

# Vatsalyapurna Programme

- An outcome assessment report -



Prasanna Invally



**Children welcome each new day with the morning prayer**



**Time for the afternoon meal**



**Quiet please – it is time for the afternoon nap**



**Dressing up and getting ready to go home**

# VASTALYAPURNA PROGRAMME

An outcome assessment Programme

**Prasanna Invally**



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## Foreword

I still remember the morning when we had our daily staff meeting. It was some day at the end of year 2002.

We had hardly a staff of 10 to 15 persons, mostly women.

Shubhangi and Pushpa, two of our staff looked worried. Before I began the meeting with the usual topics, I asked them the reason for being anxious. Shubhangi said “Tai, in our area one very young girl was raped in last week. Police arrested a few young boys in our neighborhood for the crime. The girl is only 5, poor thing. Her mother is single. What will she do? And above all, my daughter is just 3 years. I feel scared to leave her to home and come to office.”

Pushpa toed the line.

I was not hearing about such an incidence for the first time. However, it happened so close to our area, our staff. I myself felt disturbed.

On Saturday, we had Community Meeting. I could see that the women from Karvenagar Community were walking in and in a low voice, they were anxiously discussing something. On my probing, they told me about the same incidence.

Our small office almost echoed the same terrible fact again and again.

“Our daughters are not safe..... at any age”.

I felt the urge to do something to address this problem.

I discussed with my team. Considered opening a Day Care Centre in Karve Nagar.

I did not know then, what we were entering into !

It meant introducing the “Concept of safe child care” to the slum dwellers of Karve Nagar. It also meant searching for all types of resources like money, human resource, place, knowhow to take care of very young children, toys and educational material. What not?

Today when I look back and go down the memory lane of last 12 years, I feel it was a long journey. We have come a long way. At every step there were challenges. But we overcame those with our involvement and enthusiasm.

Shamala who heads this program from day one, owned it up as her own baby. All our Day Care Centre Conductors, helpers and supervisors are so involved in this activity that each child is specially cared for !

In this whole journey of 12 years, many helping hands came forward.

Registration of Vatsalyapurna Swayamrojgar Seva Co.Op. Society was easy because of Dr.Sanjaykumar Bhosale, our friend, advisor and a Co.Op.

Department Official.

Anupama Desai, Veena Sant of S.N.D.T. Home Science extended their support for training our Day Care Centre Conductors and helpers.

We owe special thanks to Inter Aid who supported this program for 5 years, technically and financially. Anne Claire Hay, Claire, Neha contributed to the capacity building of Day Care Centres in the initial years.

Today, we have 21 Day Care Centres in the slums of Pune and Mumbai. This couldn't have happened without the support of various funders at various stages.

Writing a book on this program was a challenge, but it was ably handled by Prasanna. The students of Karve Institute of Social Services and Uttar Maharashtra Vidyapeeth collected the empirical data from our Day Care Centre. They need a special mention.

I feel extremely happy to publish this book on behalf of Dada Purao Research and Technical Institute on the occasion of Founders' Day 2015.

**Dr. Medha Purao Samant**

मी शामला अन्नपूर्णा परिवारात १३ वर्षापासून काम करत आहे. २००२ मध्ये शांतीपूर्णा कुटुंब सल्ला व मार्गदर्शन नावाचा प्रकल्प सुरू होणार होता त्यासाठी माझी निवड झाली. मुळातच मी जशी लहानाची मोठी होत गेले त्यावेळी समाजात ज्या रूढी व परंपरा आहेत त्यामुळे महिला आणि मुले यांचा साधन म्हणून कसा वापर केला जात आहे हे आजू-बाजूला बघत होते अनुभवत होते. त्यामुळे जस कळायला लागल तेव्हापासून आपण काय करू शकतो शिक्षणपध्दतीत असा कोणता कोर्स नाही का याचा मी नेहमी विचार करायचे याचा शोध घेत घेत एम.एस.डब्ल्यु, असा दोन वर्षांचा अभ्यासक्रम असतो असा शोध लागला. मग मी एम.एस. डब्ल्यु. केले. त्यामध्ये देखिल एफ.सी.डब्ल्यु. स्पेशलायझेशन घेतले. आणि ह्या अनुषंगानेच काम करायचे असल्याने मी अन्नपूर्णा परिवारमध्ये मुलाखत दिली आणि संस्थेच्या वरिष्ठांनी माझ्यावर विश्वास दाखवून मला कामाची संधी दिली. आणि आज १३ वर्षांचा काळ लोटला. आणि मी कायमची अन्नपूर्णा परिवाराची झाले. सुरुवातीला शांतीपूर्णाच्या माध्यमातून कुटुंबांबरोबर कामकरायला सुरुवात केली. आणि २००३ मध्ये कर्वेनगरमध्ये लहान मुलीवर बलात्कार झाल्याची घटना घडली. संस्थेने पाळणाघर सुरू करण्याचा निर्णय घेतला. त्यावेळी मला विचारण्यात आले की ह्या प्रकल्पावर काम करणार का माझ्या आवडीचा जिव्हाळ्याचा विषय आणि काम होते त्यामुळे मी होकार दिला. २००३ पासून पाळणाघरांना सुरुवात झाली काम करतांना खुप अनुभव मिळाले.

पाळणाघर ही संकल्पना फक्त मध्यमवर्गीय महिलांच्या मुलांसाठी असते.असाच समज होता. बालसंगोपन माहित होते पण हे बालसंगोपन पाळणाघराच्या माध्यमातून कसे करायचे हे संपूर्ण नवीन होते .एम.एस.डब्ल्यु. करतांना संस्था नोंदणी त्या विषयीचे कायदे हे शिकवले होते पण पाळणाघर कशा प्रकारे असावे कोणासाठी असावे असा उल्लेख नव्हता. त्यामुळे नुसते बालसंगोपन येवून उपयोग नव्हता. तो सेटअप कसा उभा करायचा हे महत्वाचे होते.

