

Responsive Philanthropy in Mumbai

Corporate Sector and Social Justice Philanthropy

P.G.Jogdand*

Prashant Bansode*

The authors use the framework for social justice philanthropy as elaborated in the National Committee for Responsive Philanthropy of America in April 2003 to study the role of four funding organisations. The emphasis of the study was to understand the vision and objectives of the organization. That is, does the organization have an issue-based focus or a group-based focus? Within the issue-based focus was there a particular target-group focus? An attempt was also made to understand how the funding organisation develops the networks with the NGOs and selects its partner for carrying out the projects and the disbursement of the funds. In short: How does funding reach the beneficiaries?

[The data was collected as part of the project entitled 'Social Justice Philanthropy in India' undertaken for the Indian Institute of Dalit Studies, New Delhi.]

*Department of Sociology, University of Mumbai, Kalina. Email: pralhad_j@hotmail.com.

It is utopian to think of an egalitarian society. Societies are unequal and stratified on the basis of unequal distribution of power, prestige and wealth. But there is a systemic process across societies that social institutions deprive/deny access to power, prestige and wealth. The denial and deprivation comes through social exclusion/unfair inclusion of groups in society. The social exclusion/unfair inclusion is institutionalized through institutions of caste, race, ethnic identity, gender, linguistic minority, etc. Thus the root cause of inequality in society is not that the deprived sections are non-meritorious/unskilled but they are denied/deprived of opportunity. Social exclusion/unfair inclusion and deprivation is culturally rooted in society. The disadvantaged and deprived sections of society face discrimination in all aspects of life due to historic cultural practices. This cultural practice reflects in the socio-economic sphere of the society. Social justice philanthropy then means identifying the cause of social exclusion and deprivation and making the delivery system favour the marginalised to bring about change in the lives of the deprived, disadvantaged and disprivileged sections of society. In Indian society social exclusion is practised through the institution of caste, tribe/ethnic identity and gender. The marginalised sections of the Indian society are several: the Scheduled Castes, Scheduled Tribes, OBC and Women.

Today in the modern political system the state plays an interventionist role to ensure social justice. The Constitution of India has enshrined in its preamble the principles of equality, liberty, fraternity and social justice. The state through the Constitutional commitment delivers social justice by guaranteeing and delivering justice to the marginalised, depressed and underprivileged sections through the Directive Principles of State Policy. This means the Reservation Policy for the SC, ST, and OBC in education, employment and political reservations (only for SC and ST). Today we see

that the corporate sector philanthropy has taken initiatives in India and elsewhere for initiating social justice.

John Rawls in *A Theory of Justice and Political Liberalism*, lays out a comprehensive system of justice and proposes that justice is 'fairness', based on two principles:

- 1) Equality in the assignment of basic rights and duties; and
- 2) Social and economic inequalities...are just only if they result in compensating benefits for every one, and in particular for the least advantaged members of society.

Rawls believes that a just world is possible as long as the inherent benefits from inequalities go to aiding the disenfranchised and disadvantaged. According to Rawls the following criteria must exist in any society in order for justice to occur:

- 1) Basic liberties (freedom of thought and liberty of conscience);
- 2) freedom of movement and free choice of occupation;
- 3) access to the power and prerogatives of public office and positions of responsibility;
- 4) ability to obtain income and wealth, and
- 5) the social basis of self-respect.

According to Rawls, a just society cannot exist without these five conditions. Both government and private sector often fail to provide these to all people. Philanthropy can be seen as a vehicle through which groups lacking these qualities can organize influence the government and private sectors. One possible way to use Rawl's definition of social justice in the world of philanthropy is to posit that grant making must partially meet and address the majority of five criteria to qualify as social justice philanthropy.

Social justice philanthropy is the practice of making contributions to organisations that work for social welfare of the disadvantaged and disprivileged sections of the people. Social justice philanthropy is then charitable donations that work for structural change that increases opportunity for those who are the least well off politically, economically and socially.

Social justice philanthropy is not merely what a foundation does, **but how it does**. The important distinction between charity and social justice is that charity is offering of services versus social justice would mean teaching a group of people how to organise and influence change that has a positive impact for themselves and society as a whole. It does not mean that social justice cannot and should not provide direct service, but that service alone does not meet enough to constitute social justice action.

The targets of social justice funding involves the following:

- 1) Researching root causes of social problems (like poverty and its implications, discrimination, lack of access to politics, public policy making in the economy, etc)'
- 2) Communicating and disseminating this information to the public, with a particular emphasis to reach those who are directly disadvantaged by social problems.

