



## An Introduction

February 2010

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*"We think sometimes that poverty is only being hungry, naked and homeless. The poverty of being unwanted, unloved and uncared for is the greatest poverty."*

- Mother Teresa

Unfortunately poverty is an in-your-face truth of India. Parinaam strives to provide support through numerous social services for underprivileged women and their families. We provide a forum where contributions big or small, donations or kind, can be put to their greatest use in an honest, realistic and responsible fashion.

### Background

Parinaam Foundation was incorporated as a not-for-profit organization under Section 25 of the Companies Act 1956, on March 31st, 2008. Parinaam has tax exempt status under Section 12A and approval under Section 80G (5) (vi) of the Income Tax Act 1961, which allows Indian citizens and companies a tax break on donations (valid up to March 31st, 2012).\*

We provide healthcare; access to education & vocational training; job enhancement facilities; community development and entrepreneurial development to poor families in India. We believe that unless a complete package of supporting initiatives is provided to disadvantaged women and their



families, the hope that they would be able to manage their poverty and, some day, rise above it, is an unlikely dream.

We have a strategic partnership with Ujjivan Financial Services Pvt. Ltd., a micro-finance NBFC which provides financial services to more than 550,000 urban and semi-urban economically active poor women across 12 States in India. Programs must meet the Parinaam benchmark of "Quality & Customer Satisfaction" and the Ujjivan requirement of "Deliverability & Scalability".

### Benefits and how you can help

Parinaam has taken up the challenge of providing the maximum possible benefits at minimal financial cost. A huge part of that success is dependent on the generosity of our volunteers and partners who support us with their time, areas of expertise and enthusiastic involvement with our programs. Our Volunteer Program with organizations and individuals is a very important aspect of our work

Other than the obvious self rewarding feeling you will achieve when helping any person in need, Parinaam provides an 80G (5) (vi) tax deductible receipt\* for fund donations. Cheques and Drafts can be made in favour of "Parinaam Foundation" and can be sent to: Parinaam Foundation, #92 Jakkasandra Extension, Sarjapur Main Cross Road, Koramangala 1<sup>st</sup> Block, Bangalore 560034.

\*FCRA approval is still needed and therefore we are restricted to Indian Rupee donations and grants from Indian Citizens and Companies and Non Resident Indians holding valid Indian Passports.

We need your help with both funding and partnerships through our Volunteer Program.

- Elaine Marie Ghosh

# The Health Care Management Program

## Health Camps

Eye/ENT/Dental camps for the Ujjivan customers are continually being conducted at the Ujjivan branches. These camps are in collaboration with partner hospitals and pharmacies. The camps have been launched and are running successfully in Karnataka, Tamil Nadu, Kolkata and Pune. Vaccinations, with the first pulse polio program, have started in Bangalore. Programs on epidemics like Chickungunya have also been successfully carried out for the community at large.

Parinaam carries out intense pre-counseling before the camps and ensures that referrals for cataract; eye-glasses and major surgery are followed through for the patients at the hospitals. Subsidized costs are covered by a Medical Relief Fund if patients cannot afford to pay.

On average 4 camps per month take place in the South, East and West.

CAMPS	No. of camps	No. Of Attendees	Further referral for consultation and surgery
EYE CAMPS	57	14684	10428
ENT CAMPS	24	2619	394
DENTAL CAMPS	21	2455	667
GENERAL CAMPS	1	191	202

\* Snap shot of our Outreach (as of January 2010)

## Network of primary care clinics and hospitals

Relationships are being created between Parinaam and 8 primary clinics, 6 secondary hospitals, 4 tertiary hospitals, 3 pharmacies and 1 laboratory. Providing Ujjivan customers with high quality treatment and discounted rates.

A pilot will be initiated providing customers from two branches access to our network of hospitals and clinics. In the next three months we would like to expand our network to include all branches in Bangalore.

Local doctors are being inducted into our primary care program with the support of the Family Physicians Association of Karnataka. A tie up with hospitals is being created to give the women and their families free vaccinations

We would ultimately like to create a health care management facility where customers are able to come to us and we will divert them to clinics, hospitals and doctors that work within our network and control.

## Reduce Specific Harm from Alcohol

Parinaam invited Alcoholics Anonymous (AA) to make a presentation to a group of Ujjivan employees to sensitize them to the problems of alcoholism and the issues faced by the families of alcoholics. Alcoholism is a largely prevalent problem amongst the families of the poor and supporting them to combat the disease will ensure a far reaching positive change in their lives. The presentation made by members who were recovering alcoholics helped humanize the disease and staff was encouraged to contact AA if they needed assistance for customers when faced with such issues in the field.

## NIMHANS and WHO SEARO

A collaboration between NIMHANS, the leading mental health hospital in India and Parinaam to assess family & community harm from alcohol use and to develop a model for their empowerment to reduce such harm amongst the urban poor. The study is being funded by WHO SEARO.

The study covers key informant interviews, focus group discussions and feasibility assessments through a survey. This will enable us to create a program for alcoholics, their families and the community at large.



## Health Education

Parinaam is creating interactive health education modules on basic hygiene & sanitation; illness & disease; Natal care; HIV/ AIDs; Safe Water; Nutrition etc. We are looking for a sponsor who will support the education at grassroots - the Ujjivan Urban Poor women.



# EDUCATION

## Supporting poor children to pursue quality education

Ujjivan provides Education Loans to their customers to enable quality education for their children at private schools. Each child costs an average of Rs. 5000/- per year to cover fees; uniforms; books. For the school year 2009-2010: 6400 loans disbursed = Rs. 3.2 crores.

