

Parinaam Foundation — The Poverty Exit That Takes a Generation to Complete

In the informal settlements at the edge of every Indian city — the colonies that don't appear on ward maps, the communities that receive no civic services, the families who live under tarpaulins and polyethylene — there is a category of poverty that is both urban and invisible. T...

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Parinaam Foundation was established in 2006 in Bengaluru on the specific observation that urban ultra-poor communities face a poverty that is simultaneously economic, informational, and social: they lack income, but they also lack the social networks, the institutional knowledge, and the educational infrastructure that would allow income gains to compound across generations. Addressing only the economic dimension produces temporary improvement. Addressing all three simultaneously produces what Parinaam calls a poverty exit.

Who They Are

Parinaam is a non-profit foundation working with urban ultra-poor communities across India since 2006. Their vision: to eliminate generational poverty through education, social inclusion, and financial literacy. The generational framing is intentional and operational — their primary indicator of success is not a family's current income but whether its children will be able to access education sufficient to break the cycle permanently.

Their four programmes reflect the multi-dimensional poverty theory: the Urban Ultra-Poor Program (UUPP), Academic Adoption Program (AAP), Financial Literacy Program, and Community Development Program. Over 6 million families have been reached across these four initiatives.

The 2023-24 Poverty Exit Numbers

Parinaam's 2023-24 impact documentation is specific and honest in equal measure. In that year, they supported the exit of 16,400 families from poverty — 14,177 families graduating from the UUPP and 2,223 families whose children enrolled in the AAP. Incomes of UUPP families increased by an average of Rs. 3,300 per month. 4,002 beneficiaries moved to better employment.

These are not large numbers by the standards of national government programmes. They are large numbers by the standards of a multi-dimensional poverty exit model that requires

sustained engagement per family rather than a one-time intervention. The depth of change per family justifies the investment per family — and Parinaam's documentation is transparent about both.

Financial Literacy at Scale: 12 Lakh Women

Parinaam's Financial Literacy Program has reached 12 lakh (1.2 million) women across India. Only about 21 percent of Indian women are financially literate — a figure that corresponds to the proportion with formal employment and banking access. The remaining 79 percent manage household finances through entirely informal mechanisms that provide no protection against crisis, no pathway to formal credit, and no accumulation of credit history.

The two-module Financial Literacy Program is designed specifically for women in ultra-poor communities: it addresses how to manage money across irregular income flows, how to save under conditions of household financial pressure, and how to plan for predictable future expenses (school fees, medical emergencies, seasonal income gaps). The outcomes documented: better financial management, increased savings, and reduced reliance on moneylenders.

The Academic Adoption Model

Parinaam's Academic Adoption Program is built on a specific and uncomfortable observation: for children from ultra-poor families, the primary risk to education is not access to school but the compounding household pressures that push them out before they reach Class X. Fee defaults, the need to contribute household income, family health crises, and parental disengagement from education as a priority all create dropout pressure that school enrollment cannot address.

The AAP's approach is multidimensional: scholarships and fee sponsorship to remove financial barriers; school retention monitoring to identify children at dropout risk before they leave; supplementary academic support; and, critically, family engagement — working with parents on understanding the economic return to education and managing the household economics that threaten enrollment. The 1,404 active children in the programme represent sustained investment, not a count of annual enrollments.

The Urban Odisha Connection

Odisha's urbanisation is accelerating. Bhubaneswar and Cuttack's peri-urban settlements contain populations that exhibit exactly the conditions Parinaam addresses: informal employment, inadequate civic services, first-generation urban migration, and children whose educational futures depend on interventions that urban government systems have not designed. For Odisha NGOs expanding into urban and peri-urban welfare work, Parinaam's Urban Ultra-Poor Programme model is the most directly transferable available from India's urban civil

society sector.

Contact and Further Reading

Website: parinaam.org | **Contact:** Bengaluru, Karnataka

Key evidence:

- Parinaam impact page: parinaam.org/impact — 16,400 families exited poverty in 2023-24, Rs. 3,300/month income increase, 4,002 to better jobs
- Give.do Parinaam profile: 6 million families reached, 12 lakh Financial Literacy Programme, 1.2 million women
- Parinaam About page: parinaam.org/about — founding context, Urban Ultra-Poor Programme description

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