too are nascent but can play a critical role in field-building for EG in India. Enablers typically support field building through research and evidence, knowledge creation, fundraising support and consulting for SPOs, due diligence, legal and regulatory processes.

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

Policy ecosystem initiatives are critical but nascent except for NPCI's digital partnerships. NPCI's BHIM QR codes have the potential to bring several SPOs online for retail fundraising. The

outreach of these codes is currently limited to NPCI's marketing efforts. There have been no other noteworthy efforts on the policy side to significantly influence everyday giving.

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

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



GROWING EVERYDAY GIVING IN INDIA: THE WAY FORWARD

SECTION 3





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

1. Meaningful engagement is critical to increase giving

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

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

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

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

3. Leverage mainstream communities and existing consumer behaviours

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

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

4. Move givers to mindful ways of giving

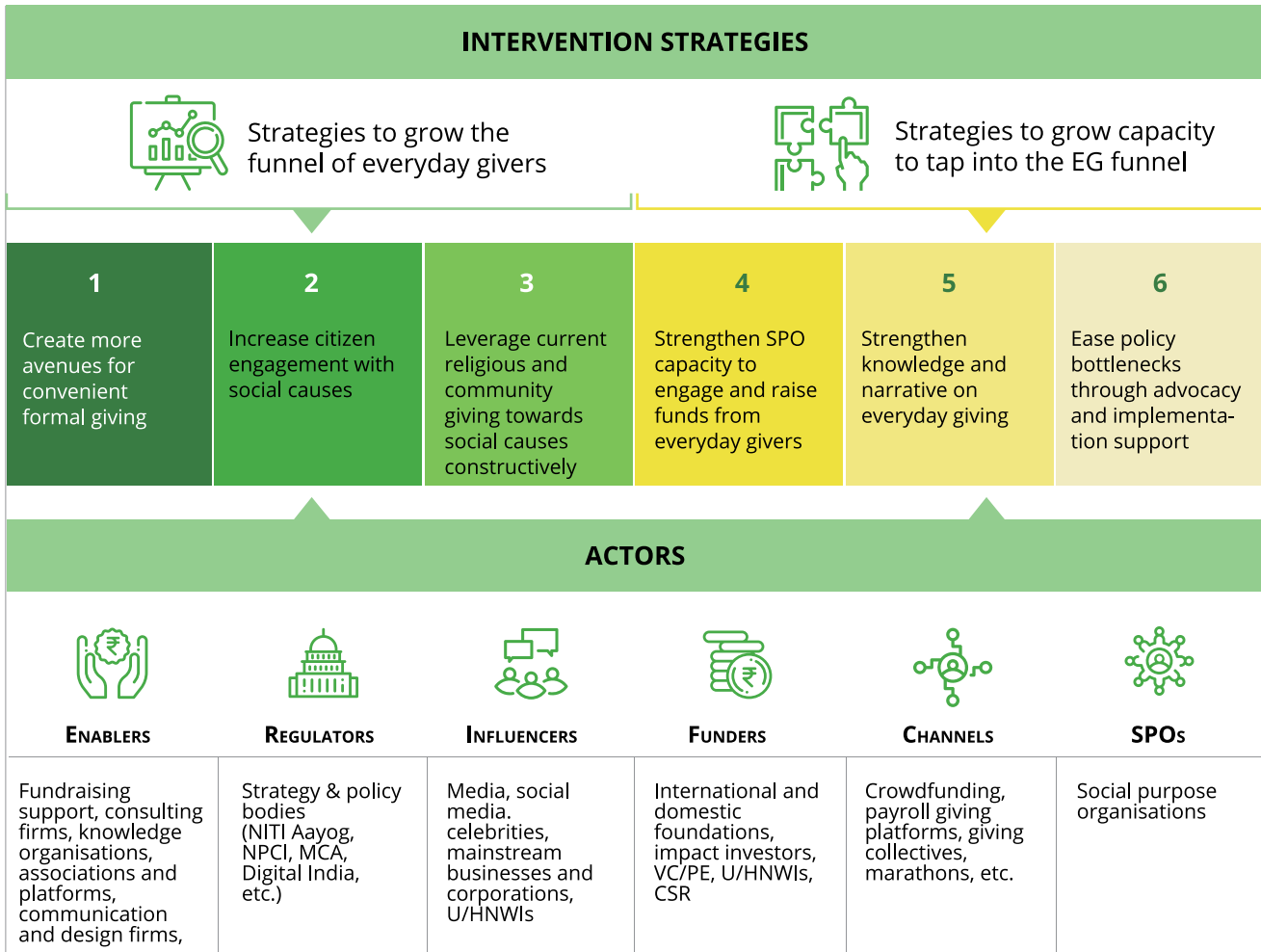
While digital methods, payroll platforms and crowdfunding have increased the funnel of givers significantly in other economies, experts from the US ecosystem state that their challenge today is bringing intentionality into giving and moving the needle beyond 2% GDP where it has been stagnant. Deliberative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

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

FIGURE 9

THE ECOSYSTEM OF FORMAL EVERYDAY GIVING TO SPOS IN INDIA



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

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

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

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

Top recommendations for regulators

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

Top recommendations for philanthropic funders

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

for digital fundraising, technical support, and advisory

Top recommendations for CSR

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

Top recommendations for influencers

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

Top recommendations for channels

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

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

Top recommendations for SPOs

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

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

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

- Amit Chandra,
Philanthropist



STUDY APPROACH, METHODOLOGY AND LIMITATIONS

Research aims and objectives

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

Research methodologies

Insights from this study come from four research methods:

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

Key research areas

The study sought to find answers to the following questions:

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

Limitations

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

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

Detailed calculations, report and annexures

This is a printed snapshot of insights and key findings from the research study. The full report, detailed calculations for the market study, and details on the research processed undertaken and organisations interviewed are available by scanning the QR code below.



Scan to access the full report and annexures

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

LIST OF INTERVIEWS

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

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

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