

SHAISHAV MANDALI

Shri Shaishav Mahila Bal Sewa Co-operative Ltd

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Self Employed Womens Association

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Introduction

Unorganized laborers constitute 93% of the entire labor force in India and Women labourers of the unorganized sector constitute a major portion of this which amounts to as much as 60%. These women earn a living through their own labour or small businesses. They do not obtain regular salaried employment with welfare benefits like workers in the organized sector.

Introduction to SEWA

SEWA – Self Employed Womens Association, a trade union registered in 1972, is an organization of poor, self-employed women workers. SEWA's main goals are to organize women workers for **Full employment** and **Self-reliance** through **struggle** and **developmental activities**. The struggle is against the many constraints and limitations imposed on them by society and the economy. Developmental activities strengthen woman's bargaining power and offer them new alternatives that aids their development .

- **Full employment** means employment whereby workers obtain work security, income security, food security and social security (at least health care, child care and shelter). This objective is enabled through the joint action of union and cooperatives.
- **Self-reliance** means that women should be self-reliant, individually and collectively, with respect to financial matters and decision-making ability.

With Gandhian thinking as its basis, the principles of Satya (truth), Ahimsa (non-violence), Sarvadharm (integrating all faiths, all people) and Khadi (propagation of local employment and self reliance) are adopted by SEWA to organize and mobilize its poor and self-employed members.

SEWA in Kheda District of Gujarat

Around 20 % of SEWA's total rural membership of Gujarat is from Anand/Kheda districts. In 1984, SEWA started working with poor, self-employed women workers in the various villages in Anand (then Kheda) District of Gujarat with 250 members. Today it has a count of 1 lakh plus members. It mainly comprises of agro / tobacco processors, small and marginal farmers, weavers, nursery raisers, and vegetable growers. SEWA has also grown very good rapport with the district level government and is respected as a partner; and given its vast experience in this field, SEWA is invited in meetings and discussions and also has a representation in certain government bodies.

80% of the Gujarat state's tobacco production happens in Kheda – Anand district, thus making the tobacco fields and the tobacco processing factories (hereby referred to as “Khali”), as the major employer of poor women in these villages. However the employment opportunities of poor women in this sector was affected by

- Increased mechanization both in the tobacco fields as well as in the processing units,
- A larger influx of cheap, migrant labour causing an increase of the supply of labour

simultaneously and

- An active anti-smoking campaign launched by WHO and Indian government reducing the demand for tobacco.

Due to all these factors, the poor women members could earn very low wages i.e only Rs. 10 – 20 / day despite of hard work for 8-10 hours in a day. Apart from low and irregular income problem, the poor workers in this sector were facing various other problems such as

- no identity of workers,
- poor access to basic financial services,
- lack of land and space,
- poor knowledge of technical and economic issues and
- lack of social security etc.

SEWA tried to salvage this deteriorating economic situation of poor households in Kheda district by introducing many initiatives like:

- **Worker Education Classes:** SEWA started running Workers Education Classes in co-ordination with the Worker Education Board and in the presence of the Labour officer, wherein the workers were educated on various aspects of their trade and their rights and benefits as workers. These classes also became a platform to bring out the issues pertaining to workers at their work place.
- **Inspection of Khali's:** By Special permission granted by Govt. of India, SEWA started inspections of the tobacco factories along with the Labour Department officials. These inspections helped enforce the factory owners to
 - support and maintain the records and registers correctly,
 - make payment of regular, correct and timely wages to the workers.
- **Tripartite Committees:** Formation of tripartite committees in 1990s which was represented by the representatives from the workers, Government and owners association. This committees worked as a platform for the negotiations with the owners on issues related to their right and justice and brought about major changes like
 - increase in minimum wages from Rs. 35 to Rs. 50 per day
 - assurance of regular employment
 - Issuance of identity cards to 45000 workers entitling them to minimum wages and other Government schemes.
- **Scholarships:** SEWA has also facilitated 7000 children of the workers in getting Scholarships to the tune of Rs. 42 lakhs for higher education.
- **Bachat Mandals:** SEWA started savings and credit activities for the members to provide them with support, security and protection against risks and disasters. It also provides extensive trainings to the members and groups to operate, run and manage their self help groups efficiently.
- **Insurance:** Since 1992, an insurance programme has been introduced as a support to tackle as many possible risks in the lives of poor women members. A range of insurance products, to suit the needs of its members has been devised under this programme. It provides life insurance to its members as well as the members of the family. Insurance is also provided in case of hospitalization, accidental death of member or her husband, natural death, as well as

in case of loss of house or the household equipments.

- **Health-care:** SEWA initiated primary trainings on health. Presently, in the health care field,
 - SEWA provides primary trainings concerning their health,
 - Conducts general, gynaecological and children's health camps in the district.
 - SEWA has also linked health care programmes with the government immunization programmes.
 - Low-cost medical shop has also been set up.
 - SEWA focuses on building up the capacity of its health cooperatives and midwives cooperative in the district to make them accessible to as many members as possible.
- **Child-care:** With non-written agreement with factory-owners to contribute in cash/kind, SEWA initiated its own childcare centres. Presently 20 child care centres are operating in the district and each of these centres are attended by 30-35 children. SEWA's Childcare Programme is run with a holistic approach which not only provides safe childcare for working mothers, but also lays a strong foundation for the sound physical and intellectual growth of the children attending the centre. The present document focuses on SEWA's Child-care programme called the SHAISHAV MANDALI.
- **Identifying and Developing alternate source of income:**
 - SEWA encouraged many tobacco workers who were traditional weavers and had hand-loom in their houses, to develop their weaving skills. Presently, SEWA is facilitating the operations of 8 weaving centres and supports 77 weavers. Today, 35 of these weavers are already able to earn a stable monthly income of INR 2000 – 2500.
 - 135 women are involved in raising saplings of fruit, non-fruit and decorative plants and are able to earn monthly income of INR 1500 – 2000 during nursery raising season.
 - A cadre of water technicians, engaged in hand pump repairing through contracts with the Gujarat Government, has been built up. This has directly created stable jobs to 25 – 35 members.
- **Jeevanshala – Life School:** Since year 2000, an informal school based on what the members want to learn and designed to engage adult learners and build their interest, confidence and self-esteem has been started. Any woman in the age group of 15 to 45 years can join the Jeevan Shala. The education provided to them is of the type that they can relate to their work environment and day-to-day necessities.
- **Agricultural Campaign:** focuses on facilitation to the small and marginal farmers with access to
 - credit facilities,
 - improved seeds and direct market linkages,
 - technical and scientific knowledge of production leading to increased and quality produces,
 - market knowledge and information.
- **Rural Distribution Network (RUDI):** It has been set-up with the aim of establishing a secure and stable market for the producers and market access of better quality products at fair rates to the poorer segment of the population. This also helps in generating a daily income of Rs. 50 to an estimated 150 poor women engaged in marketing.
- **Strengthening and Developing Second Generations:** Vocational trainings and education to young girls is provided in various fields. SEWA has linked up with Sanakara Eye Care Institution - India, an eye care institute located at Coimbatore, Chennai (India) for its new eye hospital to

be constructed in Anand District of Gujarat. 15 and 25 candidates are pursuing the Post Graduate in Eye Care Management and Vision Care Technician course respectively in Coimbatore since July 2007. They are planned to be absorbed in Sankara Eye Hospital which is being constructed in Anand.

- **Professional Education:** In partnership with Rai Foundation, SEWA provides women with better educational facilities and career opportunities so that they can gain career competencies and enhance their self esteem. The young women are being provided trainings in diverse professional fields viz. hospitality and tourism, management, hospital management, fashion and textile design, airhostess training, retail merchandising, Life Skills, etc.
- **Livelihood Finance:** Women and the poor, having some livelihoods of their own, are integrated into an organisation of their own, either in the form of a cooperative or a SHG or even a company. Through livelihood finance, SEWA invests in capacity building, providing access to markets, providing social services etc.

Genesis

Majority of members of SEWA in Anand district of Gujarat, work in the tobacco fields or Khali's. The work environment in these areas is very hazardous as the air contains fine tobacco particles and dust which when inhaled could cause severe health hazards like asthma and tuberculosis (TB). The poor women workers in this region faced many challenges like

- Due to unavailability of child-care, couldn't go to work regularly, thus affecting their income.
- Take along small children to work place, thus exposing them to hazardous environment.
- Sometimes, they would lock the child in a room at home for 8-10 hrs while they go to work.
- Many had to entrust their child to the neighbor while they worked.
- Many women entrusted child-care responsibility to elder children while they worked, thus hampering the elder child's education.

Interaction with several women tobacco workers in the villages of Kheda / Anand District, indicated a dire need of a child-care facility for the children of these women due to the above said challenges. A study of various hurdles that these women face in accessing full employment and the health hazards faced by their children highlighted the grimness of the situation as mentioned below.

Most of the poor women in Anand District either work in tobacco fields or Khali's as a daily-wager to earn their livelihood. Since they are daily-wagers, unlike salaried workers, their economic well-being is directly proportional to their regularity in work. In such situation, child-care is a serious problem faced by these women. They have to leave their infants – in many cases as young as 15 days old, in care of either elderly members of the family and/or elder siblings or neighbors. On many days, due to unavailability of any of the above three, the women had to either stay at home to take care of infants, thus losing their wages or take the young infants along to work, thus compromising their health.

The atmosphere in the tobacco fields and Khali is very unsafe. The air is full of suspended particles and dust of tobacco. This air when inhaled for a long period of time can lead to serious

health hazards like asthma and tuberculosis. The floors, walls and surroundings areas are also covered in tobacco dust and settling tobacco particles. The infants of working women who accompanied their mothers to work are continuously in contact with these surroundings and inhaling such air, thus causing a major risk to their health. Suspended tobacco particles stick to women workers body parts too and make their way into the infants stomach when these women nurse them.

Many a times, to avoid taking the infants to work, these women entrust the elder sibling with the child-care responsibility while they work. Hence, the elder siblings had to stay at home to care for the baby at the cost of his/her studies. In case of unavailability of anyone to take care of the infants, many a times, mothers are forced to put the child in a 8 – 10 hour drug-induced sleep, by administering a minor dosage of opium (locally known as “Afeen”) and locking them in the home.

The above mentioned problems ascertained that along with the fight with employers for proper wages, the provision of a proper child-care facility is imminent for achieving full employment of women in this area.

Objective

SEWA believes that every woman has right to full employment. When SEWA started organising women workers in the Anand District of Gujarat, it was observed that by organizing the women workers, higher pay scales can be ensured, however full employment in true sense is possible, provided the women are able to work on regular basis without interruptions. As mentioned above, the work environment in the tobacco fields and Khali being hazardous for small children, caused mothers to be irregular in their jobs. SHAISHAV's success would rope-in benefits like

- Women can go to work regularly which in-turn ensures work and income security
- Children can grow in a safe and healthy environment
- Elder children can become free from the responsibilities of looking after younger ones and concentrate on their education.