Parinaam, through donor funding, has raised 10.5 lakhs this year to help make some of the loans “interest-free” through reimbursement of the interest to the customer. This is dependent on certain criteria being met, most critical that the child was in school all year and continues in school for the next year. Girl children will be given extra encouragement at priority.

A “Scholarship Fund” to encourage children with excellent academic merit will cover their educational needs for the year.

We hope to raise funds through contributions from school children and employee pay roll giving.

Going by the belief that “giving” is not just about donating money, we would also like to organize educational outings, Sports Day, a mentoring/ friendship program and counseling and guidance for higher education between the children and donors.

## Vocational Training & Employment Opportunities

We have networked with 8 partner NGOs that can provide free training programs to school dropouts and out-of-work young adults in: Conversational English; basic computer and soft skills. Additionally students can specialize in: 1) BPO/ Call center; 2) Retail/Sales; 3) Guest services; 4) Industrial Painting; 5) Industrial Tailoring; 6) Driving; 7) Security Services.

Parinaam counsels parents and adult children; helps fill up applications; mentors students through the interview process and keeps in touch to encourage them to stay with the courses.

A tie-up has been created with a leading export garment factory for training and placement of customers and family members for tailoring opportunities.

An on-going research for employment vacancies takes place to provide unemployed customers with better jobs.

## Financial Literacy Program

A program has been initiated in order to educate women on how to handle their income and more importantly, to start saving.

With the use of the Accion Financial Literacy Kit we will start a training pilot for Ujjivan customers in Bangalore and Delhi. Once proved that this interactive kit is successful, we will scale the program to all four regions of Ujjivan, helping their members to take control of their finances.

We will also train the women to use a Financial Diary to maintain their daily accounts and apply what they have learnt in the Financial Literacy program.

An important aspect of the program will be to involve the children’s help in supporting their Moms by keeping their accounts. Children will thereby practice their writing and mathematical skills. The bye-product of this intervention will be that the kids will access financial literacy alongside their mothers.



# COMMUNITY INITIATIVE

## Toilet and Sanitation Program

Parinaam, along with Ujjivan, MSDF, FWWB and Sulabh International are planning on constructing toilets for Ujjivan customers in their homes to provide an effective sanitation solution.

Delphi Market Research conducted a survey in four branches; Koramangala, HAL, Anekal and Yeshwantpur to understand how best this lack of critical sanitation can be addressed in the urban and semi-urban segments. It was decided that Anekal, due to its lack of space constraint, would become the pilot branch for the project.

150-200 toilets will be built at this location once funds at preferential interest rates have been received from MSDF through FWWB.

Sulabh International, a company that has more than 10 years experience with individual toilet construction have agreed to take on this project and have given Ujjivan customers an exceptionally competitive cost.

Sanitation does not end with the construction of a toilet. Parinaam will hold training sessions on basic hygienic practices, such as washing of hands, maintaining the toilets and garbage disposal.

## D.Light - Solar Lamps

Ujjivan, in consultation with Parinaam, plans to offer their customers solar lamps manufactured by D.Light Energy Private Limited. Access to modern lighting and power is one the most pervasive problems in slums and a serious hinderance to improving the poor's access to livelihood and education. The D.Light solar lamps will provide lighting at a reasonable cost and Ujjivan will provide the financing to help them purchase the lamps. The lamps will be sold through select Kirana shops run by Ujjivan customers.



# Urban Ultra Poor Program (UUPP)



*“O Powerful One, who in a matter of minutes, moments, even microcosms of time, brings about change”*

*— Devi Mahatmyam*

The program pilot, launched in September 2009, focuses on the 5% of the most disadvantaged among the urban poor, who are continually excluded due to their extreme poverty. Parinaam and Ujjivan believe that by economically and socially empowering these women and their families we can give them a head start to break out of their hopeless situation and rise to the level of the bankable poor.

The program has four broad categories under which 240 families in Bangalore’s worst slums will be provided initiatives. To date the following interventions have been carried out for 59 families in one slum:

- Livelihood Development:** Petty shops, vegetable/fruit vending, tailoring/garments, housekeeping, small tiffin businesses are some of the professions the women are being exposed to. A leading garment/on the job training export factory and a maintenance company have provided employment opportunities to both women and their spouses.
- Healthcare:** A general/eye/ENT/dental health camp was conducted for 59 families - 59 women, 18 spouses, and 107 children.
  - Eye glasses were prescribed for 15 members, 1 patient had a cataract surgery and 3 for further consultation. 23 patients were referred for ENT treatment and 78 received dental consultation and care.
  - Medicines have been distributed for 36 patients as per doctors’ prescriptions.
  - For the high incidents of malnutrition amongst 51 children, Parinaam organized a lecture and live cooking demonstration for members on how to prepare nutritious food from available ingredients.
  - Alcoholics Anonymous were present during the UUPP health camp and spoke to several beneficiary families. We will start a regular AA awareness cum rehabilitation program for our beneficiaries in the slum.
  - Free vaccinations are being given out by hospitals for our UUPP beneficiaries. The first groups of children have received their polio vaccinations.
- Education and Child Care:** Tuitions for 50 children, classes I to VIII has commenced in the local government school - 6 evenings a week, 2 hours a day to help children do their homework. A nutritious milk drink and snack are provided to each child.
- Financial and social support:** Financial literacy training has begun for all members and asset transfer has commenced for those who have chosen self-employed businesses like vegetable vending, fruit selling, tailoring and petty shops. Capacity building is an ongoing process and the intent is to develop capabilities ranging from increased self confidence to improved communication skills amongst others. We are in the process of investigating the possibility of opening savings accounts at the post office for the individual families.

We have recently started operations in the second slum and will soon commence the program in the third slum.