- 3) Strengthening new and/ or existing social movements that work for social, political and economic equity through:
 - a) Grassroots political activism toward the mobilisation of the disadvantaged and disenfranchised groups;
 - b) Creating networks or alliances among social justice groups;
 - c) Community organising toward increasing opportunity and redistributing political power;
 - d) Technical assistance including board development, constituencies and democratic funding processes for social justice nonprofit;
 - e) Economic development that increases the socio-economic opportunities of disadvantaged and disenfranchised populations;
 - f) labour organising;
 - g) Legal advocacy; and
 - h) Political lobbying to enact changes in government laws and programmes affecting disadvantaged populations.
- 4) Promoting inclusion of constituents in grant making decision-making processes and governance structures. (NCRP report 2003)**

Role of Funding Organisations

We use this framework for social justice philanthropy to study the role of funding organisations. Our emphasis was to understand the vision and objectives of the organization. Does the organization have an issue-based focus or a group-based focus. Within the issue-based focus was there a particular target-group focus? An attempt was also made to understand how the funding organisation develops the networks with the NGOs and selects its partner for carrying out the projects and the disbursement of the funds. In short how it reaches the beneficiaries. Also an attempt was made to understand the decision-making process within the organisation and the external influence on the organisation for decision-making. This will help us to understand how far the funding organization is able to achieve its perceived vision and objective successfully. Also this will reflect to what extent the issue of social justice is addressed by the corporate sector through philanthropy.

The data was collected as part of the project entitled ‘Social Justice Philanthropy in India’ that was done for the Indian Institute of Dalit Studies, New Delhi. We studied the corporate sector funding organisations. We looked at:

- 1) K.C. Mahindra Education Trust
- 2) Bombay Community Public Trust (BCPT)
- 3) Ambuja Cement Foundation (ACF)
- 4) Anarde Foundation

I

K.C. Mahindra Education Trust

The K.C. Mahindra is a funding organization whose main area is education. The objective of the Trust is to provide educational opportunities through scholarship and educational grants. The Trust’s philanthropic resources are thus focused on initiatives in education. It uses the slogan, “Changing India, child by child”.

Method of support

The method of support is through scholarships, grants and a special project on the Education of the girl child.

- 1) Scholarships are given in the form of
 - a) Interest-Free Loan Scholarship for Post-Graduate Studies Abroad,
 - b) Scholarship to talented students in schools,
 - c) Scholarship to the talented students belonging to lower income groups,
 - d) Scholarship for Journalism
- 2) Grants
 - a) Grants to selected Faculty members for Sophia College,
 - b) Grants awarded to the Faculty members and staff of Educational Institute,
 - c) Established K.C.Mahindra Chair at the Institute of Science, Mumbai,
 - d) Free distribution of the books grants to society.

3) The Nanhi Kali Project: A Gender (Pro-Poor Focus)

The Trust considers that the girl child is often neglected in the private and public sphere. The Trust has identified the underprivileged girl child as the child that belong to the street, slum (rural/urban areas) who has no access to education. The Trust names such girl child as ' *Nanhi Kali*'. It is a special project of the K.C. Mahindra Education Trust, aimed at providing primary education to the under-privileged girl child in India.

Nanhi Kali is a participatory project where the fund is raised through the sponsor. It collects a sum of Rs. 1,500 (approximately US \$ 36) per annum for each girl child. The funds are then allotted to the NGO's working in the field of education for the execution of the project. These are numerous Non-Government Organisations (NGO's) and Voluntary Agencies that are doing community based work at the grass-root level.

When asked whether they prefer NGO's represented by women the reply was, that they believed in results and how far the purpose of the Trust is served.

Method For Identifying the NGO Partner

The Trust has partnership for carrying out the *Nanhi Kali Project* with 23 NGO's. The method for identifying the NGO partner is through personal interaction with the NGOs. The Executive Director makes it clear in the interview that she in conferences comes in contact with the NGO. The Trust does advertise in the newspaper, magazine or reputed journals for finding NGO partners.

Decision-Making Process

The decision-making is centralised with the Board of the Trustees. In the case of the selection of the NGOs the Executive Director in consonance with the Board of the Trustees finally approves the proposal of the NGOs. They also have 2 Project Coordinator who are also involved in the monitoring of the NGOs. No person from the disprivileged background is involved in decision making.

Sources of Funding

The funds are derived from an investment portfolio, the main donor for the Trust is the Mahindra group of companies. But for the *Nanhi Kali* Project the funds are raised through the sponsor in which any body can adopt the girl child for her education by paying Rs. 1500 per annum.

It appears that the Trust's Corporate philanthropy do address the poor. But trust is not aware of the discriminatory aspect pertaining to the SC and ST in the field of education. The lofty and heavy mission 'Changing India, Child by Child' seems to be illusory.

II Bombay Community Public Trust (BCPT)

The objective of the Trust is social and environmental development of the city of Mumbai. The Bombay Community Public Trust (BCPT) was established in July 1991 to address various **social, human resources development, educational, health and environmental problems** affecting the citizens of Mumbai. The Community Trust aims to promote people's participation and widen the circle of philanthropy by motivating people to volunteer and give.