पाळणाघर सुरू करतांना किंवा अन्नपूर्णा परिवारात कोणतेही काम नव्याने करायचे असेल तर त्याचा सव्हे हा झाला पाहिजे त्यातून काय निष्कर्ष येतात त्यानुसारच काम करायचे किंवा नाही ते ठरविले जाते. त्याप्रमाणे २००३ मध्ये कर्वेनगर येथे पाळणाघर सुरू करतांना सव्हे करून घेतला. हा सव्हे करतांना सव्हेसाठी दुसरी माणसे मानधनावर घेण सुध्दाअवघड होत कारण संस्थेची आर्थिक क्षमता खूप चांगली होती असे नाही तरीही ओळखीच्यांकडून सव्हे करून घेतले.

पहिले पाळणाघर सुरू करतांना टाइम्स फाउंडेशनची ग्रँट मिळाली त्यात पाळणाघरासाठी रूम बांधून घेतली मुलांसाठी टॉयलेट बाथरूम कसे असावे त्याप्रमाणेच आमच्या संस्था प्रमुख हयांनी बांधून घेतले. त्यानंतर पाळणाघराचा शुभारंभ झाला. त्यावेळी दररोज १० तास मुलांना सांभाळण्याची महिन्याची फी फक्त २५ रु होती पण संस्था आहे म्हटल्यावर संस्थेने मोफत आम्हाला दयावे ही अपेक्षा पण संस्थेला कसे अशक्य आहे ते समजवण्यासाठी



आम्हाला दोनदोन तास लागायचे. पण आज अशा टप्प्यावर आलेले आहेत की वर्षाला ४५० ते ५०० पर्यंत फी द्यायला पालक तयार आहेत. ह्यातच समाधान आहे कारण पालकांना आज पाळणाघराची गरज कळते आहे. आपली मुले किती प्रेमाने आणि आपुलकीने सांभाळली जातात हे लक्षात यायला लागले.

आमच्या पहिल्या कर्वेनगरच्या पाळणाघरात मुले यायची त्यांना वस्तीतील सवय कुठेही सूला शीला बसायचे. किंवा शू चडडीतच करायची ह्या सवयी असायच्या त्यामुळे ती मुले देखिल पाळणाघराच्या बाहेर दारातच बसून शू किंवा शी करायचे ही सवय बदलण्यासाठी जवळजवळ ६ महिने गेले. ह्या अनुभवाच्या आधारावर आम्ही दिवसभराचे जे नियोजन करायचो त्यात सुरवातीला अर्धा किंवा पाऊण तासाने मुलांना शूला नेण्याचे नियोजन होते. ते बदलून आता दर २० मिनिटांनी मुलांना शूला घेवून जातो. यावरून असे की आम्हीपण शिकतच गेलो. आता मात्र नवीन आलेलं मुल एका दिवसात शूला काठे जायचे ते एक दिवसातच शिकते. शूला छान ओळीत उभे राहते शू झाल्यावर मगाने पाणी टाकते आणिमग बाहेर येते आपल्या मोठ्यांच्या दृष्टीने खुप सहज गोष्ट आहे. पण ओळीत थांबायचे म्हणजे शूवर नियंत्रण ठेवायला शिकतात. आत गेल्यावर शू केल्यावर एक मग हातात घ्यायचा बादलीतून पाणी भरून घ्यायचे ते टाकायचे ही कृती खूप अवघड आहे. पण हे मुलांनी शिकण्यासाठी आमच्या ताईला एका मुलासोबत ५ ते ७ मिनिटे वेळ दयावा लागतो. पण हा दिलेला वेळ सार्थकी लागल्याचे समाधान आहे.

तसेच आमच्या मुलांना सर्दी झाली तर नाक हातालाच पुसायचे स्वतः च्या कपड्यांना पुसायचे हे माहित असते. त्यावेळी मात्र आम्ही २००३ मध्ये देखिल जुने कपडे जमा करून आमच्या पाळणा घराच्या ताईना रूमाल कसे शिवायचे याचे प्रशिक्षण देवून मुलांसाठी रूमाल तयार करून घेतले. आज मात्र आम्ही नाक पुसणेही अॅक्टीव्हिटी म्हणून शिकवतो.त्यामध्ये हातरूमालाची घडी कशी करायची नाक पुसतांना रूमाल कोणत्या हातात कसा धरावा हे शिकवतो.

मुलांना डबे देणार नाही किंवा अगदी एकच पोळी देवू किंवा मॅगी जाम सॉस किंवा रोज भातच देणार असाच पालकांचा हट्ट असायचा त्यासाठी पालक खूप भांडायचे परंतु हा विचार बदलवण्यासाठी आम्हाला पालक सभामधून आहाराचे महत्व काय आहार दयायचा तो कसा तयार करायचा हे देखिल शिकवावे लागले. पण आम्ही देखिल ठाम होतो की जेवणात भाजी पोळी वरणभात असेच दयावे हा आग्रह होता. ह्या सर्व गोष्टीचा परिणाम म्हणजे आज माझ्या पाळणाघरातील १ वर्षांच्या मुलाला देखिल छान जेवणाची सवय लागते आणि आज पालक देखिल समाधानी आहेत.

ह्या सोबतच पालकांनी मुलांना पाळणाघरात पाठवतांना कपडे पाठवावे हा देखिल आग्रह असायचा परंतु कपडे का दयायचे आहे हा प्रश्न असायचा पालक म्हणायचे की आमची पोरं कपडे खराब करत नाही. मग कशाला पाहिजे कपडे. आम्ही कोटून दोन दोन जोड आणायचे. नाही तर ठेवा आमची मुले उघडी. ह्यात आम्हाला पालकांना मुलांचे कपडे बदलवल्यावर त्यांची मानसिकता काय होते हे सांगावे लागत होते. आता मात्र आमच्या मुलांचे

कपडे का बदलले नाहीत अशी विचारणा केली जाते. जर मुलांची तयारी केली नाही तर का तयारी केली नाही असे विचारतात हे बघून खूप बरे वाटते की चला आज पालकांना मुलांची स्वच्छता लक्षात यायला लागली आहेत.

हया प्रमाणे आम्ही प्रत्येक गोष्ट शिकवतांना कशाप्रकारे करून घ्यावी हे पाळणाघराच्या ताईंना प्रशिक्षण देवून शिकवत असतो. हे प्रशिक्षण देण्यासाठी आम्ही एसएनडीटी होम सायन्स डीपार्टमेंटकडून देतो तसेच बालमानस तज्ञ यांच्याकडून प्रशिक्षण देतो. दरमहा ट्रेनिंगदेतो.

