

PARINAAM'S COMMITMENT TO ELIMINATING ULTRA-POVERTY



2018-19



At Parinaam Foundation our goal is to empower communities to live healthy, safe, sustainable, and better lives.

Our Mission outlines the heart of our work - we support women, children & families through key milestones - education, work opportunities, healthcare while ensuring they are financially equipped to become contributing members of society. We take impact at the family level to a wider platform, working with beneficiary communities to improve their quality of life, by creating stronger infrastructure and support systems.

Over the past 10 years, we have reached 1 million families. As we look forward to the next chapter in our journey, our aim is to reach 3 million lives by 2023.

**WHY FINANCIAL
AND SOCIAL
INCLUSION?**

Financial inclusion and literacy are aspects of identity, security, and empowerment. The Global Findex Report, 2017 noted the rapid increase in financial inclusion in India - the number of account holders has risen from 35% of the adults in 2011 to 80% in 2017. Over 190 million Indian adults still do not have a bank account. 60% of the unbanked adults are women.

Social inclusion goes beyond financial security to equal access to basic life needs such as healthcare, education and livelihood. Both financial and social inclusion are integral to the growth and flourishing of a community.

As Nelson Mandela observed,

“Overcoming poverty is not a gesture of charity. It is an act of justice. It is the protection of a fundamental human right; the right to dignity and a decent life. While poverty persists, there is no true freedom.”



**HOW DO WE
BRING CHANGE
IN THE
COMMUNITY?**



The urban ultra-poor face insurmountable challenges due to lack of identity and credit. Our programmes provide them with knowledge and tools to reduce their financial risk by learning to save safely and make informed financial decisions. A strategic partnership with Ujjivan, helped to spread our reach across 20 states in India.

9.4 Lakh INDIVIDUALS COMPLETED
THE DIKSHA TRAINING

1.4 Lakh CHILDREN ENROLLED IN THE
CHILLAR BANK PROGRAM

THE DIKSHA FINANCIAL LITERACY PROGRAMME

The Diksha Financial Literacy Programme is designed to help women mobilise savings options, learn to manage their cash-flow and plan for their future. The Ujjivan partnership, helps us integrate a savings initiative where we help families open savings accounts and provide access to essential banking & financial services. Our pioneering work over the last 10 years has been recognised by the Reserve Bank of India (RBI). We continue to forge partnerships to digitise and scale our programme.

SAVINGS PROGRAMME FOR CHILDREN (CHILLER BANK PROGRAMME)

To create a tangible shift in the lives of our beneficiaries, it was important to extend our learnings to the next generation. Our programme is designed to encourage shared learning between parents and children. Parents support children in helping them operate their own savings accounts. In turn, children are encouraged to help their parents use mobile apps/technology to manage their finances. This helps families work together to understand the importance of savings and manage their finances.

Jayanthi Acharya from Subhashgram, West Bengal, runs a tea shop near Subhashgram railway station. Her daily transactions were in the form of cash and she was unable to track her income or expenditure systematically. As a result, she could somehow manage the day to day expenses of her family but could not plan to save a big amount of money and improve the lifestyle of her family.

She never attempted to use her savings account as she did not know the importance of it. However, this changed post the Diksha program. She began to use the financial diary provided to her during the program. It helped track her income and expenditure. She started to use varied banking products which helped to improve her business and has now opened recurring deposit of Rs 5500 to accomplish her next goal of buying her own land.



Education is key to developing an inclusive community. It enables the next generation of families to seek gainful employment and improve the lives of their community.

681 CHILDREN ENROLLED
IN THE PROGRAM

61 PARTNER
SCHOOLS

PARINAAM'S ACADEMIC ADOPTION PROGRAMME (AAP)

Our Academic Adoption Programme (AAP) is designed to provide access to high quality education in English medium schools through academic scholarships. The program supports children from ultra-poor families who didn't even dream of sending their kids to school and focused mainly on survival. But now, these households have access to a gamut of interventions which are curated for their specific needs – helping them manage school obligations, monthly meetings with parents, health insurance, access to financial services and helping them improve their livelihoods.