The Trust focuses on

- a) School Adoption Programmes
- b) Balwadi Projects (Kindergarten Projects)
- c) Education of Girl Child

Overall the School Adoption Programmes focused on the following activities.

- Improving the academic environment of the school by promoting cleanliness inside the classrooms and outside;
- Strengthening reading capability and habit through reading project for children of Standard III and IV and improving library facilities;
- Introducing a variety of curricular and co-curricular activities for personality development;
- Running pre-primary centers and organizing programmes to facilitate communication between the parents and teachers so that parents understand the value of school education and teachers appreciate the problems of the children's families.
- A new school for rag pickers children in Kalyan was also initiated.

The Trust encourages corporate groups to support municipal schools. This would provide the financial resources. But for the human and attitudinal changes, the Trust sought the involvement of suitable NGOs (one is, Asmita Cultural Foundation). The BCPT only play a catalytic role in improving the municipal schooling facilities, the Trust offered out assistance to BMC for assessing, evaluating and monitoring such school adoption programmes.

Kindergarten (Balwadi) Projects: The assistance for these pre-school projects has been towards nutritional support, developing teaching aids and funding of equipment of mobile *balwadis*. The pre-school needs of especially the underprivileged children are most neglected in Mumbai. The Trust has tied up with a number of NGOs working in this field. The total number of the projects for the pre-school is 12.

Education of the Girl Child : The Trust offers the HT Parekh Memorial Scholarships for bright girl students from municipal schools for higher studies. Besides this, scholarships

and awards are given to meritorious students. The Trust has realized the opportunities for the girl child are still fairly limited, especially among the disadvantaged sections. To enable meritorious girl students selected from municipal schools to pursue higher studies, BCPT instituted in 1995-96, the HT Parekh Memorial Scholarships. Every year BCPT sets aside a specific amount from its income for this purpose. The scholarship continues till the student graduates or gets an equivalent degree or diploma for technical courses. A committee headed by Ms. Panna Adhvaryu, one of the Trustees, implements this scheme in coordination with the BMC. The girls received annual scholarships ranging from Rs. 2400 to Rs.9000. The total amount of scholarships disbursed aggregated Rs. 7.17 lakh.

Health : The Trust has provided funding for specific projects that have predominantly medical care and rehabilitation component. The activities supported range from nutrition programmes for children, leprosy control and rehabilitation, cancer care, eye care, holistic medicine and alternative healing techniques and preparation of manuals for municipal health workers.

Building Skills through Training: Vocational training and training of teachers have been identified by BCPT as areas in which NGOs' efforts need to be strengthened as there is a dearth of such institutions. The Trust have especially focused on capacity building through training of the handicapped, women and other socially disadvantaged groups.

Community Care: BCPT has supported post-riot rehabilitation to fostering communal harmony through sports, from supporting initiatives for ecological action to encouraging the study of secularism, a range of social initiatives have been taken up. BCPT funded a project for promoting communal harmony through sports and activities.

Strategy for Network with NGO's

A partnership approach is used with NGOs, worked with Government agencies and where the citizens are involved in sharing the responsibility of solving their own problems. BCPT has funded 97 projects managed by 86 NGOs. The 53 projects undertaken by BCPT during the year from its own funds as well as from earmarked funds were spread over different sectors and target groups. The Trust also partnered other institutions, which were involved in promoting philanthropy and strengthening the voluntary sector through training and capacity development.

Sources of Funding

BCPT's resources include its own corpus of Rs.241 lakh. In addition, it manages dedicated corpus funds of other organizations aggregating Rs.58.40 lakh. Special grants received from donors as funds earmarked for supporting specific activities and causes are spent as per the wishes of the donors. Over the years, these have aggregated Rs.81.60 lakh. During the year 2004, BCPT received a total donation of Rs. 44.67 lakh as against Rs. 37.9 lakh during the preceding year.

Break-up of donations received during 2004

Type of donation	Amount Rs.
General Corpus	10,000
Earmarked Corpus	1,00,000
Voluntary Contributions	22,002
Earmarked Funds (General)	40,51,807
Earmarked Funds (U/s 35 AC)	2,83,000
TOTAL	44,66,809

BCPT has funded the Buddha Vihar Seva Sangha started in 1993-94 during period of 1993-94, which continued for another 3 years (upto 1996). BCPT has worked for development of Tribals living in 'Aarey Milk Colony' complex with special emphasis on development of the underprivileged tribal children. This work was carried out through 'Swaram' (NGO). This programme was discontinued because BCPT was not satisfied with the work of 'Swaram' (NGO). The BCPT only funds for 3 years and it believes in short-term funding. This reduces down the scope of the continued support to any particular programme.