Thus, with the objective of providing full employment to women in true sense, the child-care program “**SHAISHAV**” was started in 30 villages of Anand District of Gujarat. The three aspects of full employment for women workers, viz, work security, food security and social security were directly impacted by child care issue and hence the program got its name **SHAISHAV** – which means “childhood” or “issue related to children”

Inception

Given this backdrop, a five member committee that included Jyotiben Macwan (General Secretary, SEWA), Janakben Kapoor (Shaishav Childcare Coordinator), Anitaben Macwan (Kheda - Anand District Coordinator), Pushpaben Macwan and Indiraben Macwan (District Coordinator (now retired)) was appointed to pioneer the SHAISHAV Program in Anand District. This committee conducted several meetings and brainstorming sessions with women workers to understand their needs and expectations of the child-care facility.

Behind the Scenes

The poor women workers are all daily wagers and hence they prefer to get back to their jobs as early as 15 days after child birth. Hence, the immediate need was for a “Ghodiya Ghar”. However, to start such a facility a lot of infrastructure and finance would be needed.

As per **Indian Factory Act 1948, chapter 5, section 48**, *In every factory wherein more than thirty women workers are ordinarily employed there shall be provided and maintained a suitable room or rooms for the use of children under the age of six years of such women.* Thus the Khali owners are supposed to provide a child-care facility for the workers children. However, no such facility is provided by them. Additionally, the amount of tobacco dust in the area surrounding the Khali is so high, that providing a creche inside the Khali campus would not be a healthy option for the children. So SEWA leaders approached the Khali owners and proposed to operate a creche for the Khali workers children in a safe and clean environment away from the Khali's provided, the Khali owners shared the expense incurred to run the same. Based on a discussion with the Khali Owner's, an arrangement was agreed upon wherein the Khali owners would provide an annual fixed lump-sum financial support to SEWA to operate the creche's.

With the financial aspect to run the creche partly resolved, another major setback was unavailability of space to run the creche. Initially the creche facility was started for infants aging 0 -3 years. Majority of Indian infants in this age group require a cradle to sleep, hence a large space is needed to run creche and also a lot of cradles were needed. SEWA leaders approached the village Panchayats to discuss this problem with the Panch as well as the village people. The village people were very appreciative and supportive towards SHAISHAV and in many villages, they provided space to run the creche. In some villages, the creche were opened in the Panchayat buildings and in some villages, any vacant houses were provided for the same.

The next step was to appoint the teachers for the creche. It was decided that 2 teachers shall be appointed for each center. The responsibilities of the teachers would include

- Child-care including but not limited to feeding, changing daipers and making children sleep
- keeping a track of growth, health and hygiene of children (by maintaining weight chart for each child)
- Cooking nutritious food for children as well as pregnant ladies and nursing mothers.
- Various educational activities to aide mental growth of children
- Cleaning of child-care center
- Maintaining accounts and managing finances of the center
- Enthusiasm and pro-activeness in celebrating festivals of all religions.

SEWA leader working in each village were asked to identify suitable candidates to run the center. These candidates were interviewed and appointed by SEWA Committee. All the ladies appointed as teachers in these centers have children of their own and thus are experienced in caring for infants. All the appointed teachers are given basic trainings for child-care, health and hygiene and child growth and nutrition. The criteria for the selection of teachers were as below

- Since SEWA adheres to the policy of “Sarva Dharma Sambhaav”, one teacher from each religion was appointed in each center.
- The teachers should be able to read and write.
- Should sport the attitude of selflessly serving others and nurturing others children.
- Should be comfortable working with infants and small children.
- Should be ready to shoulder the above mentioned responsibilities.
- Should be able to work extended hours to accommodate long working hours (7:00 AM to 7:00 PM) of mothers of the children.

The food grains for all the centers are centrally purchased and distributed to each center at the beginning of each month. The cradles, toys and lot of other supplies was provided/donated by the villagers for the creche.

“Bal Sewa Kendras”

With all the technicalities sorted out, three Child-care centers were started for children aging 0 – 3 years in 3 villages of Anand District viz. Kunjarao, Rasnol and Chikhodara in the year 1989. 27 more centers were opened up in various villages, following the start of these 3 center. A list of centers with their date of starting and name of teachers is as given in **APPENDIX A**

Till date, Untouchability is a major issue in many areas of rural India. SEWA believes in fighting against such societal vices not by word, but by action. When the child-care centers were started, all children were admitted without discriminating them by caste or religion. The parents of a lot of upper-caste children hesitated/protested against this caste/religion equality practice. For the initial 2 – 3 years, Bal Sewa Kendras faced an intense opposition and low enrollment due to it caste/religion equality approach. Parents of many children refused to enroll their children to the kendras due to the recruitment of teachers from lower caste or different religions. However, with the passage of time, the merits/benefits of the child-care center convinced them to set aside their inequalities and prejudices. The increase in the income of families whose children attended the Bal Sewa kendras was strikingly visible. So, the parents gradually started setting aside their prejudices and enrolled their wards to the Bal Sewa Kendras. Today, children from all castes/religions attend the Bal Sewa Kendras and the vice of untouchability is almost absent in villages where Bal Sewa Kendras are operational. All the children of each child-care center are taught to celebrate each and every festival of all religions with equal pomp and zeal.



With passage of time, the functioning of child-care centers became regulated and a lot of fine tuning of operating procedures were done. From the day-to-day observations made by teachers, various innovative and informative trainings were arranged for teachers as well as parents. Some of the standard practices adopted for the SHAISHAV program are

- The teachers for each center jointly shoulder the responsibilities for the running of each center. These responsibilities include, but are not limited to child-care, cleaning / sanitizing the centers, cooking, collecting fees and maintaining accounts.
- Health of child is given top-most priority. All the children are weighed every month and their weight and height are recorded. Based on these chart, the growth of each child is monitored and the amount of food needed for each child is ascertained. After adjusting the amount of food provided to each child based on growth-chart, if the growth-chart shows no considerable improvement in the growth of the child in consecutive months, the parents are advised to consult a doctor regarding the same. Parents are also taught the importance, maintaining and interpreting growth-charts so that a uniform diet pattern for the child is maintained both at school and at home.



- The proper and timely vaccination of each child is also carried out at the center and a record of the same is maintained.
- Any Two mothers of the children attending the Bal-Sewa kendra are trained as substitute teachers to manage the center in case the teachers are unavailable.
- Infant's well being is directly related to its mother. To enforce this thought, healthy protein-rich vegetarian meal is provided daily to children, pregnant ladies and nursing mothers. The weekly menu for the creche is as given in **APPENDIX B**
- The child-care center remains closed for the children on Sundays. However, teachers work on Sundays also. All the toys and cradles / linens and mats are washed on these days and the center is properly sanitized and disinfected.
- Everyday, one of the teacher shoulders the kitchen responsibilities whereas the other two teachers manage the children.
- The teachers of these "Bal-Sewa Kendras" also work as a financial advisers for the mothers of

these children. They explain the concept and importance of Insurance and Savings. Along with teaching the mothers innovative means of savings from their day-to-day expenses, they also encourage them to invest these saving in “Bachat Mandals” run by them. Mothers investing in “Bachat-Mandals” can avail loans for causes like construction/repair of house, education of children, marriage of children and illness.

- Parents hand over the fees to the teachers. Occasionally, if a parent is unable to pay the fee for a child, the teachers contribute out-of-their own pockets, thus obliging the parent to pay it up next month.

A meeting / seminar for teachers of all the centers is held monthly once at SHAISHAV office in Anand. On this day, the centers are run by the trained mothers. The teachers have to deposit the fees for their respective centers and collect the grocery for the month from the office on this day. Special trainings on various topics related to child-care, food and nutrition or health of mother and child are also arranged on this day. Teachers also get a chance to showcase the progress, achievements and innovations of their center in this meetings. Brainstorming and Problem-solving sessions to come-up with innovative techniques and solutions are also held on this day.

“Bal Vikas Kendras”

From 1989 to 1994, the child-care centers only catered to children aged 0 - 3 years. It basically served as a "ghodiya-ghar". The children in this tender age group are very naive and need selfless service for fulfillment of very basic needs such as - washing, cleaning, feeding, putting to sleep, etc. The word “Sewa” mean selfless service and thus the name “**Bal Sewa Kendra**” was used for the child-care centers that carried out these duties of a Ghodiya ghar.

After the successful operation of these “Bal Sewa Kendras” for 5 - 6 years, the unanimous need of villagers was to extend the age limits of children enrolled from 0 – 3 years to 0 – 6 years. In 1995, SEWA's management accepted the request and implemented the same. The overall growth of a child which includes physical, mental, intellectual, social and emotional growth, in age group 3 – 6 years happens at a very rapid pace. For such an all-round growth of a child, a nourishing and enriching environment needs to be provided. Since the children would be spending a majority of their day-time in the child-care centers, it becomes imperative to provide such an environment in the child-care center to ensure proper growth and development of the children. The teachers at the Bal Sewa Kendras were given special trainings to ensure an all-round growth of the children. Thus the child-care centers no longer served just as Ghodiya-ghars but also focused on growth and development of the children. The word “Vikas” is a Sanskrit word meaning development or expansion. Both the meanings of this word were precisely describing the change in the state of the child-care centers as in – the scope of child-care centers was expanding and it would be focusing on child development. Thus the Bal Sewa Kendras were re-christened as “**Bal Vikas Kendras**”.

With the increase in the age limit for children admitted, the responsibilities of the teachers also increased many folds. The added responsibilities included

- Teachers have to plan and organize innovative educational activities to keep the young minds

engaged.

- Upon leaving the child-care centers, the children would be joining formal school hence they have to be made school-ready by the time they graduate through means for educative stories and songs.
- The teachers have to enroll the children to formal school when they reach the age for schooling. They also have to ensure that the children are attending the school regularly and take regular feedback from the school teacher about the children's progress.



The teachers were given many trainings on the topic of “Bal Vikas” at various places like S.M. Patel College of Home Science at Vallabh Vidhyanagar in Gujarat, Aga Khan Foundation at Delhi and Chetana – an NGO at Ahmedabad. They also attended workshops on child development at Chennai and Mumbai.

In 1997, SEWA organized an year long training programme for the teachers in co-ordination with Dr S. AnandLakshmy (Adviser on Child Development and Education, Chennai) at Ahmedabad. The program was divided in 11 modules the details of which are enclosed in **APPENDIX C**. Under this training program, all the teachers were divided in 2 groups. Each group visited Ahmedabad for 2 days every month and monthly 1 module was taught to them. At the end of year, an exam was also conducted at Anand to evaluate the teachers. Mrs Janakben Kapoor (Shaishav Childcare Coordinator) and Mrs Bhavanaben were trained to become supervisors of all the teachers. They conduct a revision training for all teachers quarterly where they also teach new stories and songs to be taught to children. They also impart training on these 11 modules to teachers recruited after 1998.

Although the responsibilities of the teachers at the child-care center increased, the benefits reaped by extending the age group were many fold. The impact of healthy, nurturing and educative environment available to the children at the child-care center is strikingly visible in their day-to-day life such as

- Due to healthy and nurturing environment, the children have become healthy and the no of cases of asthma and TB which were also causes for infant mortality have come down.
- Regular workshops for pregnant mothers are conducted to teach them dos and don'ts which helps them deliver healthy babies.
- Protein-rich nutritious diet, which lot of parents are not able to afford, is provided to children and pregnant ladies daily. Workshops for mothers on Food and Nutrition are also conducted frequently to educate them about healthy eating habits to ensure that children get the same

healthy diet at home also.

