

ASIA-PACIFIC PARINAAM FOUNDATION

Bangalore's LRDE slum sits wedged between an area of well-to-do middle-class houses and the striking, angular glass buildings of Bagmane Technology Park. Entirely hidden from the surrounding streets, even the name seems an afterthought, taken from the acronym for an Indian government research body located just down the road.

Duck down an alleyway, however, and a mud track leads to about 300 dwellings, many little more than tarpaulin sheets strung over wooden struts. The residents are India's forgotten: "ultra-poor" families of migrant labourers, many living on less than \$1.25 a day. It is, in short, a grim scene. But it was just the sort of place Elaine Ghosh was looking for.

Ghosh founded the Parinaam Foundation in 2006 to help some of Bangalore's least fortunate residents. She and her husband had moved to India's technology capital after twin careers in banking, much of them spent abroad. Three years later, after researching areas like LRDE, she came to a realisation.

"We discovered that there were pockets of slums that were in such bad condition. Broken-down huts with a little blue tarp, no roads, no electricity, often no water, definitely no toilets," she recalls. There were projects in deprived rural areas to help such people, many of which gave over a 'livelihood asset', such as a cow, to provide a path out of poverty. Yet none existed for urban slums, where conditions were often worse, especially for women.

"The men get desperate [without work] and they have

access to alcohol and gambling in the city. So they invariably become drunks. They're sitting there all day gambling," says Ghosh.

"The poor women are left trying to manage the children and find food to cook. When we talk about the desperately poor, that was the kind of condition that we were looking at, which is why we call them the ultra poor."

Parinaam's Urban Ultra Poor Programme (UUPP) is Ghosh's answer to the question of what can be done to help, combining tailored social programmes. Its operation is narrow – working in just eight slums across Bangalore so far, helping about 470 families – but deep, focusing on four areas: employment opportunities, financial literacy, health and childcare.

"This business of just offering a livelihood asset – such as a cow – is the craziest thing"

"This business of just offering a livelihood asset – such as a cow – is the craziest thing"

"This business of just offering a livelihood asset is absolutely the craziest thing," she says, as we discuss the programme on her balcony in a pleasant Bangalore suburb one morning in mid-June. "That doesn't take care of the kids, [and it] doesn't take care of their health. So the first health issue they have, they're going to sell that cow, or that buffalo, to pay the hospital bills for the child. And then they're back to square one."

She adds: "There are hundreds of NGOs that walk in [to slums] every day, and government officials promising this, promising that, but hardly ever delivering anything. [But] if you want to make a dent in poverty one has to take a multidimensional approach. You have to give them healthcare, you have to give them access to vocational training, you have to help the kids get into decent schools, and

Holistic view

The non-profit foundation offers social support to urban poor families trying to better their lot, writes **James Crabtree**
Photographs by **Ayush Ranka**

Desperate conditions: the Parinaam Foundation was started after its founder realised there were few projects helping urban "ultra poor" slum dwellers

ASIA-PACIFIC PARINAAM FOUNDATION

stay there, so that the parents won't pull them out and send them to work."

Ghosh is forceful and passionate, but jocular too, with arguments and anecdotes that tumble out in a rush. Her home is crammed with beautiful old teak and rosewood dressers and chairs – the legacy of a previous antique furniture restoration business that brought her into regular contact with poorer labourers for the first time.

After moving to Bangalore, her husband, Samit Ghosh, set up what would become Ujjivan, one of India's foremost microfinance lending institutions. The couple also started to build a new house, a task Ghosh took on herself, bringing her into contact with urban labourers once again.

"When I'd built the house everyone kept asking me for help building their houses, so that became a business," she says. "I started doing this premises consultancy, where I'd work with contractors. But I also then realised that the biggest problem was the construction workers." Typically

hard-up newcomers from other parts of India, they were often ripped off by employers. "It was a horrible feeling. My workers always got paid, but their conditions got me thinking."

Parinaam now operates what it describes as a "strategic partnership" with Ujjivan, whose office Ghosh also helped to set up in 2006: "It was an old tailoring building, with one grungy little toilet on each floor and huge floors filled with sewing machines," she recalls. The foundation's early work piggybacked on Ujjivan too: the microfinance group gave tiny loans to groups

"They were the bottom of the bottom of the pyramid, not even close to 'bankable' poor"

of women in local slums, while the foundation helped some of the same people with health-care programmes.

It was through this process that Ghosh began to meet other, even less fortunate slum

dwellers. "The conditions of those families was so poor that clearly they couldn't borrow any money [from Ujjivan] ... they were literally the bottom 5 per cent or 10 per cent of the poor," she says. "The bottom of the bottom of the pyramid, not

Forgotten: there are pockets of slums that have no roads, electricity and often no water or toilets

even close to what we called the 'bankable' poor."

This realisation led her to launch the UUPP in late 2009. The system is designed along microfinance lines, working with small groups of women, not individuals. It is demanding too, requiring participants to attend regular group meetings. "It's really hard getting them to come once a week, because they are working", she says. "But only those who turn up are allowed to keep getting help."

On a visit to the LRDE slum, I met one woman who kept coming along: Chowdamma, a slight, 30-year-old widow, dressed in an elegant orange and pink sari. Sitting on the floor of a tiny communal brick building, with her young daughter Swapma on her lap, she explained her history as a construction labourer.

"It was difficult, because I had to carry bricks up to the second floor," she says, before Parinaam helped her find a new job as a cleaner. "People come there and work on computers," she says of the Hewlett Packard office in the tech park next door, where she works. The job doubled her income, and after two years with the programme she now has a bank account too.

In a shack down an alley I talked to Pushpa, 31. She cares for five children, two of whom she took in when her sister died after setting herself on fire after an argument with her husband.

Pushpa seems cheerful, however, as she explains that she too has a job in the tech park. "I work in the canteen there," she says, gesturing towards the park, "and they let me take leftover food home after work, which is a help." Even better, Parinaam now sponsors her daughter, Meenakshi, allowing her to attend a high-quality local private school.

Overall about 100 women in

the slum have enrolled, getting help finding work and applying for basic identity documents, advice on how to save money and find better health and child-care services, and much more.

Back on her balcony, Ghosh says the UUPP has faced innumerable challenges. Many of the women drop out, while she has to be firm with those who stay on, often cutting from the programme those who refuse to follow its rules – an approach she describes as "tough love".

It is a tricky balance, given that many participants lack basic self-confidence, a fact she illustrates with the example of Chowdamma. "She got three interviews at the tech park. She'd go for the interview, she'd agree to take the job, but she didn't go for work. She was too frightened," Ghosh recalls. On the fourth occasion a Parinaam community worker accompanied her, and made sure she stayed.

The organisation faces other obstacles too. The UUPP's mix of services is relatively expensive per family, and also difficult to scale rapidly, a criterion that is often important in attracting cash from international donors. Funding is mostly provided by the Michael and Susan Dell Foundation but that cash comes to an end soon, meaning new funds must be raised.

Despite these challenges, Ghosh says she is determined to continue and hopes to expand to cities such as New Delhi and Calcutta. "We can't stop this programme," she says, with a determined look. "We have families that we found doing hard labour, and at the end of the programme they can access microfinance, they have bank accounts, they are sending their kids to amazing schools. The change we've seen in these women will not let us stop." ■



Hands on: Elaine Ghosh is determined to continue the project after seeing how it can change lives