Although the Trust has funded one NGO belonging to SC (Buddha Vihar Seva Sangh), but issues pertaining to caste and tribe discrimination were not addressed. The other programmes like Balwadi and Education of the Girl Child are having general approach where the participation of the SC and ST is seen as a large population of the children in Municipal Schools belongs to this group but lacks specific approach pertaining to the SC and ST. By and large there is participation of the SC and ST seen in the underprivileged children but the awareness of the caste and tribe discrimination is not a specific focus.

III

Ambuja Cement Foundation (ACF)

The objective of ACF is to provide basic infrastructure for villagers in one single location, Kodinar and a few surrounding villages in Gujarat and multiply the model. The objective is to multiply their efforts and spread their activities to over 350 villages in 7 states. Another objective is to work for the women's empowerment.

Issues

The ACF addresses the following issues with the group focus in which the group is considered as the village community.

- a) Natural Resource Management
- b) Salinity Migration
- c) Sustainable Agriculture
- d) Health Care
- e) Education
- f) Women Development.

Strategy for carrying out the above issues

1) *Natural Resources Management*: Foundation takes the water management as the core focus area. Emphasis were laid on involving local communities right from the selection of sites, construction and maintenance of the structures that helped in instilling a sense of ownership and responsibility among the villagers.

2) *Salinity Migration* : The solution to the problem of salinity was sought from the local people based on the inputs received from the people a project called Coastal Gujarat. Salinity Prevention was started in collaboration with Sir Ratan Tata Trust (SRTT). This

involved maximizing the recharge of groundwater aquifer through groundwater management and rainwater harvesting, efficient water conservation and management through agriculture development by changing cropping patterns - growing horticulture crops requiring less water and use of drip irrigation - and improvisations to meet the drinking water needs.

3) *Sustainable Agriculture*: Restoration of soil health through organic farming, promoting the use of farm manures and changing cropping patterns is taken up on priority. Training is imparted to the farmers frequently; expertise of agriculture universities and other institutions is sought in sustainable agricultural techniques. On-site demonstrations and interaction with progressive farmers from other areas who have adopted sustainable practices gainfully are conducted at frequent intervals. ACF is promoting scientific techniques in animal husbandry to help improve the capacity of landless and poor farmers. These efforts include animal health care camps and cattle care training.

4) *Healthcare* : ACF works to educate the people on healthcare. One of the aspects in the socio-economic development of ACF is focused on healthcare. They provide service to the villagers as well as to educate the people and women in particular to create simple health care solutions. ACF provides infrastructure and knowledge about illness and disease and drawbacks of basic primary healthcare. Besides running regular mobile vans and organizing camps, ACF has taken to provide training to women with simple solutions.

Besides developing women as healthcare functionaries, ACF is also conducting AIDS awareness programmes in Chandrapur and Darlaghat for the village and truckers population at all levels. With the support of Government hospitals and private institutions the ACF has organized health camps for eye check-up, polio doses, providing hearing aids and fixing artificial limbs etc. For example, the youth in Bhendvi village in Chandrapur, Maharashtra has enthusiastically initiated learning more about HIV/AIDS and has begun to spread the awareness of this disease. Under the guidance of the foundation, they have now marched further by conducting HIV/AIDS awareness programmes for other organizations too.

Sanitation has also been taken up as the next priority by the ACF to provide hygienic living conditions and safeguarding community health.

5) *Education* : In order to improve the quality of education in the programme areas, ACF has resolved to infrastructure development like renovating existing structures, planting trees, ensuring hygienic conditions for drinking water, toilets and sanitation. Transportation facilities are provided at few locations so those students from remote villages get access to education.

Institutions are equipped with teaching aids like educational tool kits and libraries. Material and financial support is provided to the poor and needy children of the areas. Awarding scholarships to rankers and meritorious students help induce other students to strive hard and perform well in examinations and qualify for such incentives.

Demonstration, educational tours and exposure visits are conducted for the students as well as teachers so as to add meaning and purpose to both, learning and teaching.

Besides providing nutritious mid day meals in schools, awareness of cleanliness, personal hygiene, sanitation, environment, regular vaccination is provided. Periodic health check-up camps for children including dental, visual and hearing impairment followed by corrective steps as may be recommended by the doctors is arranged.

The Ambuja Manovikas Kendra at Ropar is devoted to the overall development of intellectually challenged children. Its roll of students has been steadily increasing over the years. But its real success reflects in the outstanding performance of the students, both in academic as well as extracurricular activities like sports and skills in handicraft.

6) *Women Development* : The Foundation is also aware of the harsh realities of intra-household and social discrimination of women. Steps are being taken for involving poor women by offering them a range of economic and social options along with necessary support measures to enhance their capabilities. ACF have gone about designing and implementing programmes for women development and empowerment in all their programme areas.