- The working hours of the child-care centers are flexible making it very convenient for mothers to leave the children early in morning and pick them up late in evening.
- The mothers have a peace of mind at work because of the assurance that their children are away from hazardous environment and growing up in a healthy and nurturing environment.
- Due to availability of reliable child-care facility, mothers are able to go to work regularly thus resulting in an increase in their income.
- Older children of the family are able to pursue their education sincerely since they do not have the added responsibility of looking after younger siblings.
- At the child-care center, children aging from 0 – 6 yrs grow-up together, thus imbibing a sense of brotherhood/sisterhood in them since early childhood and it has also been observed that the social skills of these children are better developed than their peers.
- The children at the child-care centers are made school-ready and even admitted to schools when they reach schooling age. A regular track of their progress in school is also maintained till they graduate and time-to-time counseling for parents/children is done to help them excel academically. A regular feedback for each child is also taken from the school teachers.
- The school teachers have observed that children coming from these child-care centers are much more interactive in school and academically more progressive than their classmates.

A total of “30 Bal Vikas Kendras” were started in various villages of Anand district. However, due to some financial and space constraints, 10 of them had to be closed down. A list of centers that have been closed down along with the reason for their closure is given in **APPENDIX D**. The remaining 20 centers are successfully operational since past 26 years. The schedule of a typical day at any of the Bal Vikas Kendra is as given in **APPENDIX E**. Many of the children admitted in these centers have grown-up to become young professionals and responsible citizens who are very grateful to these centers for their present good life.

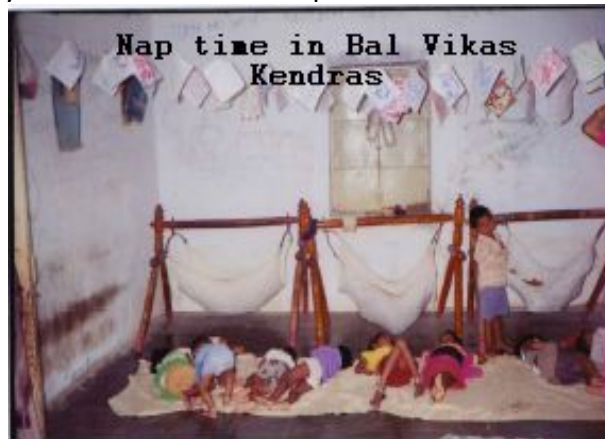
Acceptance By Community

The Bal Vikas kendras have come a long way since its opening in 1989. The self-less service provided by the teachers at these kendras and the various meritorious influence of these kendras in the lives of the women workers have imbibed a deep sense of faith, trust and respect for these kendras in their mind and heart. When the Bal Vikas kendras first opened, there were hardly any Govt run ICDS centers in the villages, thus leaving no choice with the parents but to enroll their wards to the Bal Vikas Kendras. However, today almost all the villages have at least one Govt run ICDS center. These ICDS centers provide child-care facilities similar to the Bal Vikas kendras free of cost. In spite of this, the Bal Vikas Kendras in most of the villages are operating successfully and the ICDS centers are on the brink of closure. Some of the reasons for this positive response received by the Bal Vikas Kendras from the community are :

- **Convenient working hours:** The ICDS centers open at 9 AM and close at 3 PM. The working hours for all daily-wagers in fields and Khalis are from 8 AM to 6 PM and late comers are denied work. If the parents enroll their children in the ICDS center, they cannot reach their

work place by 8 AM, thus losing their source of income. Also, they have to pick-up the child at 3 PM. Thus, either they end up losing half-day worth wages or they have to take children along to work thus compromising their health. However, Bal Vikas Kendras work from 7.30 AM to 7 PM, thus ensuring parents of children enrolled work security and income security.

- **Growth Monitoring and Counseling:** Although ICDS centers do maintain a growth chart for each child, they do not study and/or monitor the proper growth of the child based on these charts neither do they counsel/advice parents about proper nutrition to be provided to children to facilitate proper growth.
- **Medical Advice and Vaccination:** ICDS teachers send the child home if he/she is ill. They also do not take the responsibility of proper timely vaccination of the child. On the contrary, at Bal Vikas Kendras, the teachers take care of the child if he/she is sick and even take the child to consult a doctor in case of emergency. They also have basic over-the-counter drugs, which they administer/provide to the mothers in case the child suffers from minor ailments. The teachers at Bal Vikas Kendra also take the responsibility of proper and timely vaccination of each child. Thus the mothers can continue working without losing wages even if their children are sick.
- **Quality of Child-care services:** The quality of child-care service offered at the Bal Vikas Kendras is far more better as compared to the ICDS centers. The teachers at Bal Vikas Kendras take personal interest in the lives of the children enrolled and do regular follow-up to monitor their progress in school even after they graduate from the Bal Vikas Kendras.
- **Homely Environment:** The ICDS centers have a strict school type of environment. The children enrolled in these child-care centers range from 0 – 6 yrs in age. The children in this tender age group need a homely environment which is provided in the Bal Vikas Kendras.



- **Parental Convenience:** Along with child-care services, Bal Vikas Kendras also offer various other services like Bachat Mandals, Loan disbursement/ repayment facility and Rudi Product point of sale for the convenience of parents, thus making it a convenient one-stop shop for parents picking-up their child on their way home from school.

However, in spite of these reasons, the ICDS centers are performing well in some villages and have proved to be a tough source of competition for the Bal Vikas Kendras and also one of the reasons for the closure of some of the Bal Vikas Kendras as mentioned in **Appendix D**.

SHAISHAV MANDALI

In addition to being an organization that works to organize poor women workers for full employment, SEWA is also a movement of self-employed workers with women as the leaders. The SEWA movement is enhanced by its being a confluence of three movements : the labour movement, the cooperative movement and the woman's movement. There is much to be done in terms of woman's capacity building, as in strengthening their leadership, their confidence, their bargaining power within and outside their homes and their representation in policy-making and decision-making fora. SEWA (as an organization) supports its members in capacity-building and in developing their own economic organizations.

Since the members of SHAISHAV program had been successfully operating the child-care centers for 10 years, the doubts related to feasibility and sustainability of the child-care program had subsided. Hence, the next logical step as per the SEWA's co-operative movement which propagates growth through independent economic organizations, was to convert this program into a full-blown economic organization. Thus began the process of formation of SHAISHAV MANDALI – An all-women Cooperative, working for the betterment of women and children.

The word "Mandali" comes from a Sanskrit word "Mandal" meaning circle or group and "Shaishav" means issue related to children. Since this co-operative's aim is to provide relief to working women from issues related to child-care through a group of child-care centers, the name "**SHAISHAV MANDALI**" emerged to be the most significant choice of name for this co-operative.

The managing committee of Shaishav met with Smt. Elaben Bhatt (then Gen. Secy. SEWA) in beginning of 1994 and discussed in detail the workings and sustainability of SHAISHAV. In this meeting, Elaben suggested to register Shaishav as a co-operative and channelize the funds accumulated into this co-operative. This would ensure the sustenance of the child-care program even if the donations / owner contributions dwindled in future. She also suggested 4 means to generate income and sustain the Shaishav Mandali viz

- **Child-care Fees** - Since the children attending the Kendras come from poor families, it is obvious that they cannot afford a large sum as fees. However, a small amount of 65 rs/month was decided per child.
- **Khali Owners Contribution** – Indian Labour Laws mandates the factory owners to provide a child-care facility for the workers children. As mutually agreed upon by Khali owners Association and SEWA, instead of providing a child care facility on campus, Khali owners would make a financial contribution annually to Shaishav Mandali to run the Bal Vikas Kendras. This forms a major sustaining income for the mandali.
- **Donations** – In addition to promotion through word of mouth, the administrative committee shall also work to promote the Mandali and collect donations in cash and kind.
- **Women's contribution** – Every working woman undergoes the phase of motherhood at some point of time in their life and would need child-care facility. Promoting this thought, the administrative committee encouraged the women workers in the villages to buy a share of the cooperative and become a member of SHAISHAV MANDALI.

Registration of SHAISHAV MANDALI

After this discussion with Elaben, a meeting for all mothers and teachers of Shaishav was organized in Anand. In this meeting, Smt Jyotiben explained the merits of forming a Co-operative and the workings of a co-operative. Once the women agreed to the proposal of co-operative formation, SEWA's experienced administrative team laid down a step-by-step procedure for registration of the Co-operative. These steps for registering the Co-operative "Shaishav Mandali are as below:

- 1. Amassing Share holders:** As a result of the introductory meeting, 58 women came forward to become the members of the SHAISHAV MANDALI and buy its shares. Since the concept of stocks and dividend pay-outs is very new for the women of the village, it was decided that every woman shall be allowed to purchase only 1 share of the co-operative. The price of the share was decided as 101 Rs – 100 Rs share price and 1 Rs membership fee.
- 2. Opening an Account:** With the amount collected from share holders, a savings account in the name of "SHRI SHAISHAV BALSEWA MAHILA SAHAKARI MANDALI Ltd" was opened in the Madhyasth Sahkari Bank in Kheda District.
- 3. Paperwork:** -A form for registering a co-operative was secured from registrar's office in Kheda District. Share Certificates were printed and receipts of amount collected as share price were made in the name of the members. Three copies of the receipt were made – one for the member, one for official record and one to be submitted to registrar for registering the Co-operative. A copy of Bank's passbook and balance sheet was also attached to the form.
- 4. By-laws of Co-operative:** -After lot of discussions and brainstorming with members and share holders, 13 by-laws for the co-operative were decided. A hardbound copy of the same was prepared to be submitted in the registration office.
- 5. Registration:** - An all-women co-operative which doesn't produce / sell anything and works only for child-care was a novice concept and was not easily digested by the registrar's office. However, after numerous meetings, Smt. Jyotiben Macwan succeeded in convincing them of the merits of registering SHAISHAV as a co-operative.

This entire process of registration took 2 years and SHRI SHAISHAV BALSEWA MAHILA SAHAKARI MANDALI Ltd was established in 1995 with a unique owner-user-manager concept. Any woman can take a co-operative ownership by paying just Rs 101. At this stage she may or may not have any affiliation as mother availing child-care facility or as a teacher providing child-care facility. Thus at a given point of time, her role in Shaishav Mandali could be that of either a mother, a teacher, a manager or all of the above or just a shared owner of Shaishav Mandali. It has been observed that this kind of membership brings maximum local participation and increasing sense of ownership, responsibility and belongingness over a period of time.

Initially 58 women bought the shares of the Mandali. The merits and hence the fame of "SHAISHAV MANDALI" spread rapidly through word of mouth and promotional brochures. At present it has 345 share holders. Every 3 year a 7-member administrative committee is appointed through election. The brochure for the SHAISHAV MANDALI with its current administrative committee members is as shown in **Appendix G** . Shaishav Mandali – an independent all-women co-operative

working for child-care and child-development is now successfully operating since past 20 years. It has 20 successfully operating Bal Vikas Kendras and a fund reserve of 97 Lakhs. The Balance Sheet showing the accounts of Shaishav Mandali as well as operational cost of Bal Vikas Kendras for the financial year 2014-2015 is attached in **Appendix H1 and H2** for reference.

