

Financial Literacy Program

दीक्षा
THE FINANCIAL LITERACY PROGRAM

India's best chance at curbing poverty, is giving our women the skills to manage their money better.

With Diksha, Parinaam hopes to make every underprivileged woman financially literate.



Financial Literacy Program

Diksha has been designed to give low income families across India the knowledge and tools they need to save safely, reduce financial risk and make informed, intelligent financial decisions.



5 modules, 5 weeks

Module 1: Understanding finances

Module 2: Planning finances

Module 3: Saving

Module 4: Borrowing

Module 5: A new Rupee Rani

Achievements

Available in 12 languages
across 18 states

3,50,000+
enrollments

82% 'Rupee Rani'
certified

1,05,000+ bank
accounts opened

1,40,000+ customers
perform cashless transactions

Program

Costs

Rs.300 per participant on grant funding.

Grant funds are used to meet:

- Trainer costs: Training, travel and accommodation
- Trainee costs: Financial diaries, calculators, saving boxes and certificates

Munirathna sells flowers for a living, while her husband has a small plumbing business. They have two children in college. With no formal education or financial literacy training, Munirathna was losing money either on unnecessary expenses, or by lending to untrustworthy people. No one in the family understood the importance of saving, or that there were more secure places than Chit Funds to save.

Diksha dramatically improved Munirathna's fortunes. After completing the training, she understood how to track her expenses and managed to cut down on unnecessary ones as a result. Now, she has a bank account, is living comfortably, and saves more than 1 lakh a year!



How you can help

Empowerment Fund

- Enable 10,000 women to achieve financial literacy
- Cost: Rs. 30,00,000 (Rs. 300 per participant)

Organizations that have partnered with us for our programs

- Ujjivan Financial Services
- Citi Foundation • Michael and Susan Dell Foundation
- World Bank • DSP Blackrock • Aditya Birla



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