Through the SHGs (Self-Help Groups) the Foundation encourage many income generating activities like preparing and packing organic manure, washing soaps and detergents for local consumption, tailoring etc. One of the groups has started a women's dairy cooperative in Sandnidhar Village in Gujarat that collects milk from farmers and sells it at surrounding towns.

7) *Training* : The ACF has organized and conducted various training programmes and seminars on relevant issues. Prominent scientists, government officials, experts in the relevant areas have been involved in the training programmes. These resources personnel discussed with participants their experiences and successful experiments regarding horticulture and multiple cropping, organic farming etc. Such programmes have inspired and motivated farmers to try out these new techniques, technologies and crops. ACF is now transitioning from only being a community-based organization to also a resource agency.

Strategy for Networking

The ACF has strong networking and partnerships with other development agencies – government as well as non-government –in the field of sustainable development. ACF implements projects through linkages with partners and share experiences with a wider community through the media. The ACF unit in Gujarat, Himachal Pradesh and Rajasthan had partnerships with DRDA (a part of Ministry of Rural Development, Government of India) in their operational areas. This facilitated the work on Natural Resource Management in the regions. ACF unit at Gujarat also collaborated with the State Irrigation Department for water resource development project. State Agricultural Departments and Agricultural Universities and Farmers' Training Centers decided to strengthen the ACF units in their jurisdiction by providing technical

expertise and financial assistance. NABARD has helped ACF to promote organic manure, mixed cropping and composting techniques in the villages. Even at the local level, Panchayat Samitis gave help.

ACF also has partnership with Sir Ratan Tata Trust. This collaboration resulted to reach out to many more villages for drought relief measures and strengthen the project on Gujarat Coastal Salinity Prevention and Migration Project (Kharash Vistarotthan Yojana). The Project's effective strategy has been addressing the water quality and salinity, developing models and replicating successful interventions on a large scale.

ACF for the HIV / AIDS projects has forged partnership with Avert Society, UNDP, and HPSACS for projects and also with National AIDS Control Organization, ILO, Subharayas and Sonata Foundation to work on the issues.

At all locations, for the empowerment of women the help of NABARD was taken with local banks to form the Self-help groups. In partnership with Foundation for Research in Community Health (FRCH) ACF has initiated a pilot training programme for group of 20 women who had become health functionaries in their community. This training programme was later expanded to 100 villages in collaboration with United Nations Population Fund (UNFPA). This was done to bridge the gap between Government health machinery and villagers. In Sankrail, ACF conducted first-aid training programme for higher secondary school children in collaboration with St. John's Ambulance.

Decision Making Process

The ACF has Members of the Board, which constitutes of the Chairman and 6 Director. These board members sit in the Mumbai headquarters. The ACF has the Team of Staff in each of the state where they have their activities spread. This team of the staff sits in 7 states. The Senior Manager, Programme Coordinator, Rural Development Officer, Project In charge, heads each of the team as the designations are made according to the nature of needs in the specific regions. It has a project coordinator and programme officer in each of the state. It also has the team of the specialist according to the needs and the nature of programmes in the villages. Somewhere a specialist in agriculture, in health etc is appointed according to the need and the nature of the projects. It also has the research team in each of the state. The activities in the all the states are coordinated at the two coordinating centers one in Mumbai and another in Delhi. The Chief Coordinator heads this Coordinating center. Under the Chief Coordinator there are the Programme Officers who assists the Chief Coordinator. At the Delhi office there is one Coordinating Officer. There is no informal policy for recruitment of people from underprivileged background. There is no one from the underprivileged section in decision making process.

Sources of funds

In the year 2003-04 all people across locations have contributed to the extent of 10 per cent of the total expenditure in the form of labour. ACF have received 32 per cent grants from the Government. Apart from technical partnership, it also received 5 per cent of the grants from donors. The remaining substantial portion of over 50 per cent is ACF's contribution. ACF receives this amount from their parent organization Gujarat Ambuja Cement Ltd. Hence the sum of Rs. 5.15 crores, which is inclusive of Government funds,

donor agencies, their contribution as well as contribution of the beneficiaries, has been received this year.

Rs. 25.86 lakhs (5 per cent)	- Donor Agencies
Rs. 51.24 lakhs (10 per cent)	- People Contribution
Rs. 162.94 lakhs (32 per cent)	- Govt. Funds
Rs. 275.22 lakhs (53 per cent)	- ACF's contribution

In brief the ACF is an implementing NGO, which is an issue-based foundation for rural development with village community as a target group.