Trainings and Workshops

Majority of the members of Shaishav Mandali are from rural parts of Gujarat. They have had minimal exposure to education and still live under the influence of many wrong beliefs and superstitions. Because of this lack of knowledge and superstitious beliefs, they follow many practices in their day-to-day lives which adversely affect their as well as their children's health and nutrition, children's education and their future and the entire family's financial well being.

At the Bal Vikas Kendra's we try to adopt best practices for bringing-up the children. But if the same kind of care and nutrition is not available to the children at their homes, these best practices followed at the Kendra shall not yield expected results. Thus with the aim to bridge the gap between the practices followed at the Kendras and at the childrens home, various trainings are organized for the mothers of the children.

The members of the Shaishav Mandali are spread out in various villages of Kheda and Anand district. Due to various hurdles like lack of transport, affordability, house-hold limitations and personal hesitation, it is difficult for all the members from various villages to convene at a central location for the trainings. Hence, the teachers of the Bal Sewa Kendra are given these training at the Shaishav Mandali office in Anand, when they come for the monthly meeting. After undergoing these trainings at Anand office, the teachers conduct these trainings for the Mandali members in their respective villages.



The duration of these training sessions are generally 1 – 2 days. Since the members have to take a leave from their jobs to attend these trainings, a compensatory allowance of 15 rs/day is given to each member attending the training. They are also provided with lunch and snacks during the training. Various topics on which trainings have been conducted for the members are:

- **First aid and general health** – Many a times children get sick or get injured accidentally. These

minor casualties if not attended in early stages may lead to serious illness or septic. The teachers at the Bal Vikas Kendra are trained to treat such minor casualties and are also provided with common OTC drugs with information on proper dosage. They also teach these things to parents to help them take care of such minor casualties at their homes. Parents may approach teachers for getting these medicines in case of such casualties.

- **Diet and Nutrition during Pregnancy** – Due to various superstitions, pregnant ladies were not allowed to drink milk or eat bananas during pregnancy. This led to severe calcium deficiency in ladies as well as infants. The mother-in-laws of members were encouraged to attend this training and were explained the importance of a balanced and calcium-protein rich diet for pregnant ladies as well as their new born babies. They were also explained the importance of nursing. As a result of this training, the mind-set of ladies in village have changed a lot and now more and more ladies are eating healthy nutritious diet during pregnancy and nursing infants for 6 – 8 months..
- **Vaccination.** - Due to lack of information, members didn't understand the importance of proper and timely vaccinations. Through this training, the importance of vaccination was explained. Additionally, the teachers shoulder the responsibility of getting the children enrolled in the Bal Vikas Kendras vaccinated at proper intervals. In most of the villages, the Govt. vaccination program coordinator visits the Bal Vikas Kendra at regular intervals and the children are vaccinated at the Kendra itself. A vaccination chart for the children is also maintained at the Kendra.
- **Education for girl child.** - The importance of education for girls is explained to members by quoting examples of hardships faced by illiterate members themselves. The members have now understood the importance of education for girls and have started educating girls by sending them to neighboring villages for higher schooling in case of unavailability of schools in their own village. Now majority of girls of the members study till 12th Std or more.
- **Bachat Mandal and Insurance** – Members were explained the importance of saving and life insurance. They were taught various methods of saving a little from their day-to-day expense in form of grocery or money to mount up to a significant amount monthly.
- **Importance of girl child and prevention of Child-Marriage** - An attempt to change the age-old mindset about girl child and child marriage is made through this training. Girls are being considered as a liability and financial burden since they get married and go to the in-laws place when they grow-up. Due to such beliefs, they are ill-treated in many ways like
 - Less food is given to girls
 - less education
 - house-hold responsibilities from tender age
 - child marriage

Current Challenges

From the time of inception till date, Shaishav Bal Sewa / Vikas Kendras have received a tremendous positive response from working women, villagers and Panchayats. However, just like any other organisation, this co-operative also has its set of challenges like:

- **Lack of Space and Infrastructure:** - In many villages, the number of children enrolled in the Bal

Sewa Kendras is as high as 50. However, the space available to run the Kendra is limited. In many villages, the Kendras are based out of a room in the panchayat building or local school premises.

- **Competition:** - When the Bal Sewa Kendras opened in 1989 – 1992 time frame, there were no Government run ICDS centers or Aanganwadi's in most of the villages. Now ICDS centers and Aanganwadi's have opened in all villages. These centers provide facilities like day-care and food similar to Bal Sewa Kendras and they are free of cost. Although the women are prefer Shaishav Bal Sewa Kendras, the teachers of ICDS/Aanganwadi try to lure them to enroll their children in their ICDS centers.
- **Attrition:** - The pay scale of teachers at Govt. ICDS centers is higher than that of Bal Sewa Kendra teachers. Additionally, they also get other benefits related to Govt. job. Since the ICDS centers opened after the Bal Sewa Kendras, many trained teachers are lured by ICDS centers to work for them.
- **Lack of support from Panchayat:** - In some villages, the newly elected Panchayat is not very supportive and have withdrawn space offered by previous Panch to run the kendras. In such cases, the kendras had to shifted to any new location or had to be shut down as mentioned in **Appendix D**.
- **Inflation:** - The rising inflation is adversely affecting the operational costs of the kendras. Kerosene powered stoves are still the means of cooking in many villages. It is becoming very difficult for teachers to procure kerosene for daily cooking. Many times they have to buy it illegally for a price as high as 30 Rs/liter.
- **Dwindling Donations:** - Although the Owners Association had agreed to financially support the kendras, no fixed amount was decided upon. With passage of time, the operational costs are increasing however the amount of donations and owners contribution is not increasing proportionally. The administrative staff has to do a lot of cajoling and coaxing to extract a good amount of donation for the Mandali.

Inspite of all these challenges, the popularity and credibility of the Bal Sewa Kendras in Anand District is still high and women in many other villages are demanding more Bal Vikas Kendras in their villages. The Administrative committee has decided to open more centers once the fund reserve reaches 1 crore.

Sustenance

Today, Shaishav Mandali has 20 successfully operating Bal Sewa Kendras spread across various villages of Anand district. As the fame of Shaishav Mandali spreads far and wide, share holders from many other villages of Anand district are also strongly demanding for more and more kendras in their respective villages. Since the majority members of Shaishav Mandali are daily-wagers, their income is low and hence they cannot afford higher fees. Thus, the income from fees forms a very small portion of the funds needed to operate a child-care center. In such scenario, to meet the shareholders demands and open up new child-care centers, it is very important to focus on the sustenance of the Mandali and come up with newer approaches for its sustainability. Some of the new

approaches put in practice recently to increase the Co-operative's income and fund reserve are:

- **Active promotions:** Mandali workers used to approach Khali owners for donations, only in villages where the child-care centers are operational. However, now they have started promoting Shaishav Mandali in other villages where there are no Bal Vikas Kendras operational. They have started approaching Khali owners and other businesses in surrounding villages for requesting donations and have also received a very positive response.
- **Catering Business:** Mandali workers have started a catering business wherein they take party orders for various business organizations in Anand District.
- **Expanding Member base:** The Mandali worker have designed a pie chart which they call the "Rotlo" in their local dialect. This pie chart explains the total income from various sources and total expense incurred in running a Bal Vikas Kendra. This pie chart is used by Mandali workers to explain the accounts for each Kendra and its profit/loss status to the share holders of Shaishav Mandali and convincing more and more women to become share holders. The Pie-chart for the Bal Vikas Kendra at Sihol village is attached for reference in **Appendix F**.
- **Offering Member-friendly Packages:** Along with child-care, the Bal Sewa Kendras offer many other services for the parents of children making it convenient one-stop for all their day-to-day needs like:
 - Convenient location: - Most Bal Vikas Kendras are housed in the public school campus, making it convenient to drop-off/pick-up wards. In many families, the elder sibling attending school can pick-up the child from Bal Vikas Kendra after finishing school making it convenient for the parents.
 - Bachat Mandal Activities: - Mothers can handover their monthly savings for depositing in Bachat mandal to the teachers when they pick-up/drop-off their children.
 - Disbursement / Repayment of Loans: - Mothers availing loans from Bachat Mandals can collect the loan amount as well as pay EMI's for their outstanding loans at the Bal Vikas Kendras.
 - RUDI Products point of sale: - RUDI products in small daily-wager friendly packing's (spices in packing as small as 2 rs) are sold at the Bal Sewa Kendras. Parents returning from work, can buy daily groceries supply while picking-up their children, thus reducing number of stops on the way home. RUDI products are clean and organically grown, so consumer doesn't have to clean and pick the grains. Easy payment options such pay up-front or pay in lump-sum at end of month are also offered to the parents.
- Continuous endeavor to Improve Child-care service: - The ICDS centers operating in the villages maintain as many as 11 registers for monitoring the operations and child-care. A study of these registers and other best practices adopted by ICDS centers is initiated to identify and adopt any practice which are not presently being followed and which could help improving the child-care service offered at the Bal Sewa Kendra.

Case Studies

Feedback from Teachers

The Baal Sewa Kendras have not only been beneficial for the mothers of children but also for

the teachers. Most of the women working as teachers in these Kendras, had been either unemployed, daily wagers or house-hold helpers. Most of these women come from families with poor financial situation. Along with poverty, they also face many societal vices like

- **lack of individual identity** – For most of the teachers, before joining Baal Sewa kendras, their identity was linked to their husbands/in-laws name.
- **Lack of Confidence** – The inequality in financial status amongst labour women and factory/farm owners, lead to a sense of fear, hesitation and in-confidence in women workers. They could hardly muster courage to stand in front of the owner and hence asking for a raise in wages was unfathomable feat.
- **Lack of Self-respect** – Women workers were always considered incompetent and looked down upon by factory/farm owners as well as men in the village. This led to the women loosing their self-respect. They used to cover their face with long veils so as to not confront any men in the society.

When the Bal Sewa Kendras started, the teachers took very good care of children while their parents were at work. The children looked forward to attending the Bal Sewa kendras and developed a strong bond of trust with these teachers. When the parents and the village community saw the good work done by the teachers at the Bal Sewa Kendras, they started respecting the teachers. The teachers were given many trainings pertaining to child-care, health-care, Saving and Insurance and other such topics relevant to them and their customers. These trainings provided them with a vast knowledge base which they could put in use for themselves as well as guide others to achieve a better lifestyle. It also gave them an exposure to the world outside their homes and villages and broadened their thinking.