हया सर्व कार्यक्रम यशस्वी होत आहे याचे कारण आज आमच्या पाळणाघराच्या मुलांना चांगल्या शाळेत ॲडमिशन मिळत आहे. आमचे पालक आता आमची मुले तुमच्या पाळणाघरातून काय काय शिकली आहेत त्याचे सर्तीफिकेट आम्हाला द्या. हेच आमचे यश आहे.

## Acknowledgements

Annapurna Pariwar takes great pleasure in publishing this book, and presenting in it, the outcome assessment report of the Vatsalyapurna Programme – the Day Care Centre Programme for children living in urban slum communities. The research has studied the outcomes of the programme, and how it has influenced the children, the mothers of these children and the operators of the day care centres.

The research was possible because of the collective efforts of several persons, and I was able to prepare and write the report only because of their cooperation. I would first of all thank Medhatai for providing the context in which Vatslayapurna Programme was conceptualized and its key features. I was particularly inspired by her passion for providing the best to the children and women who live in slum communities and who struggle for a reasonable livelihood; and at her perseverant endeavour to operate within given limited resources.

I am extremely grateful to all the mothers of children who participated in this study as respondents, for giving their time and providing information and their opinions. I also extend my sincere thanks to the operators of the Day Care Centres for their cooperation in identifying the sample and also for participating as respondents in the study. I also thank the supervisors for writing their personal experiences in operating the programme and the influence it has had on their lives.

I extend my special thanks to Shamalatai, who heads the Vatsalyapurna project, for coordinating the entire data collection process and providing details of the Programme. She, along with Medhatai, had prepared the research design and the tools for data collection. I deeply appreciate Shamalatai's passionate involvement not just in the operational aspects of the programme, but also the personal attention she provides to each supervisor, conductor and assistant of every day care centre.

I highly appreciate the contribution of the two students of the colleges of social work - Amruta Kengare from Karve Institute of Social Service, and Pushpa Ingle from Uttar Maharashtra Vidyapeeth, in extending their cooperation in collecting the primary data. I thank them sincerely.

I would also like to thank Sujatatai for translating live experiences or narratives of the day care centre supervisors and other staff that have been incorporated in this book.

I must say that for me it was a great learning experience, and thank Medhatai for giving me this opportunity.

Ms. Prasanna Invally  
22<sup>nd</sup> August 2015

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# CHAPTER 1

## The Vatsalyapurna Programme

### The beginnings

The heinous rape of a six year old girl, by a neighbor, in a slum colony of Karvenagar in the city of Pune in 2003, was a bolt out of the blue for its residents. It proved the vulnerability of young children, if they are left unattended at home, while parents go out for work.

In this very slum area, Annapurna Pariwar was active in empowering women through its microfinance programme. Laxmi, with the help of loan from the micro-credit society, had expanded her flower-selling business, Mangal had begun to sell vegetables from 5pm to 9pm in the near-by market place; Kusum had repaired her dilapidated house and started working as a house-helper; more and more women were moving out of their traditional home-making roles to being small-time entrepreneurs or seeking formal/ informal employment. It had eased the hand-to-mouth existence of these poverty-stricken families. They had hoped to have a decent dwelling, build substantial savings to cater to the education of their children or to deal with any eventualities. They had begun to realize their potential and were feeling empowered. They were on a journey to reach modest dreams.

In such an environment of hope and positive energy, this incident came as a great set-back to especially those working mothers who had to leave their young children behind at home, to the care of neighbours or the older siblings. It instilled a deep sense of fear and built enormous guilt. However, income generation was their need, and they were convinced that it was empowering. They had to balance work and child care. For Annapurna Pariwar, it was overwhelming; the dreadful incident had occurred under its very nose! The deep trauma that the incident had caused for the child would go down life-long as a scar in her memory. Such incidents had to be prevented. It had proved that no longer can children be left without proper care and protection. Something had to be done!

Women members of the Annapurna Cooperative Credit Society, who were deeply worried, raised the issue in the monthly community meeting. The media – including news papers, radio and television too were flashing reports of similar incidents occurring in other such slum communities. A day-care centre, they felt, was the best solution and a grave need of the day. Medhatai, the founder trustee of Annapurna Pariwar, too realized that this much-needed backup support to the poor and disadvantaged women was an important step in empowering women.

The need for day care centres for children has been recognized as a requirement of the developing as well as of the technologically advanced societies. Such services, especially in developing countries like India, would go a long way in achieving equal opportunity in work and employment to women and in realizing children's right to early childhood care and education.

### **Early childhood care – a universal need and a child right**

It is internationally recognized that there is an increase in the number of women joining informal as well as formal workforce, especially in developing countries. Research shows that in countries of Latin America, Asia and Africa, expanded income generation activity require women to increase use of any available child care options, ranging from sibling care to enrollment in child care centres and crèches<sup>1</sup>.

The Constitution of India recognizes early childhood care and education as a right. Article 45 states:

***“The State shall endeavour to provide early childhood care and education to all children until they complete the age of six years”***

The Government of India that proclaimed a National Policy on Children (1974) declared children as “supremely important asset”. Subsequently in 1975 the Integrated Child Development (ICDS) programme, which includes day care, pre-school and nutrition facilities, was launched. The need for child care services is also emphasized in the National Policy for Children, 1994; National Policy for Education, 1986; the National Plan of Action for Children, 2005; and National Policy for Empowerment of Women, 2001. Labour legislations also spell out provisions for childcare facilities for women workers.

Day-care services for children serve a dual purpose: they act as

1. a measure for safety, protection, care and development of children, and
2. providing the crucial space to women to seek an income earning opportunity and economically empower themselves.

The vulnerability of children in India to sexual assaults and rape is evident from statistics that place child sexual assault as having reached epidemic proportions. Rape of children has seen an increase of 336% over the decade of 2001-2011<sup>2</sup>. Such figures all the more reinforce the need for crèches or day-care centres for children, as one of the ways of ensuring safety.

