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 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...
Elaine Ghosh is determined to continue the project after seeing how it can change lives.

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 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 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 Swapna 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 without her husband. “She got three loans and even managed to send her daughter, Meenakshi, to a high-quality local private school,” she adds.

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