Many positive changes have been observed and felt by the teachers of Bal Sewa kendra in themselves as well as in their life such as:

- **Job and Income security** – Unlike their previous job as a daily-wager, the teaching profession at the Bal Sewa Kendra assures them a permanent employment and a fixed salary, thus improving their financial condition
- **Freedom of thought and Speech** – Exposure to world outside their homes and villages brought about a big change in the way they see the world. They learnt that like men, they also have a right to make their own choices and take their own decisions. Venturing out of their comfort zone also made them bold enough to muster courage to speak out their minds in front of their employers and family members without any hesitation and fear / shyness.
- **Respect in the society** – The way the teachers at Baal Sewa Kendras handled the children, instilled a sense of trust in the the mothers towards these teachers. Additionally, these teachers also advised and taught the working women about benefits of union, savings and investment, health-care and child-care, which brought about perceivable difference in the lives of the working women. Due to these, the teachers started earning a lot of respect and people started looking up to them.
- **Self-respect and confidence** – Due to trainings and exposure they got on their jobs and the respect they earned in the society, their self-esteem and confidence levels started increasing. These women have now become confident enough to face the world and get rid of the veil covering their faces.

The real life stories of a some of the teachers at the Bal Sewa Kendras depicting the changes that came in their life due to their job as a teacher is presented here:

1. Manjulaben Rameshchandra Jhila **Village : Rasnol**

I and my husband were working as Khali worker as well as farm-hand. Our financial situation was very bad. We were very poor and didn't have anything to eat in our home. We have 3 children. We used to work double shift – day shift at the farms and night shift in the Khali. I would work all night at the khali. The Khali owners used to pay us 3 rs for a 12 hour shift. When I came home from work in the morning, there would hardly be any food at home. I would buy tea and feed my children tea and roti in the morning. After that I would bathe and dress my children. My youngest child was still nursing, so I would nurse him and leave him with elder children and rush for the morning shift of work at the farm. In lunch breaks, I would come home to feed my children.

In 1989 when SEWA came to our village, we were amazed with the way they talked. It was all very unbelievable. SEWA's agevaan (leaders) women moved around without sporting a veil and talked to Khali owners freely and confidently. We couldn't fathom doing so even in our dreams. The SEWA women talked about forming unions and fighting with khali/farm owners for minimum wages, child-care, health-care and job security. We didn't trust them initially. They had arranged worker education classes for us where they would teach us about our rights as workers and labour laws. We hesitated in going to these classes, but they lured us with an incentive of 15rs for attending the class as a compensation since we would have to miss work that day.

After attending this class, I was convinced that SEWA works for the benefit of labour women. So I joined the union and became a member by paying an annual membership fee of 5 rs. After joining the union, we approached the Khali owners as a union and demanded for minimum wages. Till now, Khali owners used to keep 2 register – one for Showing to the Govt, which indicated we were being paid a minimum wage of 30 rs/day and another which showed the actual wage paid to us. The Khali owners got agitated and closed down the Khali. So I would work all day at the tobacco farms and at night I would work with SEWA women to convince other women in our village to join the union. We used to hold meetings for women to explain them benefits of forming union and joining SEWA in fight against Khali owners.

In one of these meetings, I voiced my problem about having to carry children to unhealthy work environment due to unavailability of a day-care center. SEWA conducted a survey in our village and found out that there was no Govt run "Aanganwadi" in our village and there were more than 80 children of age group 0 – 3 yrs in our village who needed day-care facility while their parents went to work. SEWA explained to us that as per Govt. of India mandates, the employers of factory have to provide a child-care facility. Since it was not being done, we approached the Khali owners and demanded the same. However, the environment in and around khali is not safe for kids so SEWA proposed to run a child-care center and asked the Khali owners to finance the same.

After many negotiations, the owners agreed and a Bal Sewa Kendra was opened in our village in 1989. Since I was an active SEWA leader in our village and I had proposed the thought of opening the child-care center, I was offered the job as a teacher in it. The village panchayat gave a small room in the panchayat office to open the center. The room was very small and the number of children was more, still we opened the Bal Sewa Kendra. There used to be a police station next to the kendra. The staff there was habituated to using abusive language and rough treatment with criminals. However, due to presence of small children in neighbourhood, they had to check their such behavior. Hence they were not pleased with the Bal Sewa Kendra operating in the Panchayat building. However, with passage of time, the dedicated work of teachers impressed the police staff and they started respecting the Bal Sewa Kendra and its teachers for their selfless service to children.

A few years later, when the new Panchayat came to rule, they asked us to vacate the room and shift the Kendra somewhere else. We discussed our space problem with the school principle and he was very supportive and offered us a big room in the school building itself. So we shifted the Kendra to the school building. Now we share a very good rapport with the school teachers and management. The teachers are very happy with the quality of child-care we provide to the children and the intellectual growth of the children enrolled in our Kendra. They advice new mothers also to enroll their children in our Kendras before they get admission in school. In 1994 when we started the Bal Vikas Kendra, the number of children increased many-fold hence we also appointed a third teacher.

Now there are 9 Government run Aanganwadis in our village. Children of age 3 - 5 years can be enrolled in these for free. One ICDS child-care center had also opened in the village which offered similar service like ours. But it was not successful and hence has now closed down because most of the mothers prefer our Kendra due to many factors like:

- **Working Hours:** Our working hours are very convenient to parents – 7 AM to 7 PM. Whereas Government Aanganwadis work from 11.00 AM to 2 PM and the ICDS child-care centers operate from 9 AM to 5 PM,
- **Age group:** We take in children of any age, starting from 15 days old to 5 years.
- **Services:** We take care of children enrolled in the Kendras as our own. We do not hesitate in bathing them or even cleaning their potty, whereas these services are not offered in Government run Aanganwadis.
- **Quality of Food:** The weekly food menu at Aanganwadis is almost similar to ours. However, they stock their food grains on yearly basis and due to improper storage conditions, many of the grains are rotten or spoiled yielding bad tasting food. Whereas we use very good quality RUDI products and food grains, which are stocked monthly. Hence there is no scope of rotting. Children and mothers love the taste of food cooked at our Kendras.

When I started working as a teacher, I started getting a salary of 300 Rs/month. This amount was much more than what I could earn from irregular daily labor. Also unlike my daily-wagers job, this job had work security. Since I had a fixed salaried job, I could budget my monthly expenses and started saving and investing a small amount for our future in "Bachat Mandals". Through these Bachat Mandals, I also availed many loans for my childrens education.

Thanks to SEWA and Bal Sewa Kendra, today our financial situation is much better. My 2 sons have graduated with full scholarship as MSW from London and are working with mentally disabled children in Karamsad Medical Hospital. My 3rd son is also working in a factory in Karamsad. All my children's life is well settled and we no longer have to worry about their future.

We also developed very strong bonds with the children coming to the Bal Sewa Kendra. Many of those children have now grown-up to be professionals and are earning very good salaries. They often visit us at the Kendra and try to help the Kendra in cash and kind. Many children have grown-up, got married and have children of their own who are also enrolled in our Bal Sewa Kendra.

2. Vimalaben Dineshbhai Prajapati **Village : Nani Sherdi**

Our family makes earthen pots and sells them for a living. Before joining the Bal Sewa Kendra as a teacher, I was a housewife and had never ventured out of my house for working. I used to be very shy and timid. I would always remain in veil and never talk to anyone. I felt as if I had no identity of my own. When I went to customers homes to deliver their earthen pots, they wouldn't even know my name and used to address me as "Prajapati's Daughter-in-law".

When SEWA opened its Bal Sewa Kendra in our village in 1996, they asked the Panchayat to suggest a suitable candidate for the teaching post in the Bal Sewa Kendra. The Sarpanch knew that I wasn't working and my in-laws and husband wouldn't mind if I worked, hence he referred me for the post. When SEWA ladies approached me and offered the job, I was very hesitant, however, my husband and in-laws encouraged me to take-up the job, hence I took it up and I am very thankful to them for this support.

Now after joining the Bal Sewa Kendra, I have become bold and no longer cover my face with a veil. I have self-confidence to see people in eye and talk to them. I have the courage to make my own choices. I have an identity of my own. Now people in village recognize me by my name and my position as a day-care teacher. Even senior members of the society, talk to me respectfully and ask for my advice.

3. Varshaben **Village : Chikhodara**

I used to work as household maid and my husband used to deliver newspapers and earn 50 rs per day. I had to leave my small children alone at home while I went for work. Many times when my children were unwell, I couldn't go to work and had to hear a lot of scolding from my employers. They also used to cut my salary. Life was very difficult for us.

When SEWA opened the Bal Sewa Kendra in our village, I was already a member of SEWA and I applied for the job. After interviews, I got the job in Bal Sewa Kendra as a teacher. Since my children

were also small, I enrolled them in the Kendra, while I worked there as a teacher. With a regular income, we started living a better life and I also started saving a small amount monthly by joining the Bachat Mandal.

Thanks to Bal Sewa Kendra and SEWA, now our financial situation is much better. By availing loans from Bachat Mandal, I was able to give proper education to my children. Today my daughter has completed PTC, got married and is working as a teacher too. And my son did engineering and works in Vallabh Vidhyanagar at a salary of 15K per month.

I also took a loan from Bachat Mandal and bought a vegetable cart for my husband and through its earnings, we have now started a tea stall which is also doing very good.

4. Sumanben Simonbhai Parmar

Village : Kunjarao

My parents lived in Kunjarao. I was married off to Ravadapur. My in-laws were good and husband had a temporary job in Amul Dairy in Anand. A few years after my marriage, my husband got into bad company and started drinking alcohol and abusing me. He also left his job. My parents had 4 daughters and 1 son. I didn't wish to go back to my parents home and increase their problems, so I tried to bear his atrocities for some years, but then it became unbearable. I also didn't receive any support from my in-laws. So I took my 2 daughters and went to live with my parents in Kunjarao. I used to leave my daughters with my mother and started working as daily-wager in Khali.

In those days, the owners used to keep 2 registers in Khali - one to show the govt that they are paying minimum wages and other for the actual salary that they paid. In 1989, SEWA came to our village and started worker-education classes to teach us our rights as workers. I became a member of SEWA through these classes. They helped us form union and demand for increased wages from Khali owners. Looking at labor unions demands, Khali owners association closed the KHALIs so I started working in tobacco farms. Finally the Tripartite committee was formed and negotiations took place between, owners, workers and Government. SEWA also demanded child care facility, for the children of workers from the owners and after many discussions, it was concluded that SEWA would run a child-care center which shall be partially funded by the Khali owners.

SEWA requested the panchayat to provide a room for opening the Bal Sewa Kendra and thus with financial backing from Khali owners, the Bal Sewa Kendra opened in Kunjarao. I got a job in it as a teacher. Once I got a job in the Kendra, our financial troubles eased out and I was able to bear the day-to-day expenses of myself and my daughters. I was no longer a burden on my parents. As time passed, my husband also realized his mistake and left drinking. He came to live with me and my daughters in Kunjarao. I availed loan from Bachat Mandal with which we bought our own house here in Kunjarao. And my husband started working as daily-wager. I also took loans to educate my daughters. My husband passed away a few years ago. Today my life is in much better state than it was before I joined as a teacher. I have got both my daughters educated, married off and they are working in their own villages.