Research also informs that in poor families younger children are left to the care of the older (girl) sibling while the parents go out for work. In the

<sup>1</sup>International Centre for Research on Women (ICRW), ‘Child Care Options for Working Mothers in Developing Countries’[link: pdf.usaid.gov/pdf\_docs/PNABT180.pdf]

<sup>2</sup> 2013 report of the Asian Centre for Human Rights – ‘India’s Hell Holes: Child Sexual Assault in Juvenile Justice Homes.’ The report stated that more than 48,000 child rape cases were recorded from 2001 to 2011 and that India saw an increase of 336% of child rape cases from 2001 (2,113 cases) to 2011 (7,112 cases).

process, not only are both the children at risk of sexual abuse, but the older child misses school or eventually drops out of school. Lack of childcare can said to be a factor in the lower educational level of girls in India.

Else, the mothers take their children along to the workplace, which can be hazardous and also they remain out of school. These children who accompany their mothers to the workplace initially 'engage' in helping their mothers in their jobs; and the roots of child labour are sown here. The child's productivity is exploited, and the opportunity and right to education is violated<sup>3</sup>.

Child care services, especially in early years - zero to six, during which their personality is formed, are very crucial. Day care centres can qualitatively provide the necessary and appropriate conducive environment in absence of parental care, especially in underserved communities.

Research also shows that childcare not only increases women's access to employment, but also increases employment opportunities in childcare and contributes to job creation in the service sector. One estimate in European countries of the job creation effects of women's employment, is that ten jobs are created for every hundred additional women in work<sup>5</sup>. It can help break the vicious circle of intergenerational poverty.

It is a well accepted fact that of the parents, the mother takes the major responsibility for child care. For this, she compromises on her career, employment and income-earning ability. Thus, lack of access to affordable and reliable childcare can be a major factor in gender inequality, in undermining women's ability to work and in their opportunities for employment. It is pertinent to state here that Annapurna Pariwar believes that while childcare is particularly useful for women, it does not mean that it is basically a women's issue. It benefits the whole family, including themselves) if women get a fairer deal in the formal or informal labour/employment market.

### **The emergence of the Vatsalyapurna programme**

The idea of building a chain of low-cost day care centres for children in the age group of 0 – 6 years in various underserved urban areas was born out of this understanding, experience and sense of accountability to poor working women and their children.

In keeping with Annapurna Pariwar's spirit of operating any programme through full and willful participation of those who want or need it, it evolved the 'Vatsalyapurna programme' – an initiative for child care and development.

<sup>3</sup> ibid

<sup>4</sup> as per Census 2011, 11.7 million children are employed in India and according to UNICEF data (2001) India has the largest number of child labourers under the age of 14 in the world.

<sup>5</sup> Catherine Hein and Naomi Cassirer, ILO Geneva, Workplace Solutions for Child Care;

[http://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/@publ/documents/publication/wcms\\_110397.pdf](http://www.ilo.org/wcmsp5/groups/public/@dgreports/@dcomm/@publ/documents/publication/wcms_110397.pdf)



After the rape incident on the six year old girl in the Karvenagar slum colony, the first day-care centre was established in 2003 at this very site. Because of Annapurna Pariwar's presence in the area since 1993, women trusted and believed in its genuineness. In order to understand the severity of the need, it first of all conducted a baseline survey. Its findings were used to design the structure and the functional details of the day care centre; and to draw out an appropriate budget for it.

This day care centre was launched on 16th Aug 2003 and named as 'Vatsalya'. It was run in the premises of the Annapurna Pariwar's Karvenagar office which was also the central office of its micro-finance programme. This programme, formally registered as the 'Annapurna Mahila Multi State Cooperative Credit Society' had at that time, reached out to nearly 300 slum communities across Pune. Its women members who periodically convened for meetings at this office saw the functioning of the day care found it appealing. They voiced their need for day care centres in their areas too and suggested that Annapurna Pariwar help them out.

Soon, Annapurna Pariwar considered initiating more such day care centres in the most socio-economically backward areas, where its micro finance groups were in operation. These were areas where public or private services have not adequately reached and referred to as level III<sup>6</sup> slum areas. Women in these areas worked as sweepers, daily-wage labourers, domestic workers, cooks, home nurses, vegetable sellers, flower vendors etc. Mobilizing financial support was a challenge, but come what may, Annapurna Pariwar decided to take it on. With help of individual donations and grants from Indian and foreign grant-making organizations, slowly and steadily, it began establishing the Vatsalyapurna Day Care Centres (DCC in short for the purpose of this document).

Establishment of every day care centre was preceded with a baseline survey which was used to identify pockets in slum areas that direly needed such a service. In the process it also identified women from the community who were interested in running a day care centre. It also looked out for appropriate premises for the centre in each of the areas that were surveyed.

It raised resources, formulated certain minimum standards to ensure quality, and when the number of day care centres reached five, it registered the 'Vatsalyapurna Swayamrozgar Seva Co-operative Society' in 2007. As the name suggests, it services the children of mothers who venture out to earn their daily bread. Under this Cooperative, seventeen day care centres in Pune and four in Mumbai came into being, and are being operated to date.

<sup>6</sup> where per capita income was below Rs. 1000/- per month

## **Objectives of the Vatsalyapurna programme**

The Vatsalyapurna Programme, the chain of day care centres, operates with the following objectives :

1. To support poor employed or self-employed women by providing day care for their children so that they can work for longer hours, earn more and without worry
2. To provide safe and conducive environment to children of the poor working parents.
3. To impart pre-school education to children of the uneducated and busy slum dwellers.
4. To encourage interested and needy women residents to operate day care centres, and take its ownership in their respective slum communities.
5. To provide adequate training to the operators of day care centres on subjects of child care, hygiene and toddler development.

## **What is ‘Vatsalyapurna Swayamrozzgar Seva Co-operative Society’**

The Vatsalyapurna programme operates through the ‘Vatsalyapurna Swayamrozzgar Seva Co-operative Society’ (VSCS). It is a cooperative of the women who run day care centres (DCCs), in their respective slum communities. They share the common goal of the cooperative and abide by its rules and regulations. Each day care centre is both accountable to those whom they serve and to the Cooperative Society.