The ACF tries to develop the capacities of the villagers and the projects should become sustainable with the active participation of the community. But the focus remains on village community rather than the Tribal as a distinct community. It has one specific project on women's empowerment in which the women are trained to form the SHG so that they can generate their income by themselves. There is grant making but the focus is more on the infrastructure development activities with emphasis on health, capacity building and imparting the agricultural techniques to farmers.

IV

ACIL – Navsarjan Rural Development Foundation (Anarde Foundation)

Objectives

The objective of Anarde Foundation is integrated development. The Foundation intends to reach out to poor families, to increase their income and upgrade their "Quality of Life". To improve the quality of life of the individual the sensitization is done through education. The objective is to organize Community Based Organizations and empower them for sustainable development. The aim of the Foundation is to spread out in all the States in India. The main objective of the Foundation is a) Poverty Elimination and b) Women's Empowerment

Issues

The Anarde Foundation takes up issue of integrated rural development with focus on poor and women. It takes up the issue of poverty eradication in rural India through an integrated programme of Rural Development with emphasis on economic enlistment.

Strategy

The Foundation has set some parameters for Integrated Development to be achieved.

- Generation of income of Rs. 50,000/- and above per annum per family.
- 100 per cent Literacy in villages to be adopted by Anarde Foundation.
- Full Employment for all able persons.
- 100 per cent immunization of Children / Maximum benefits out of health programmes.
- Plantation of 50,000 trees every year.

For achieving the above parameters the Foundation has identified key problems in the rural development process are the following:

- Improper utilization of Human Resources
- Wastage of Natural Resources
- Financial Resources are not optimally utilized
- Community Institutions (Schools, Hospital etc.) under utilized.

After identifying the key problems the Foundation attempts to solve it. The foundation spreads awareness about how to mitigate the poverty. It sensitizes through training to the poor people and educates them to overcome poverty. The Foundation has developed links with the government and NGOs for the enlistment of the poor. The Foundation wants the poor people to plan and implement their own solution of poverty.

The Anarde Foundation is an organization, which is a facilitator between the beneficiaries and the source. It plays the role of the mediator for facilitating the programmes for the poor. It gives guidance to the beneficiaries and approaches to the source of the funding. It is rather the moral guarantor between credit seekers and the Banks and not a legal guarantor. Hence it plays a role of catalyst in philanthropy.

This has enabled the farmers to help themselves for the economic returns and the farmers had not only successfully paid the loans back but they deposited the money with the bank. The Foundation has thus created a good rapport with the bank and also the farmers are also encouraged with this kind of initiative and now having faith in the Foundation. The Foundation has thus created not only good rapport with the bank but also with the government. The government has also recognized the role of the Foundation and hence the major funding source is the government. Anarde has also being able to draw funds from the Corporate and their own parent company as well as from the other private philanthropist. Under banking activities the Foundation has done work in Jamnagar, Morbi, Chorwad, Limbdi and Mehsana, Banaskantha. The activities implemented through Banks are Crop Loans, Kisan credit cards, Tractors, Farm equipments, Oil engines, pump sets PVC pipelines to the small and marginal farmers. Loan for Training, service and industry were given to youth entrepreneurs. Micro credit to women for income generation programme was made available.

If we take the snapshot of the activities the foundation helps the poor people by helping them in various ways that are concerned with the sensitization and making them aware of the facilities offered by the Banks, financial institutions or by the Government. It has both issue focus and group focus.

Anarde works at the Village Level for :

- Economic Enlistment of Small / Marginal Farmers and Landless Labourers.
- Income-Generation activities for Rural / Urban women below poverty line.
- Creating Self-Employment opportunities for Educated / Uneducated / Rural / Urban Youth by up gradation of skills and Training them for Self-Employment avenues.
- Organizing extension programmes to educate farmers in technological developments, animal husbandry and horticulture.

- Involvement of villages on the usage, and preservation and conservation of existing available water resources as well as constructing new check-dams, farm ponds, reservoir tanks, percolation tanks, re-charging of wells etc.
- Educating and motivating high school students for better performance and provide various opportunities available for their population towards development of economic enlistment.
- Facilitating and empowering the rural population towards development of infrastructure like housing, sanitation, schoolrooms, drinking water facilities, village link roads, power etc.
- Assisting Urban / Rural Poor in Marketing their products to get remunerative prices. Organize Entrepreneurship Development Programmes (EDP)
- Encouraging rural poor (both Men and Women) to form Self-Help Groups (SHGs) for economic empowerment, regular thrift and saving habits.
- Promote Social & Cultural awareness by encouraging talents of rural/urban communities.

Anarde has taken following projects for implementation throughout India where its spread and expenditure is also given in front of the project.