5. Pramodaben Subhashbhai Bhrambhatt

Village : Kunjarao

I was 17years old when I got married to Subhabhai. I have 3 children. A few years after my marriage, my husband was diagnosed with a mental illness due to which he was unable to work and earn for the family. Hence the entire financial responsibility of the family came on my shoulders. I had never worked in tobacco fields or Khali's before hence I didn't even know how to hold the sickle. I started working in the farms, but was very slow and inexperienced hence couldn't earn well. People laughed at my lack of knowledge in the field and I felt very ashamed to go to work. We were very poor and I didn't get any kind of support from my family, friends or villagers.

During this time, I came in touch with SEWA ladies through worker-education classes and I became a member of SEWA. When I asked them for a job, they suggested the job of teacher in Bal Vikas Kendra, but they were doubtful whether i'll be able handle children and day-care responsibilities. I assured them that I would be able to manage it and thus got the job. When I got my first salary of 300 rs, I was thrilled to see the 100 rs currency notes. That day, I bought fruit for my children on the way home. They had seen fruits in shops, but due to poverty, they had never tasted it. The expressions on their face when they saw the fruit in our home was priceless. That day, I saw a sense of relief from fear of poverty in the eyes of my children. They never told me, but I knew they were also concerned about our future till I got this job. I am thankful to SEWA for relieving such small children from such a big stress.

Today, its 22 years since I am working as a teacher in the Bal Vikas Kendra and its has become like a second home to me and the children and other teachers are my family. We share all our joys and sorrows with each other. We even develop a strong emotional bond with the children and their parents which doesn't break even when the child graduates from the Kendra.

I have become member of Bachat Mandal too and have availed loans from these for as many as 10 – 11 times for my children's education and my husbands treatment. Now, though he cannot work, my husband's condition is stable with the help of regular medication. My children have also grown up now. My daughter did MA, got married and runs her own beauty parlour. My elder son is working as a sanitary inspector in Ahmedabad and my younger son is working as a lawyer in Petlad. My children are very well settled and they keep insisting me to leave the job as they are earning well. But I cannot even think of leaving this job as it has helped me in my most difficult phase of life. It is an important part of my life.

Feedback from Mothers

The women workers in rural areas of Kheda/Anand District have to shoulder multiple responsibilities like house-hold responsibilities, financial responsibilities and child-care. Most of the members of SEWA in this area, come from poor financial background and their lives are full of struggle and hard-work. Opening of Shaishav Bal Vikas Kendras in their villages was a blessing in disguise for these women and it changed their lives dramatically. Real life instances of some of these working mothers is narrated here.

1. Anandiben Manubhai Parmar
Village : Rasnol

My parents were working as daily-wagers on construction sites in Baroda since my childhood and I used to accompany them to work since early childhood. Our financial situation was not very good and hence we couldn't afford education. We were 2 sisters and had a younger brother too. We both sisters used to work as house-hold help in other people's home to earn money for our brothers school fees. I got married to Manubhai Udaysinh Parmar from Rasnol Village when I was 15. The financial situation at my in-laws place was similar to my parents place and hence after marriage, I started working in tobacco fields to support my family. My 1st daughter was born when I was 22 years old and I had 3 sons after her. I enrolled all my children at the Bal Vikas Kendra (hereby referred as "Kendra") run by SHAISHAV MANDALI in our village. Since my children stayed in Kendra, I didn't have to worry about taking them along to work. The work place is very dusty and unhealthy. The teachers at Kendra were very good and used to take care of my children like their own. They kept my children neat and tidy, fed them healthy and nutritious diet and also taught them many new things. They also took care of their vaccination and whenever my child would be ill, they themselves took the child to the doctor. I could go to work regularly since I didn't have to worry about my children. Due to this, our household income increased and we started living a better life and could provide better life to our children. When my children turned 5 years old, the teachers at the Kendra admitted them to the school. They also kept a regular check on my children's progress in school. Now my children have grown-up. My daughter got 95% marks in 10th std and is going to appear for 12th std exam this year. My elder son is in 10th std now and my other two sons are in 7th std. The teachers at the Kendra are still checking on the progress of my children in school regularly. Since our financial situation is not so good, to keep up with increasing cost-of-living, We work day and night, and my children have to accompany me to work after school. They have also started learning the tobacco-work and help me at work in their after-school hours and holidays.

2. Shabanaben Sikandarbai Diwan
Village: Sarasa

My son was born with excess skin in his under arms and had to be operated to remove it. He was 2.5 yrs old when he was operated. He was a very active and naughty child and always used to undo the dressing. We had to take him repeatedly to the hospital to redo his dressing. This was also causing the stitches to open up and septic, thus hindering the healing process. I tried very hard to stop him from touching the bandages, but was not able to control him. One of my neighbor's child used to attend the Bal Sewa Kendra and she was very happy with the teachers there. She told me to enroll my son to the Bal Sewa Kendra. So even though I was not a working mother, I enrolled my son to the Kendra. The teachers there assured me that even though I was not working, I can enroll my child to the Bal Sewa Kendra.

The teachers took very good care of my son and kept him engrossed in various interactive and educational activities so that he completely forgot about touching his wound. They also regularly

cleaned and did dressing of the wound once it started healing. At home, since I was busy with my house-hold chores, I couldnt do much to divert my childs attention away from the wound. This was easily achieved at the Bal Sewa Kendra due to various innovative educational tools adopted by the teachers and thir loving and caring nature. Today my son has grown-up and is studying in 11th Std. He is a very bright student.

3. Kokilaben Kantibhai Jadhav
Village: Sihol

In 1991, When I delivered a girl child, my husband was very upset because he wanted a son. He left home and I was left alone to fend for myself and my daughter. I was too weak from delivery to get up for 15 days. When my daughter was 15 days old, and I had recovered substantially from delivery pains, I approached the Bal Sewa Kendra and narrated my problem to them. They were very supportive and took my daughter in while I went to work to earn for both of us.

The teachers at the Kendra used to take very good care of my daughter and feed her goat milk when I couldnt come to nurse her. I used to come from the fields during lunch break to nurse my daughter. They also provided me with nutritious lunch daily when I came to nurse my daughter. My husband realized his mistake and returned to us after 1 month. Today my daughter has grown-up, married and has her own family. I am very thankful to the teachers at the Kendra as they helped me out in a time when I had no where else to go.

4. Vimalaben Rajnikant Parmar
Village: Rasnol

I have 3 sons and all of them attended the Bal Sewa Kendra while I worked in the fields or Khali's. We were very poor and my husband didn't do any job. So I had to work very hard to make ends meet. I used to leave my sons at the Kendra from the day they turned 15 days old. During lunch break, other ladies go to nurse their children but I wouldnt go and instead worked even in that time to earn a little more money because my I had the faith that my children were in good hands and were well-fed at Kendra.

One day, on a holiday, when my children were at home, I had put tea kettle on the stove and went to the other room to run some errand. Meanwhile, my youngest son, who was just a toddler then came into the kitchen and managed to topple the hot kettle of the stove spilling its entire contents – boiling tea all over himself. My son was badly burnt and scalded by the hot tea. However, I didn't have any money to spend on his treatment. With heavy heart I cleaned his wounds and consoled him.

The next day, I took my children to the Kendra as usual. The teachers at the Kendra were horrified to see the burnt state of my child and advised me to take him to a hospital. They refused to keep him at the Kendra. But since I couldn't afford his treatment or even a day's off, I had no choice but to leave my poor little son outside the Kendra. The teachers at the Kendra saw my son crying in

pain outside the Kendra and took him in. They contacted the SHAISHAV office in Anand and explained the state of the child. The office advised them to bring the child to Anand immediately, so one teacher personally took the child to Anand where they got him examined by a doctor and got medicines for the child. When I returned from work, they handed my son over to me and also gave me the medicines along with instruction on how to apply it. This incident occurred in summer. Summers are very hot in our village. Due to burns, my son was feeling immense heat and burning all over his body. If he would scratch his wound, it would open up causing septic. So one of the teacher sat all day long carrying my son and covering him with her saree pallu so that his burns were not exposed to direct sunlight or hot air and he wouldn't scratch his wounds. Slowly the medicines started showing its effect and his wounds healed.

Today my son has grown-up into a healthy young boy and is studying in 10th Std. I am very grateful to Bal Sewa Kendra and the teachers for giving my child a new life.

5. Asmitaben Gurukant Agharia
Village: Nani Sherdi

When I was young, I liked to study a lot. We were 3 sister. My elder sisters used to do all household chores to help my step-mother, but I would always sit and study. When I was 17 years old, my marriage was fixed. My teachers tried to convince my step-mother and in-laws to let me study further, but they didn't find it necessary to educate me further. So they got me married in 1994 when I was in 10th std. My marriage was on the day of my board exam, so I couldn't appear for my board exams. After marriage, we live in a nuclear family and my in-laws live in a different village. I gave birth to 2 sons after marriage. Since I had not learnt any household chore before marriage, it was very difficult for me to handle 2 kids and manage house-hold chores as well as field work. We had our own farm, but due to some legal dispute, we lost major portion of it. So earning a livelihood was very difficult. To overcome this difficulties, I sent my younger son to live with my parents and enrolled my elder son in the Bal Sewa Kendra.

When my younger son was 6 months old, I got a job in SEWA Jeevanshala as a teacher. Everyone joining as a teacher in Jeevanshala have to go to Anand for a 5 days residential training. I was very anxious and worried as I had to leave my 6 month old nursing child home alone with his father while I went to attend the training. In those days, the complete responsibility of a child's care was shouldered by mothers so my husband didn't know anything about taking care of a child. However, Vimlaben, the teacher at the Bal Sewa Kendra was very supportive and encouraged me to go for the training. She promised me that she would take care of my child and keep him at her place. She used to feed fresh goat's milk to my child and used to bathe him and keep him at her home.

For the 5 days that I went to Anand, Vimlaben would bathe and dress my son at her home and bring him to Bal Sewa Kendra. He would stay at the Kendra as is his routine and when the Kendra closes for the day, Vimlaben took him back to her home. Upon returning from training, I was relieved to find my son healthy and happy. I was able to complete my training successfully and live a better life with the income from my job as a JeevanShala teacher. I am very grateful to Bal Sewa Kendra and

Vimalaben for helping me and taking care of my child. Instead of considering my child as a part of her job, She stood by me in my hour of need like a family member.

Today my son is 17 yr old and is studying in 12th Std. He wants to become a Sanitary Inspector. With the job in Jeevanshala, I was able to provide good education to both my sons. My elder son has also now grown up and is working as a Priest in Baroda, Gujarat. Thus, Bal Sewa Kendra played a significant role in our life. My children became very polite, well-mannered and good at studies by attending the Kendra. I also underwent many trainings on Child-care and Bachat Mandal. Today I have 5 Bachat Mandal accounts. I also availed 3 loans for my children's education. The trainings conducted by Shaishav Mandali are very interesting. They are usually 1 – 2 day trainings and we are provided with snacks, lunch and 15 rs/day compensatory allowance for attending this trainings.