The VSCS is one among the five formally registered organizations that together form the Annapurna Pariwar<sup>7</sup>. It has a managing committee comprising of thirteen members: the Managing Director of Annapurna Pariwar as its chair; the project head of the Vatsalyapurna programme as its secretary; two other senior members of Vatsalyapurna Programme, and the remaining 11 members from among the operators of DCC.

The association of a day care centre with the Cooperative Society is through an MOU signed between the operators and the secretary of the Society. The Managing Committee of the Cooperative Society selects two women as operators for each DCC – designated as the ‘Conductor’ and ‘Assistant’ from among the interested women in the community.

The MOU serves as hand-holding tool between the VSCS and the operators of the day-care centres. The MOUs are time-bound and prepared at three stages. The first MOU is for a new day-care centre and is valid for one month as an initial trial, the second is for six months as probationary, and the third is for one year that demands certain compliances as per the terms and conditions. An evaluation at the end of each term decides the movement of

<sup>7</sup>Please refer the last section of this book for more information about Annapurna Pariwar

a DCC to the next stage. DCCs that reach the third level are evaluated every year, based on which receive renewals. The operators assign a name to their DCC as per their choice.

The terms and conditions of the MOU specify the responsibilities of the operators of the DCCs and those of the VSCS.

The operators are required to follow guidelines and rules for :

- a) maintaining hygiene and cleanliness in the DCC,
- b) adhering to daily routines and schedules of activities in the DCC as per pre-decided monthly plans,
- c) conduct promotional activities for encouraging enrollment of children to DCC
- d) have minimum average of 30 children per month,
- e) charge monthly fees of Rs.450/- per child, or Rs. 40/- per child per day for adhoc enrollment
- f) keep stock of all items/ materials provided by VSCS,
- g) attend all monthly day-long training sessions organized by VSCS,
- h) provide monthly reports of activities, income and expenditures to the VSCS

**VSRSCS commits to :**

- a) pay rentals, bear repair and maintenance costs of the DCC
- b) supply of teaching-learning material, games, stationery, etc. for use of children
- c) supplement the fee collection in order to provide an honorarium of Rs 6,500 and Rs. 6,300 to the ‘Conductor’ and ‘Assistant’ respectively,
- d) provide all the necessary technical support to the operators of DCCs,
- e) additionally provide incentives of Annapurna Pariwar’s health insurance, life insurance and pension schemes,

The operators are also encouraged to hold at least one share of Rs.100/- each of the Cooperative.

### **Principles of the Vatsalyapurna program**

‘Education begins at home’ is the guiding principle that drives the Vatsalyapurna programme. It strives to provide an alternate home to infants and toddlers in the pre-school stage, whose mothers are out for work.

Every day care centre under the Vatslyapurna programme operates on three principles :

1. Keeping the ownership and accountability with the two women operators (a conductor and an assistant) who are from the local community.

In other words, the operators manage the DCC, serve children from the same community and also the own the centre.

2. Provision of quality services of child care and holistic child development.

For this purpose, minimum standards have been laid down.

These include :

- a minimum educational qualification of the operators upto grade 10, and their compulsory attendance in ongoing monthly training,
- standard of hygiene with specific schedule intertwined in daily routine activities
- rules for maintaining discipline, handling of children of various ages, and adherence to timings 8.00am to 6.00pm.
- system of monitoring and supervision system through a cadre of specially appointed field supervisors and regular meetings

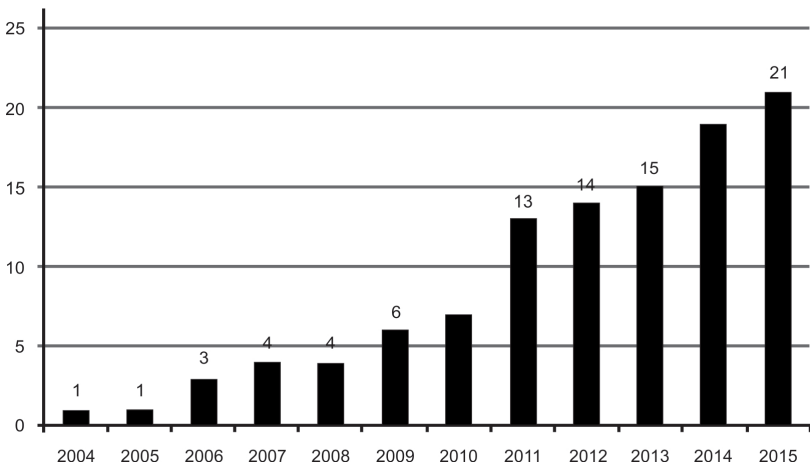
3. Costs sharing for running the centre with its users.

The costs are borne partially from the standardized fee charged per child per month, and partially by the Vatsalyapurna Swyamrozgar Seva Co-operative Society. The aim is to ultimately make the day care centres self-sustainable.

### **Current status of the Vatsalyapurna programme**

As of June 2015, 17 Day care centres in Pune and 4 in Mumbai are operational under Vatsalyapurna programme. The figure 1 below shows the number of day care centres operational in each of the years from 2004 to 2015

**Figure 1 : Year-wise breakup of the number of operational Vatsalyapurna day care centres**



The graph shows that the Vatsalyapurna programme has grown slowly and steadily; beginning with one DCC in 2003-04 to 21 DCCs in 2014-15 in the cities of Pune and Mumbai together. Establishing new DCCs and supporting/supplementing needs for running the older DCCs, demands substantial resources.