PROJECT AASHAYEIN

Project Aashayein was designed to help children above the age of 14 to identify career paths and equip them with essential skills to succeed in their professional endeavours. Along with access to academic scholarships, we lay emphasis on industry exposure, English and computer literacy classes, skill development, internships & job placements. We leverage technology platforms to enable parents to benefit from eligible government and private welfare schemes.

Navyashree lived in our Sadarmangala slum with her mother, her stepfather and her brother. Both her parents worked and had a small income to look after their family. At the age of 12, she lost both her parents due to health reasons within a span of 3 months. Soon after her mother passed away, her step-grandmother threw her out of the house. Neighbours came to her aid, by calling us at Parinaam. A team was mobilised and rushed to the community where she was temporarily moved to a relative's home. They counselled her through the trauma while searching for a permanent home.

They found Ruva Foundation – an orphanage catering to the needs of children like Navyashree. Her academic sponsor decided to bear all costs pertaining to her life in addition to her education. She has always been a very bright student, despite all the hardships that she has faced, she has always excelled at school. Navyashree continues to attend classes at the Indus International Community School in Bangalore. We are happy to report that she passed her 7th grade with 88% marks and qualified for the State Level Science Olympiad. Her dream is to become a civil servant and we will support her every step of the way.

COMMUNITY DEVELOPMENT



As we assist people move and stay out of poverty, we recognised the need for investing in the community as a whole. We launched Chote Kadam in 2018 to scale our impact from the family to the community level.

70 COMMUNITY DEVELOPMENT PROJECTS
IMPLEMENTED PAN INDIA

CHOTE KADAM

Chote Kadam is a community development programme for the ultra-poor. The vision is to work alongside families, corporates, peers and knowledge partners to help transform neighbourhoods across India. The families in the neighbourhood collectively identify infrastructural projects that will improve the environment they live in and quality of life. These projects range from fixing school buildings, setting up maternity clinics, solar electricity, housing amongst other. The Ujjivan partnership helped us launch and implement the programme across 21 states in India. Our focus is to maximise the use of recycled material, revisit existing project sites to upgrade designs and build a repository of blueprints and guides for these infrastructure projects.

“The delightfully renovated “Garden for Children” is now a fun filled, cheery place of beauty which has changed how the children look at education” – Arjun Dutt. The Garden for Children Primary School is located in a slum at Dover Terrace, in South Kolkata. It was established in 1972 by the Calcutta Social Project, a charitable organisation that works in South Calcutta and is affiliated to and aided by the West Bengal Primary Education Council. What was once a shack with a broken tiled roof, is now considered as one of the best free primary schools by the Council.

Recognising the importance of focusing on physical spaces to create an environment conducive for learning; we at Parinaam collaborated with Ujjivan Financial Services Ltd to renovate a building of the Garden for Children Primary School. This initiative impacted the lives of over 200 children from the most marginalised communities in South Calcutta.



**THE URBAN
ULTRA POOR
PROGRAMME**



5335 FAMILY MEMBERS ENROLLED IN THE PROGRAMME

2293 FAMILIES KNOW HOW TO MANAGE FINANCES

406 FAMILIES ACCESS FINANCIAL SERVICES

50% ANNUAL INCREASE IN HOUSEHOLD INCOME OF FAMILIES

3346 FAMILIES UNDERSTAND THEIR HEALTHCARE NEEDS

Parinaam's The Urban Ultra Poor Programme (UUPP) was launched in September 2009 in a slum in Bangalore, with the aim to tackle urban poverty through a holistic and sustainable approach. The transitory nature of our beneficiaries' work and lives makes them almost an 'invisible population'. It was imperative to set the direction and prioritise the struggle against ultra-poverty.

Financial and Social Inclusion form the backbone of our programme, through which we ensure that the beneficiaries are able to earn a steady income. The UUPP programme works with all members of the community — both parents and children. Over the course of the year we check for progress and use that feedback and information to lend more support in the areas of need. The program covers five integral components delivered over a period of 12 months:

LIVELIHOOD DEVELOPMENT

Improving the income in current livelihood/ helping them start a business/ finding suitable employment/vocational training.