Appendix A

Name of Teachers at various Bal Vikas Kendras

No	Name of Teacher	Village	Year of Opening
1	Sonaben Somabhai Parmar	Nani Sherdi	1996
2	Vimalaben Dineshbhai Prajapati		
3	Nayanaben Mahipatsingh Parmar		
4	Madhuben Hasmukhbhai Shrimali	Chakalasi	1995
5	Rukaiyaben Iqbalmehmud Vohra		
6	Jyotsanaben Jaypalsinh Rathod	Mogar	1996
7	Sudhaben Pujyendrasinh Parmar		
8	Radhaben Jivabhai Jadav	Lakshmipura	1996
9	Manjulaben Rameshchandra Jhila		
10	Maherben Kantibhai Parmar	Bilodara	1996
11	Ranjanben Jayantibhai Jadav		
12	Luciaben Peterbhai Rathod	Khambholaj	1990
13	Khatijaben Pirasha Diwan		
14	Maniben Parshotambhai Chauhan	Naavali	1991
15	Niruben Ramanbhai Valand		
16	Kantaben Ishwarbhai Harijan	Kunjaraav	1989
17	Sumanben Simonbhai Parmar		
18	Pramodaben Shubhashbhai Bhrambhatt	Shihol	1991
19	Dahiben Khushaalbhai Mauda		
20	Aanandiben Ramanbhai Bhoi	Khanpur	1992
21	Kokilaben Naginbhai Prajapati		
22	Mumtajben Ramjaansha Diwan	Rasnol	1989
23	Manjulaben Prabhudasbhai Parmar		
24	Varshaben	Chikhodara	1989
25	Maniben Ramanbhai Chavada		

26	Dharmisthaben Manubhai Vankar	Napad	1991
27	Nimishaben Anilbhai Medha		
28	Madhuben Manharbhai Prajapati	Maritha	1994
29	Chandrikaben Sunilbhai Parmar		
30	Varshben Sureshbhai Rana	Sarasa	1991
31	Shantaben Gordhanbhai Thakor		
32	Vandanaben Gulabsinh Jadav	Jadavpura	1995
33	Minaben Narsinhbhai Jadav		
34	Champaben Somabhai Chauhaan	Jivapura	1995
35	Ranjanben Narvatsinh Chauhan		
36	Ninaben Shashikantbhai Parmar	Vera	1992
37	Nandaben Ganpatbhai Rohit		
38	Hinaben Jagdishbhai Charatiya	Kherda	1995
39	Kashiben Ratnabhai Vankar		
40	Kailashben Chotubhai Parmar	Ramnagar	1995
41	Tarunaben Fulabhai Valand		

Appendix B

Weekly menu at Bal Vikas Kendra

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
Time – 11.30 AM to 12.30 PM					
Lentil, Rice and Green leafy vegetable	Khichadi and milk	Lentil, Rice and Green leafy vegetable	Khichadi and milk	Lentil, Rice and Green leafy vegetable	Khichadi and milk
Time – 4.00 PM					
Fada Lapsi	Batata Poha	Sprouted Moong	Fada Lapsi	Batata Poha	Sprouted Moong

Note: -

- 1 to 1.5 year old infants are given milk 3 times a day by the teachers to supplement nursing by their mothers.
- Additionally, they are also given roasted grams and Mamra (puffed rice).

Appendix C

Training modules for Teachers at Bal Vikas Kendras

Module 1 and 2	About SEWA	<ul style="list-style-type: none"> • Introduction to SEWA, • History of SEWA, • Information about various activities of SEWA in various Districts and various countries. • Details and benefits of “Organizing workers” • Hand-on training about organizing workers through games
Module 3	Instructing Mothers	<ul style="list-style-type: none"> • Instructions on “Taking care of Pregnant Ladies” • Vaccination information / instructions to be given to pregnant ladies – Taught by a Doctor. • Instructions on “Care to be taken by nursing mothers” • Information about healthy and nutritious diet for Pregnant ladies and nursing mothers. • Stories and Songs
Module 4	Infants - 0 to 6 months	<ul style="list-style-type: none"> • How to care for a new born baby till it turn 1 month old and 6 months old. • How to nurture an infant • What type of diet should a mother of infant have ? • How to talk to a month old infant and how to play with it. • Teachers are informed that even though the child cannot speak, it can understand facial expressions and eye contact. Teachers are also advised to sing songs and tell stories to infants.
Module 5	Toddlers - 6 to 12 months	<ul style="list-style-type: none"> • How to teach children in this age to walk • care to be taken around staircases and steps • How to teach children to talk • Songs and stories appropriate for this age with facial expressions. • Vaccination details
Module 6	1 to 1.5 year old	<ul style="list-style-type: none"> • Children at this age become inquisitive and interactive. This module covers various activities to quench their inquisitiveness. • Story telling with action and props • group play activities
Module 7	1.5 to 2 years old	<ul style="list-style-type: none"> • Introduction to colours • free play • activities to increase the attention span of children • more games and stories

Module 8	2 to 2.5 years old	<ul style="list-style-type: none"> • Various Games, stories and songs • Easy Best out of waste activities
Module 9	2.5 to 3 years old	<ul style="list-style-type: none"> • Introduction to pencil. Children are taught to hold pencil and draw lines. • Colouring is taught and encouraged • New songs, stories and games • Intermediate Best out of waste activities • Sounds of animals and birds • Information about monthly vaccination schedule
Module 10	3 to 6 years old	<ul style="list-style-type: none"> • Children are prepared for admission to primary school • various activities like Rangoli making, folding, cutting are taught • nursery rhymes, numbers and Gujarati alphabets (reading and writing) are taught • Interpreting stories from pictures
Module 11	Playway method of teaching	<ul style="list-style-type: none"> • Teachers were given hands-on training of playway method of teaching • Each teacher was given a picture card and asked to explain in detail – what the child in the picture is doing or wanting to do.

Note: - All the teachers of all the 31 centers have to undergo this training before commencing their job as a teacher in the child-care center.

Appendix D

List of Bal Vikas Kendras that had to be Closed

N O	Village name	Month of closure	Reason for closure
1	Bechari	15 th Jan 2011	<ul style="list-style-type: none"> • Unavailability of teaching staff – existing teacher left the job to become an ASHA worker • No other lady was ready to take up the job • lack of co-operation from villagers in providing space
2	Sanjaayaa	March 2011	<ul style="list-style-type: none"> • Teachers were not opening the center on time and were taking lots of leaves. • Difficulty in securing place to operate due to lack of cooperation from Panch • Lack of cooperation from women of the village
3	Baamatoli	May 2011	<ul style="list-style-type: none"> • Teachers got job in ICDS with better pay scale, hence resigned from our center • No other women were ready to take up the job • Place to run the center was also not easily available
4	Bajarpura	Sep 2011	<ul style="list-style-type: none"> • Teachers took lots of leaves. Even when they were present, they used o sleep on job. • No increase in number of children • No donation/contribution/ cooperation from village • Space to run the center was also a big concern
5	Khadol		<ul style="list-style-type: none"> • The building housing the center was given by Panchayat to use. When new Panch came to rule, they asked to vacate the building • Teachers also got jobs in Govt. “Aanganwadis”
6	Aanklaav		<ul style="list-style-type: none"> • Less number of children due to Govt Aanganwadi in neighborhood • House owner asked to vacate the building • Lack of cooperation from villagers and Panchayat
7	Bharoda		<ul style="list-style-type: none"> • Teachers joined as Govt ASHA workers after getting teachers training from SEWA hence were laid off by SHAISHAV MANDALI

8	Bedavaa		<ul style="list-style-type: none"> Initially a room in the local school building was allotted for the Bal Vikas Kendra, however, it had to vacated as the building collapsed. A new principal was appointed for the new school building and he was not very cooperative and refused to provide space. Center was shifted to another house in the outskirts of the village, but since it was on the outskirts, 3 instances of theft occurred Govt run ICBS is in the center of village and is a free of cost facility. Hence lot of children shifted there and the no of children in the center decreased.
9	Navapura	Sep 2011	<ul style="list-style-type: none"> Only one teacher was available in this village and she used to take lots of leaves due to family disputes Number of children was less During meetings mothers verbally agreed to enroll the children in the centers, but when the center opened they didnt show-up. Women also expressed concerns about fees
10	Sankhaand	Sep 2011	<ul style="list-style-type: none"> Only one teacher was available. Tried to appoint one more teacher many times, but they would leave job after working for 10-15 days. Good cooperation from villagers and panchayat. The house for the center was also very good. Due to high cost of living, a fee of 40 rs/month is being collected per child in all villages. However, the women of this village insisted on keeping fees as 25 rs/month per child, which was not affordable.

Additionally, the amount of donation and local contributions in monetary form as well as food grains had also dwindled significantly.