## **An overview of resources required to run the Vatsalyapurna programme**

The overall human resources, training resources, and financial resources required to run the programme are as follows :

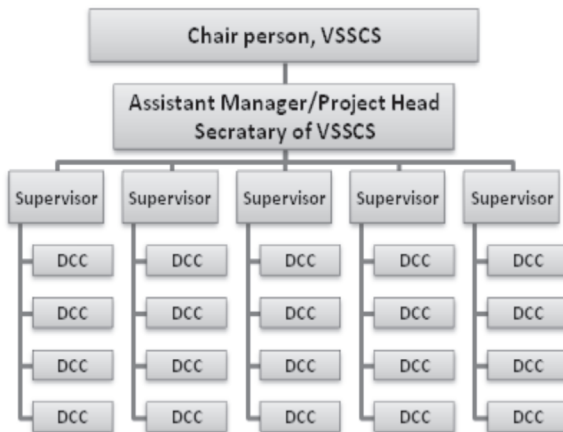
### **THE HUMAN RESOURCE :**

Currently, the human resource required for running the programme is at four levels -

1. the chairperson of the Vatsalyapurna Swyamrozgar Seva Co-op Society is at the helm and the key operator of the programme,
  2. the Assistant Manager who is also the project head of the Vatsalyapurna programme and the Secretary of the Cooperative Society,
  3. a cadre of five field supervisors, each of whom supervises 4 DCCs
  4. and two operators - a 'conductor' and an 'assistant' - in each DCC;
- The total human resource required to run sixteen DCCs is 47 women.

The figure 2 below represents the human resource distributed across the four levels.

**Figure 2 : Administrative structure of Vatsalyapurna programme**



The back-office support for purpose of accounting, purchases etc. is provided from the pool of resources of Annapurna Pariwar

## TRAINING REQUIREMENTS FOR DCC OPERATORS :

On-going training of DCC operators for promoting quality services to its end users – the children and their mothers, is provided through a structured curriculum. It covers topics related child development, as well as on administrative compliances for running the day care centre.

Experts are invited to train them on the theoretical aspects child (toddler) development, as well as on activities they can conduct with children – such as poems, songs, games, creative activities, story-telling etc.

Below, is a snapshot of the training module prepared for the year 2014-15.

**Table 1 : Snapshot of training module – 2014-15**

Sr. no	Topic of training	Month of training	Name of resource person
1	How to conduct activities of DCC? How to make them participatory ?	Nov. 2014	Shamla Pawar
2.	Needs assessment of DCCs	Nov. 2014	Prof. Manisha sthapure
3.	Cognitive and intellectual development process	Dec 2014	Prof. Sushama Sathe
4.	Various kinds of activities and working with colours	Jan 2014	Shamala Pawar
5.	Games that have physical activity	Feb. 2014	Prof. Manisha shtapure
6.	The design of the Centre and preparing the daily time schedule	Feb. 2014	Prof. Manisha Ashtapure
7.	Cognitive and intellectual development process in children	March 2014	Prof. Sushama Sathe
8.	Social development process in children	March 2014	Prof. Sushama Sathe
9.	Maintaining cleanliness and hygiene – of DCC, its surrounding and children	April 2014	Shamala Pawar
10.	Taking measures for safety – in DCC, its surroundings and of children	April 2014	Shamala Pawar
11.	How to serve food to children and how to do other chores	May 2014	Shamala Pawar
12.	Maintaining cordial and professional relations with parents	May 2014	Shamala Pawar
13.	Language development of children and how to promote it	June 2014	Shamala Pawar
14.	Preparing teaching aids for language development	June 2014	Prof. Sushama Sathe
15.	Story telling skills	July 2014	Amita Tikhe
16.	Importance of songs and rhymes for language development	July 2014	Amita Tikhe
17.	Children's health and importance of immunization	Aug 2014	Dr. Zambre

Sr. no	Topic of training	Month of training	Name of resource person
18	How to adhere to the daily activity schedule of the operators	Aug 2014	Shamala Pawar
19.	Building curiosity among children	Sept 2014	Prof. Veena Sant
20.	Problems of children including behavior problems	Sept 2014	Prof. Veena Sant
21	Children's diet and what it should contain	Oct 2014	Shamala Pawar
22.	Inculcating eating habits, following procedures for this.	Oct 2014	Shamala Pawar

## **FINANCIAL RESOURCES**

The programme draws financial support of philanthropists, individual well-wishers and grant-making organizations. Times Foundation was the first organization to provide support in 2003. Interaide, Barclays Bank, Thermax, R-Systems, Infosys and OID were others who supported the programme.

The yearly financial resources required to run one DCC is Rs.2,25,000/- . With rising costs, the resources required for establishing a new DCC would increase every year. Annapurna Pariwar has pulled up funds from its own reserves and has given Rs. 2 crores invested in Fixed Deposits to the Vatsalypurna Swyamrozar Seva Cooperative Society. The existing 21 DCCs depend on the funds created out of the interest earned on these fixed deposits, and are just sufficient to run them.

It estimated that a DCC that runs for period of 3 years achieves self-sustainability to the extent of 70%.

### **Vatsalypurna – as unique model**

The Vatsalypurna model can boast to be an innovative and unique model of day-care of children in poor urban slum communities. The uniqueness lies in that

1. It is a chain of low-cost day care centres run on cooperative basis in poor urban communities
2. To the best of our knowledge, it is the first model that came into being as a collateral service to a micro-finance service provided by an NGO
3. Education is imparted through play and simple activities to children residing in slum areas
4. Special efforts are made to develop values of discipline, cleanliness, non-violent and positive behaviours in these children who are otherwise exposed to the slum culture that is ridden with poverty, conflicts, deviance and violence.

## **The need for assessing the usefulness of the Vatsalyapurna programme**

It is over 12 years since the inception of the programme. Day by day, the number of Vatsalyapurna day care centers is increasing and the number of children who enroll in these centres is also increasing. This indicates that there is a growing need for such centres. In the year 2014, nearly 5000 children sought benefit of the services.

Considerable resources are being put in for running the programme and for ensuring a minimum standard of its services. It is time to determine the extent to which it has been useful to its users – the children, their mothers as well as the DCC operators.

In order to assess the outcomes that the programme had achieved, the Dada Purao Research Centre, undertook this research, the findings of which would help improving the quality of the programme.

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## **CHAPTER 2**

# **THE RESEARCH DESIGN AND METHODOLOGY**

The study assesses the outcomes of the day care services under the Vatsalyapurna programme and is quantitative in nature. It was conducted in order to determine the extent to which its objectives have been achieved. The research explores the changes in children, and changes experienced by its key stakeholders – the mothers and the women operators of the DCCs. The study relies only on the information given by these stakeholders through structured data collection tools.