1) Watershed Management Project	10 Dist.	20 crore
2) Sector reform drinking water Project	3 Dist.	10 crore
3) Sardar Awasyojana	5 Dist.	4 crore
4) Swashakti for Women's Empowerment	4 Dist.	1 crore
5) AIDS Awareness Project	1 Dist.	12 lakhs
6) Wasteland Development Project	2 Dist.	6 crore
7) Construction of check dam, water tanks	10 Dist.	2 crore
8) Deepening of ponds, creation of farm pond	6 Dist.	2 crore
9) Tree plantation	3 Dist.	15 lakhs
10) Training project for youth and women	10 Dist.	1 crore
11) P.M.R.Y. (Prime Minister Rojgar Yojana)		
12) S.G.S.Y. (Suvaranajayanti Yojna)		
13) E.D.P. (Entrepreneur Development Programme)		
14) R.E.D.P. (Rural Entrepreneurs)		
15) G.E.D.P. (Group Entrepreneurs)		
16) Wadi projects	3 Dist.	10 lacs
17) Healthcare Projects	3 Dist.	1 crore
18) Education Projects	6 Dist.	10 lacs
19) Self-help group projects	10 Dist.	2 crore

Decision Making Process

It has branches of offices in 15 states of India. Looking at the enormous amount of the spread of the Foundation their process has been decentralized in each of the state. All the programmes are assessed and monitored by the Mumbai based headquarters of the Foundation. The Board of the Trustees, Chairman is the main important person in the major decision-makings. After them there is the Head Management Committee, which works with the HRD/Administration and Finance and Accounts & Audit. There are All India Coordinators for the implementation of the projects. Under them are the State

Coordinators and below them are the District Coordinators. At the village level they have the field workers and motivators, which are the main functionary at the grass root level. A team of Professionals at Head Office, State and District level for implementation of projects is also in existence. The Foundation feels that the important and the critical factor for the speed of development is the training of the workers at all levels and the decentralization in the institutional structure. Regular training on teamwork is given to staff to motivate and enlarge their capacity of working in Team.

In Gujarat state they have covered 20 Districts for all sort of activities and have formed three wings in Gujarat State.

1. Government and Banking wing
2. Marketing income wing
3. Education wing

To monitor, supervise, and evaluate the programmes the Foundation has developed the above wings.

There is division of subjects for decision to be taken at the different levels. The decisions are taken then at each level depending on the subjects. But the Board of the Trustees and especially the Chairman is referred for the major decisions. There is no information on the internal decision making process. But from the interview with the staff in the Mumbai office it was quite apparent that the village level worker is the most important person in the implementation of the project.

Sources of Funding

The Foundation started the activities in 1979 with adoption of five villages in Gujarat with initial funding of Rs. 50,000 (US\$ 2,000) from Aegis Chemical. In 2002-2003 the activities were spread to 10,300 villages received financial assistance worth Rs. 725 crores per year as a result of Anarde's efforts. The Foundation mobilized Rs. 752 crores during the year 2003-04 for Rural Development benefiting more than 18 lakhs poor.

The Foundation gets funding support as follows:

- a) 30 per cent through Banks/Financial Institutions
- b) 50 per cent by Government
- c) 15 per cent by peoples participation
- d) 3 per cent by other private donors
- e) 1 per cent by Lions and Rotary Club and
- f) 1 per cent by the Aegis

The focus is on the poor. The Coordinator at the Mumbai headquarters Mr. Annirudha Shah told that when asked about if they are taking the projects for the SC and ST, then, he replied that in the poor category maximum poor are from the SC and ST population. Almost all the farmers and the landless in the programme belong to the SC and the ST. But there is no specific programme for the SC and the ST the Coordinator clarified. The Foundation gives employment and training to the needy. The Foundation knows that the participation of the SC and ST population is seen in their programmes.

When asked about the implementation of the Government run programmes the coordinator said that the Government funds specifically for the programmes, which are mentioned above that, are meant for the SC and ST. The Coordinator further clarified that the Foundation does not consider caste-based approach for the programmes and projects. But there are government projects, which has to be carried out, as they are specifically meant for the SC and ST. The Coordinator further clarified that the Foundation would work for the poor rather than to have any caste focused approach.

One thing from this is clear that the Government run schemes which are meant for the SC and the ST are implemented because of the group focus of Caste and Tribe in formulating the schemes. Hence the Government has ensured that the funding goes to the SC and ST people. So the Government funded programmes has influenced the decision of the Foundation for caste-based focus of the programme. Also about the women's empowerment programme the World Bank ensures that the Swashakti project has to be for women as there is clear group focus on women. Hence the Foundation in consonance with their donor implements the projects and programmes.

To conclude there is grant making but there is no focused approach for the SC and the ST in any of the projects unless the Government funds it.