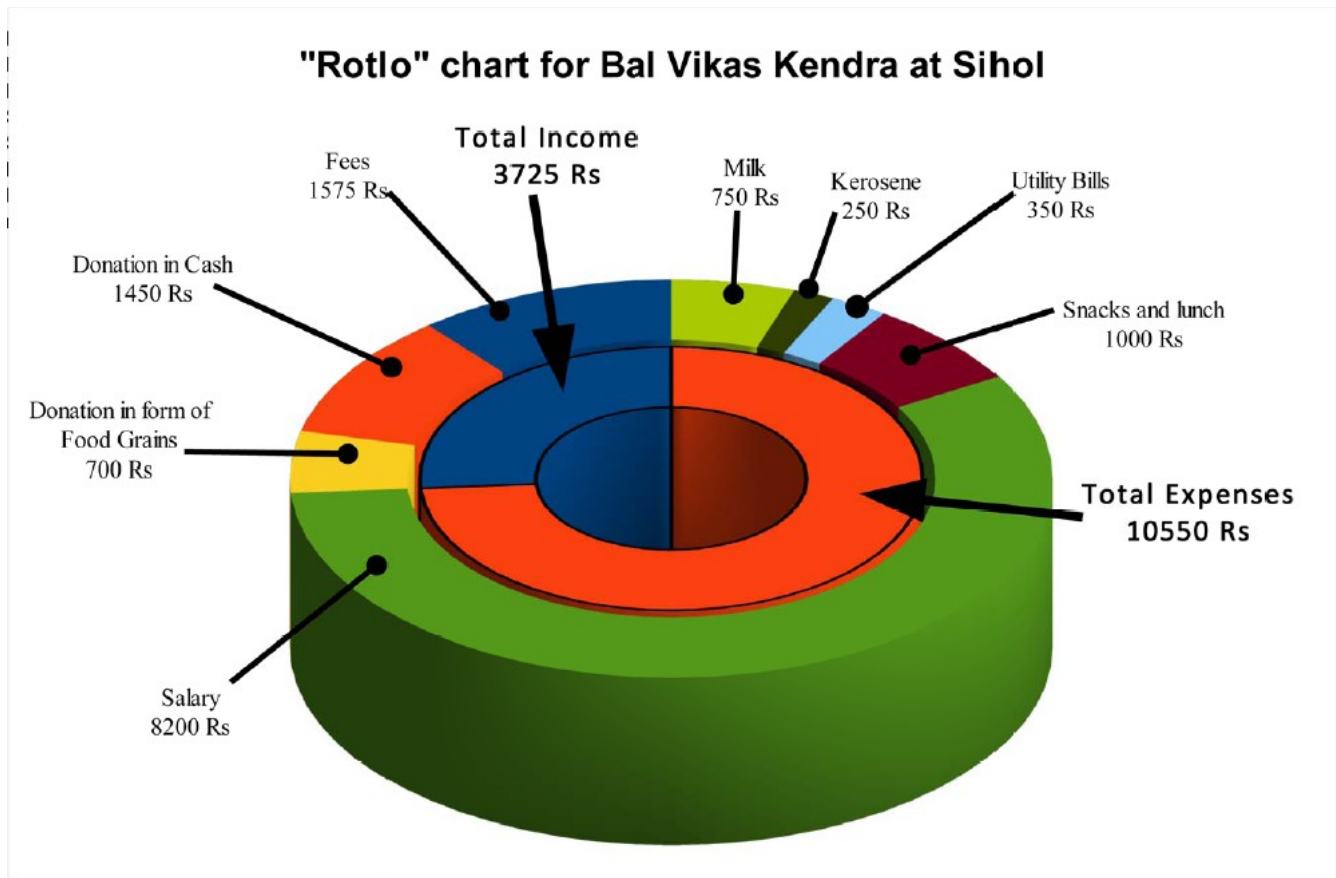
Appendix E

Schedule of a typical day at Bal Vikas Kendra

Time	Activities
7.30 AM	<ul style="list-style-type: none"> • Center Opens
7:30 – 8:30 AM	<ul style="list-style-type: none"> • Cleaning the center and • filling the water pots
8:30 – 9:00 AM	<ul style="list-style-type: none"> • Teachers welcome children with love and affection
9:00 – 10:00 AM	<ul style="list-style-type: none"> • One teacher feeds milk to small children • Another teacher makes elder children do exercise
10:00 – 11:30 AM	<ul style="list-style-type: none"> • One teacher cooks lunch for children • Another teacher teaches songs and prayers to children and makes arrangement for lunch time.
11:30 AM – 12:30 PM	<ul style="list-style-type: none"> • Lunch as per day-wise schedule given in APPENDIX B
12:30 – 1:00 PM	<ul style="list-style-type: none"> • Children are taught to clean the lunch area and their food plates • teachers wash the utensils used for cooking
1:00 – 2:30 PM	<ul style="list-style-type: none"> • Children tap their afternoon nap • Turn by turn, one teacher goes to her home for lunch while other stays at the center
2:30 - 3:30 PM	<ul style="list-style-type: none"> • Children wake-up from nap and freshen-up • Teachers make them play indoor/outdoor games or tell stories
3:30 – 4:30 PM	<ul style="list-style-type: none"> • One teacher prepares hot evening snack for children • Another teacher washes children's hands and legs and makes them ready for evening snacks • Children are given evening snacks
4:30 – 5:30 PM	<ul style="list-style-type: none"> • Teachers and children wash utensils used for snacks • Sing nursery rhymes, recite numbers and alphabets
5:30 – 6:00 PM	<ul style="list-style-type: none"> • Parents pick up their children
6:00 – 7:00 PM	<ul style="list-style-type: none"> • Teachers prepare the center for the next day. • Prepare time table for the next day • close the center for the day

Appendix F

"Rotlo" Pie Chart for Bal Vikas Kendra at Village Sihol



અમને આપના સહકારની જરૂર છે



૧. કેન્દ્રમાં આવતા માતા બાળકોની પોષણ માટે.
૨. માતા બાળકોને કલ્પલક્ષ પ્રવૃત્તિઓ, સૈદ્ધાંતિક રચનોની મુલાકાત દ્વારા અવનવું શીખવાનો અનુભવ કરવા પ્રેરિત કરવા.
૩. પાલીઓને તેમનાં બાળકોને ખાસ કરીને દિકરીઓને જિજ્ઞાસામાં મોકલવા પ્રોત્સાહન આપવા.
૪. બાળકો અને તેમનાં પાલીઓ માટે આરોગ્ય વિકલ્પક કેમ્પનું આયોજન કરવા.
૫. સ્થાનિક કામદાર વહેંચોને તેમનાં વિસ્તારમાં આવશેવા વિહિત્કા બનાવા પ્રોત્સાહન આપી તેમને તાર્લીમ આપવા.



ખેડા-આણંદ શૈશવ મંડળીની કારોબારી

■ વૃત્તીયાબેન સહીડ	કમ્પ્યુન
■ પ્રમોટરબેન કામલાબેન	ઉપપ્રમુખ
■ જાનકબેન કાવુડ	મંત્રી
■ દેસાબેન અદાલીયા	કા. સભ્ય
■ પાટાબેન ભાલક	કા. સભ્ય
■ સુભાબેન જિલ્લી	કા. સભ્ય
■ મંદુબેન સહીડ	કા. સભ્ય
■ દિલ્લખેન મકવાલા	કા. સભ્ય



શ્રી શૈશવ મહિલા બાલસેવા સહકારી મંડળી લિ.

સ્વાશ્વતી મહિલા સેવા સંગ મેદર રોડ, મનોની કોમ્પોસ, સેન્ટ્રલ પેકિંગ ખંડામાં, આણંદ-૩૮૮૦૧૧, શેખર (૦૨૨૩૦૨) ૨૫૪૮૮૪૪



Appendix H1

Shaishav Mandali Balance Sheet

Shri Shaishav Balsewa Mahila Sahakari Mandali Ltd., Anand
Balance Sheet as on 31st March 2015

Liabilities	Amount Rs.	Amount Rs.	Amount Rs.	Assets	Amount Rs.	Amount Rs.
Capital Account :-				Fixed Assets :-		
Share Fund				Dead Stock		26,824.00
As per Last Balance Sheet	28,800.00			(Annexure A)		
Add: During the Year	5,500.00	34,300.00	34,300.00	Investments:-		
Balvikas Fund		761,530.00		Bank of Baroda Fixed Deposite	3,954,549.00	
Vali Fund				(Annexure B)		
As per Last Balance Sheet	3,188,119.25			FD with kdcc bank	4,423,288.00	
Add: During the Year	425,760.00	3,613,879.25		(Annexure B)		
Malik Fund		290,242.00		Federation Share	500.00	8,378,337.00
Members Fund		176,896.00				
Lok Fund				Bank Accounts		
Op Balance as per last Balancesheet	1,678,379.25			Bank Of Baroda Saving A/c.	134,321.47	
Add: During the Year	161,681.00	1,840,060.25	6,682,607.50	no.02940100001230		
Reserve Fund				KDCC Bank ,Anand Saving	19,855.50	154,176.97
Op Balance as per last Balancesheet	394,032.71			A/c. No.000763		
Add: During the Year	113,349.75	507,382.46		Tax Deducted at Source		
Dividend Equilization				TDS Receivable on fd As 2011-	31,870.00	
Op Balance as per last Balancesheet	1,360.00			12		
Add: During the Year	576.00	1,936.00		TDS Receivable on fd As 2012-	25,693.00	
Education Fund				13		
Op Balance as per last Balancesheet	3,763.23			TDS Receivable on fd As 2013-	32,480.00	
Add: During the Year	6,800.99	10,564.22		14	35,827.00	
Share Dividend Fund :				TDS Receivable on fd As 2014-	4,397.00	130,267.00
Op Balance as per last Balancesheet	1,116.00			14-15		
Add: During the Year	3,456.00	4,572.00		Loan & Advances(Asset)		
Staff Bonus Fund				Interest Receivable on Fd	170,099.00	
Op Balance as per last Balancesheet	114,832.58			Catering Income Receivable	862,195.00	1,032,294.00
Add: During the Year	32,921.63	147,754.21				
Sahkar Prachar Fund				Deposite		
Op Balance as per last Balancesheet	114,832.58			Bharat Gas Deposite(Pij Office)	950.00	
Add: During the Year	32,921.63	147,754.21		Bharat Gas Deposite (Sinhol)	2,900.00	3,850.00
Welfare Fund :						
Balance as per last Balance Sheet	79,832.58					
Add: During the Year	32,921.63	112,754.21				
Building Fund						
Op Balance as per last Balancesheet	229,665.15					
Add: During the Year	65,843.25	295,508.40				
Donation Fund						
Op Balance as per last Balancesheet	114,832.58					
Add: During the Year	32,921.63	147,754.21				
General Vikas Fund						
Balance as per last Balancesheet	242,216.31					
Add: during the year	131,686.49	373,902.80	1,749,882.72			
Dead Stock Depreciation fund						
Op Balance as per last Balancesheet		7,756.75				
Add: During the Year		953.00	8,709.75			
Current Liabilities						
Kalyannidhi	16,950.00					
Prof. Tax	2,100.00					
Unpaid exp	396,774.00	415,824.00	415,824.00			
Loans(Liability)						
Payable to Aadinath Computer	3,800.00					
Payable to Janki Electronics	1,000.00					
Payable to Priya Zerox	300.00					
Salary & Incentive Payable	352,950.00	358,050.00	358,050.00			
Profit & Loss A/c :-						
Balance as per last Balancesheet	453,399.00					
Less : Profit distribute the year	453,399.00					
Add : Profit During the Year		476,375.00	476,375.00			
Total			9,725,748.97	Total		9,725,748.97

Appendix H2

Shaishav Mandali Ptofit/Loss Balance Sheet

Shri Shaishav Balsewa Mahila Sahakari Mandali Ltd., Anand

Profit & Loss A/c.

1st April 2014 To 31st March 2015

Expenses	Amount Rs.	Amount Rs.	Incomes	Amount Rs.	Amount Rs.
Childcare Center Expenses			Income From Bank		
Teachers Wages	129,300.00		Bank Interest (Savings A/c)	4,225.00	
Center Kerosene Exp.	24,360.00		Bank Interest (TDS Return)		
Center Milk Exp	32,951.00		Bank Interest (Fixed Deposit)	<u>486,864.00</u>	491,089.00
Gas Exp.	8,353.00				
School Bag Exp.	5,100.00				
Incentives to Teachers	<u>160,000.00</u>	360,064.00			
Catering Exp.		294,325.00	Catering Income		1,243,779.00
Office Expenses			Income from Others		
Annual General Meeting	14,137.00		Member Fees		55.00
Audit Fees	3,000.00				
Karobari Meeting Exp.	5,413.00				
Electricity Exp.	3,842.00				
Meeting Exp.	1,729.00				
Plastic (tadpatri) Exp.	3,120.00				
Postage Exp.	82.00				
Stationery Exp.	2,190.00				
Repairing & Mainatanance	4,800.00				
Utensil Exp.	8,408.00				
Equipment Exp	9,000.00				
Office Rent	27,000.00				
Bank Charges	<u>1,036.00</u>	83,757.00			
Salary Accountant	24,000.00				
Salary Organisor I	60,500.00				
Salary Organisor II	66,600.00				
Salary Organisor III	45,000.00				
Salary Organisor IV	39,900.00				
Travel Accountant	2,421.00				
Team Leader Salary	38,050.00				
Team Leader Travel	3,149.00	279,620.00			
Sp. Team Wages	145,040.00				
Sp. Team Travel	<u>49,949.00</u>	194,989.00			
Depriication Expenses		953.00			
Income Tax Return Fees		1,000.00			
Gift to members		43,840.00			
Net Profit C/f to Balancesheet		476,375.00			
Total		1,734,923.00	Total		1,734,923.00