### **The objectives of the study :**

1. To determine the changes in the economic condition of the mothers after they began using the services of day care centres.
2. To examine the difference the DCC has made to the overall development of children after enrolling for day care.
3. To determine the impact of the Vatsalyapurna programme on the lives of its operators

### **The indicators**

**FOR OBJECTIVE 1 :** Changes in economic condition of mothers were assessed across the following indicators :

- They are able to go out of their homes for income earning activity
- The quantum of income increased after they began sending their children to DCC
- They are able to work longer hours and without worry

**FOR OBJECTIVE 2 :** The difference that DCC has made on the overall development of children has been assessed across following indicators and based on the observation of their mothers :

- Improved habits of hygiene and discipline
- Responsible behaviours of socializing, caring and sharing
- Improved scholastic development

**FOR OBJECTIVE 3 :** Indicators for determining the impact of the Vatsalyapurna programme on its operators has been assessed across the following indicators :

- Improved status in the family
- Increase in income
- Improved confidence
- Enhancement in professional knowledge pertaining child development

### The sample and its size :

14 DCCs that were functional for over a year in Pune city were selected for the study.

The respondents of the study included mothers of all children who were using the services for one year or more in the selected sample. In all 137 mothers were interviewed, details of which are presented in the table below.

The table below shows the DCC-wise breakup of respondents

**Table 2 : DCC-wise breakup of respondents**

Sr. No.	Name and location of DCC	Location	Date of commencement	No. of respondents – mothers
1.	<i>Anmol</i>	Marketyard, Pune	01.06.2004	17
2.	<i>Mamata</i>	Gosavi Vasti, Pune	01.08.2006	10
3.	<i>Gokul</i>	Ramnagar, Pune	01.12.2006	5
4.	<i>Nandan</i>	Ramnagar, Pune	01.12.2007	14
5.	<i>Mogra</i>	Warje, Pune	04.12.2009	13
6.	<i>Palavi</i>	Kachara Depot, Pune	27.09.2010	6
7.	<i>Ankur</i>	Yerwada, Pune	01.01.2011	10
8.	<i>Vimal Gopal</i>	Janata Vasahat, Pune	01.06.2011	9
9.	<i>Yashoda</i>	Dandekar bridge, Pune	21.03.2011	9
10.	<i>Vrindavan</i>	Upper Indiranagar, Pune	08.03.2011	16
11.	<i>Krishna</i>	Shaninagar, Pune	29.03.2012	5
12.	<i>Sadaphuli</i> *	Warje, Pune	01.02.2014	9
13.	<i>Hirwal</i> *	Janata Vasahat, Pune	01.02.2015	5
14.	<i>Rimzim</i> *	Kachara Depot, Pune	14.01.2015	8

\*Although the data shows that the three DCCs *Sadaphuli*, *Hirwal* and *Rimzim* commenced this year, they were formed out of the three existing DCCs *Mogra*, *Vimal Gopal* and *Palavi* respectively that had a large intake.

The respondents also included the operators of DCCs designated as ‘conductors’ and ‘assistants’. In all 35 operators participated in the study as respondents

### **The tools for data collection**

A structured interview schedule that had multiple-choice questions was designed and was used to collect responses of mothers of children of the DCCs.

Two post-graduate students of social work one from Karve Institute of Social Service (Pune) and the other from Uttar Maharashtra Vidyapeeth (Jalgaon), conducted the interviews. The students being a third party to the Vatsalyapurna programme, unbiased responses were expected.

The questions enquired into the changes that DCC has brought about in their work schedules and income; and changes in their children’s eating habits, behavior patterns, hygiene and cleanliness, scholastic development. Their suggestions for changes or improvement were also invited.

A questionnaire structured with open-ended as well as closed questions was designed and administered to collect responses of the operators of the DCCs. Confidentiality of their responses was ensured to them. The questions probed into the changes they perceive in themselves, their status in their family, their economic condition, and their motivation in operating DCCs.

### **Scope and limitations of the study**

The study is quantitative in nature. It would enable the researchers to explore the overall trends in changes brought about in children, their mothers and the operators of DCCs. It would help set directions for a qualitative study that would enable a deeper impact assessment. This study is not directed to affirm sustainability or replicability of the Vatsalyapurna programme, although it is unique. Another limitation is that the study relies only on perceptual responses of the respondents – mothers of children in DCC and the operators of DCC. No other methods have been used.

## **CHAPTER - 3**

# **DATA PRESENTATION, ITS ANALYSIS, AND FINDINGS**

The data of the study has been presented in two sections :

Section 1 presents the information gathered from the mothers of children who attend Vatsalyapurna day care centres – referred to as ‘DCCs’ in this study report. It explores the extent to which income earning capacity of the respondents has changed. It also examines the difference it has made to the development of the children and in their care.

Section 2 presents data on responses of the operators of DCCs, and examines the changes that the Vatsalyapurna programme has brought in their economic conditions, status in their families, and in their personal and professional growth.

### **Section 1 :**

#### **Data on changes experiences by women and children who access DCC services**

##### **About children in DCCs under study and their families**

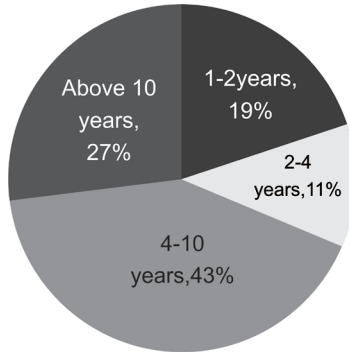
As mentioned in Chapter 2, on Research Design, in all 137 mothers from 14 DCCs operating in Pune city, were the key respondents. Please refer table no. 1 for DCC-wise breakup of respondents. Their children have been in day care for over one year.

To know more about the children who had enrolled in DCCs and covered under the study, the research enquired into the duration of residence of the children’s families in the respective localities, the size of their families, the age of entry of children, and the period for which they have been attending DCC. The responses are presented in this part of this report.

#### **DURATION OF RESIDENCE**

The data shows that a majority of 70% families of the children in day care have been living in the area for over 4 years and much lesser number - 19% are new residents who have been there for less than two years. This indicates that most of the children’s families familiar with the locality and have opted to send their children to DCC.