HEALTHCARE SUPPORT

Our health and nutrition initiatives help families to access quality health services such as vaccinations, deworming tablets, medical intervention for critical cases and health camps.

FINANCIAL LITERACY & FINANCIAL SERVICES

Educating families on the importance of savings, opening bank accounts, teaching them how to use the bank facilities such as an ATM, loans from our partner organisation after they graduate.

CHILDCARE AND EDUCATION

Enrolling drop out children into schools, creating awareness about the importance of education, tuition centers for the children and enrollment into the Academic Adoption Programme.

SOCIAL SUPPORT

We ensure we have weekly meeting with each of our families to understand their needs, educate them on tools and services we provide. Proper identification and paperwork is essential for our beneficiaries to access healthcare, jobs, subsidies amongst others. We provide support in getting ID and address proof such as Voter ID, Aadhaar Card, Birth Certificate, Labour Card amongst others.

UUPP was named the Asia-Pacific winner of the 2013 Financial Times and Citi Ingenuity Awards: Urban Ideas in Action program. The program recognises organisations that have developed innovative solutions to urban challenges that benefit cities, citizens and urban communities.

Mariyamma, residing in Dodannakundi slum of Bangalore, joined our UUPP programme in September 2015. When she joined our programme, she and her husband were engaged in construction labour, earning INR 4000 and INR 5000 per month respectively. With two young children aged five and three, she found it difficult to take them to the construction sites.

We counseled her on the implication of construction work and health hazards associated with it. With regular counseling by the community worker and field coordinator, she decided to take up a new job. We were successful in getting her a housekeeping job at Rainbow hospital, close to her house, with a salary of INR 11,000 per month. At her new place of work, she was entitled to benefits like PF, ESIC, and over-time bonus perks. The hospital administration also opened a bank account for her, where she actively saves for her children's education and other needs.



CELEBRATING TEN YEARS!

In the last 10 years, we have worked with several communities across India to understand and improve living conditions through various programs we introduced over the years.

2006

PARINAAM TEAMS UP WITH UJJIVAN

Parinaam and Ujjivan started working together to understand how to serve the poor. Together we focused on the social aspect and the financial institution set up to benefit communities.

2009

OUR JOURNEY BEGINS

We set up the UUPP to address the requirements of the high percentage of ultra-poor families who did not even have an identity. To create long term change, we needed to integrate services that gave them basic human rights from healthcare, education to livelihoods.

2008

INCORPORATION

Parinaam officially incorporated as a non-profit organization

2010

GOING BEYOND ACCESS TO FINANCIAL SERVICES

To address ultra-poverty, it was essential for us to find a partner who understood our beneficiaries and their financial needs. Ujjivan, was the only financial institution that was willing to scale a programme where it was integrated into the system by offering its products and services to help reach their customers and beyond.

2018

TRANSFORMING NEIGHBOURHOODS

It was important to translate the change we saw at the family to the community as a whole. We started expanding our focus to infrastructural requirements of ultra-poor communities. This put the beneficiaries in the driver's seat as they determine the neighborhood's needs collectively. Our partnerships with peers and knowledge partners helped reach 21 states across India.

2011

AMPLIFY IMPACT ACROSS GENERATIONS

To create meaningful change, it was critical to work with our beneficiaries' children. It was key to breaking a vicious cycle of poverty across generations. We started the Academic Adoption Programme to provide academic scholarships, access to quality schools, career guidance and placement support.



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Sustainability and funding are key issues faced by most non-profit organizations. Parinaam works with the intention of providing the maximum and best quality benefits at a minimal cost. To successfully continue running our programs, we need support from donors, sponsors, our volunteers and our friends. We appreciate donations of all types - money, time or some product/service that will benefit our families. We thank those generous sponsors who made last year's programs possible. We are confident that this year will bring us the sponsorships and donations that will enable us to innovate and expand our programs across India.

Cautionary Statement: The information and opinion expressed in this report may contain certain forward-looking statements, which the management believes are true to the best of its knowledge at the time of its preparation. Actual results may differ materially from those expressed or implied in this report.

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