Findings

It was apparent that corporate sector funding organization mostly raises the funds and implements the programmes themselves and sometimes finds out the NGO partners for project implementation. The network with the NGOs is made through personal contacts. No funding organisation gives the advertisement in newspapers or magazines for receiving applications for funding. Although the BCPT trains the NGOs to write the proposal they also do not make a public advertisement for availing the funding. Also there is no initiative from the funding organisation to train and give the funding to the NGOs represented by the marginalised sections of society. So the funding organisations makes grant making without making changes in the ways of flow of fundings for the NGOs represented by the marginalised. In case of the K.C.Mahindra Education Trust the girl child project the director do not feel the need to give funding to NGOs represented by women. This suggests that for networking with the NGOs the Board of Trustees has greater control. The space for the NGOs represented by marginalised to address their problems is very less. The funding organisations controls the flow of fundings according to the wishes of the Trustees.

The K.C. Mahindra Education Trust has a poor group focus with also a gender focus. In scholarship they do not have an announced focus on the SC and ST. In case of the *Nanhi Kali* Project the Trust considers the underprivileged girl child on the economic deprivation criterion but does not identify in terms of caste and tribe.

In the BCPT the School Adoption programme it focuses on poor children from various background as target group irrespective of caste, tribe and religion. In the Kinder Garten *Balwadi* Projects there is a focused approach for the underprivileged children irrespective of caste, tribe and religion. There is a gender focus in the girl child education

by giving scholarships till the graduation of the girl. The programmes on health have the poor focus. Trust does not identify the issues that particularly confront the deprived groups like the SC and ST within the broader issues of the thrust areas of the Trust. There is disbursement of justice to these groups, which is matter of coincidence that most of the deprived people belong to these groups. Hence while conceiving the issues itself there is no announced focus on the most deprived groups i.e. the SC and ST. Although the Trust has funded one NGO belonging to SC (Buddha Vihar Seva Sangh), but issues of caste were not taken up there also. All the funding organisation does not attempt to find the root cause of deprivation/denial of the poor. Thus all lack the focussed approach for the SC and ST although the gender focus is there but gender discrimination is not addressed.

The ACF took Chandrapur Project as the plant of Ambuja Cement is set up there. The company used the land of the villagers. The philanthropy has come here because of the serious environment threats, which the company has realized. The issues of tribal development are important here. Yet the ACF does not take the tribal as the focus group in these villages for development. But the ACF involves the tribal for the development projects in terms of manual work in their own villages.

The Anarde Foundation has a pro-poor focus. The Coordinator at the Mumbai headquarters told when asked about if they are taking the projects for the SC and ST, then, he replied that in the poor category maximum poor are from the SC and ST population. Almost all the farmers and the landless in the programme belong to the SC and the ST. But there is no specific programme for the SC and the ST the Coordinator clarified. The Coordinator further clarified that the Foundation does not consider caste-based approach for the programmes and projects. But there are government projects, which has to be carried out, as they are specifically meant for the SC and ST. The Coordinator further clarified that the Foundation would work for the poor rather than to any caste focused approach.

The overall assessment of all the organizations mentioned above has an announced focus on the poor in various ways. In all these organisations there is no single programme and project mentioned exclusively for the SC and ST (there is project for women). These groups are still deprived, excluded and underprivileged sections of the Indian Society. This brings out the insensitivity of all the funding organizations towards the deprived sections of the Indian society that belong to Scheduled Castes and Scheduled Tribes. But it generally appears that the Corporate philanthropy is insensitive in terms of addressing the specific issue of social justice pertaining to SCs and STs.

Out of these four funding organisations no one falls under the Social Justice Philanthropy as conceived earlier. There is no researching by the funding organisation for finding out the root cause of the poverty, discrimination, etc. (except BCPT to some extent). Hence there is no scope for disseminating the information to the public of their deprivation. There is also no awareness and strengthening of the social movements for the poor. The funding organisations do not train the NGOs represented from the marginalised sections to come forward for funding, whereas the fund giving is done through personal networking. Also in the organisation there is no expertise hired to study

the problem and conceptualize the issues for funding. There is also no representation of the expertise to assess the proposals of the NGOs. There is also no recruitment of the persons belonging from the marginalised community represented in the organisation. Thus the Corporate Sector Philanthropy (except BCPT in some aspect is open and sensitive) is a closed, insensitive which believes in giving services but does not try to bring about structural changes in society, which is the ideal of Social Justice Philanthropy.

** The targets of Social Justice Funding are conceived as given by the National Committee for Responsive Philanthropy of America in April 2003.

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- 1) This study is based on four organisations only selected from the 12 organisations. Other organisations were dropped, as they did not have such amount of programmemes for the poor. The other funding organisations like Sir Dorabji Tata Trust and Sir Ratan Tata Trust have a group-based approach for SC and ST in their programmemes. We contacted these two organisations but they refused to respond for reasons best known to them.
- 2) By interviewing Directors and concerned officers of the funding organisations and networking with the NGOs, internal decision-making was obtained.

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