Figure : 2 Duration of domicile in the locality.



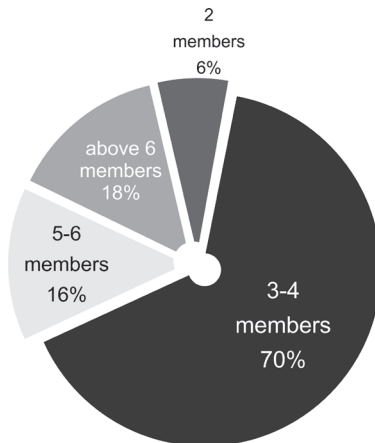
### SIZE OF THE FAMILIES

It is well known that most families residing in slum communities are migrants from rural areas. They come to cities in search of employment, and the high housing costs force them to settle in slums. Often these rural-urban migrants break away from joint families and start their own small families in the city. Emergence of nuclear families is one of the factors that have led to decreased family support, especially for the purpose of child care.

The data on family size of children in DCCs is indicative of this phenomenon. 76% of the children were living in small size families with 4 or less than 4 members, while 16% were from medium sized families consisting of 5-6 members and only 8% were living in large size families having over 6 members.

The data thus suggests that decreased support of the joint family that otherwise was available for child care, has some bearing upon the need for formal day care.

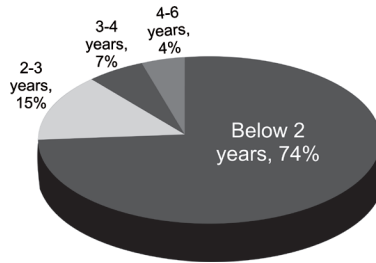
Figure : 3 Distribution of children according to family size



## AGE OF ENTRY OF CHILDREN

The age at entry of children is crucial for any day care centre in order to ensure age appropriate facilities for care and for conducting activities.

**Figure : 4 Distribution of children according to the age of entry into DCC**



Data shows that 74% of children entered day care when they were infants (between the ages of 6 months and 2 years) - a very crucial developmental stage. The DCC acts as one of the first exposure to the world other than their parents. This stage also demands primary care.

According to Erik Erikson, the eminent developmental psychologist, the major developmental task in infancy is to learn whether or not other people, especially primary caregivers, regularly satisfy basic needs. If caregivers are consistent sources of food, comfort, and affection, an infant learns trust- that others are dependable and reliable. If they are neglectful, or perhaps even abusive, the infant instead learns mistrust- that the world is an undependable, unpredictable, and possibly a dangerous place.

Thus, an important influence in the child's life at this stage is the parents or the primary caregivers and how they treat such infants. It determines how a child will behave in future relationships as they mature. The operators of DCCs are therefore expected to play this important role as primary caregivers.

The data also shows that 26% have entered day care in the stage of early childhood (from 2 to 6 years) or the pre-school stage. This is a stage where they begin to explore their surroundings, get toilet trained, develop motor skills, learn autonomy, display their interest in activities, take initiative, learn shame and guilt etc. This stage demands creative activities, an encouraging care giver and at the same time caution to ensure the child is not hurt while it is exploring.

The Vatsalyapurna Programme takes care to train the operators about the psycho-social development needs of children - infants and toddlers, and the techniques and skills to deal with them. On-going training comprising of day-long workshops held once a month is a rule and it is meticulously followed. Please refer to the snapshot on training module presented in table 1 in Chapter 1.

It would be important to know to whether children who enter, stay, as this is an important indicator of the parental satisfaction with services of day care

## CURRENT AGE OF CHILDREN

As per the information given by the mothers (respondents), 75% of the children at the time of this study were in the age group of 3 to 6 years – the pre-school stage and 25% were below the age of 3 years.

**Table 3 : Age-wise distribution of children**

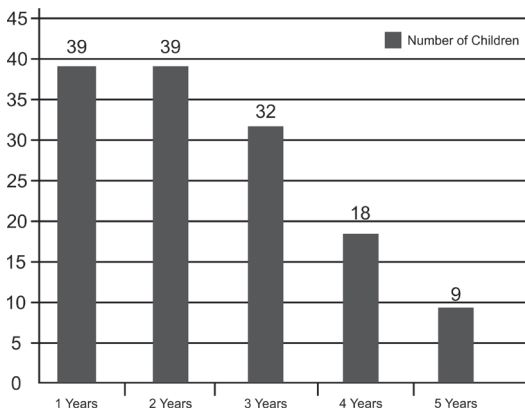
Sr No.	Current Age of children	Frequency	Percentage
	Total	137	100
1	2-3 years	35	25%
2	3-4 years	44	75%
3	4-5 years	28	75%
4	5-6 years	30	75%

This information further reinforces the need for DCCs to have facilities for infants as well as pre-school children. The sample selected for the study as well as the data also indicates that children who enter as infants - below 2 years (as in figure 4) stay definitely for more than 1 year.

## DURATION OF ATTENDANCE OF THE CHILDREN IN DCC

As presented in Figure 5, 39 out of 137 children covered by the study have been in DCC for 1 year, and an equal number for 2 years. The number of children who have stayed for longer duration of 3 to 5 years shows a decreasing trend. On an average, duration of stay in the DCC for a child turns out to be approx. 2 ½ years.

**Figure 5 : Number of Children attending DCC for various durations**



## **Changes in income and income-earning activities due to availability of day care**

To determine changes in income earning activities, the occupation or employment of mothers before they enrolled their children in the DCC and after they enrolled, was enquired into.

## **CHANGES IN OCCUPATION BEFORE AND AFTER ACCESSING DCCS**

For comparison of the occupational status before and after availing DCC services, the data is presented in the table below.

**Table 4 : Occupation-wise distribution of respondents (mothers) before and after enrolling their children in DCCs**

Sr No.	Occupation	Frequency 'Before'	Frequency 'After'	Change in frequency
	Total	137	137	
1.	Unemployed/ jobless	54	2	(-) 52
2.	House-helper - cleaning, cooking, etc	51	84	(+ ) 33
3.	Daily-wage labourers	13	11	(-) 2
4.	In service - as nurse/in a company/ accountant/ beautician	12	17	(+ ) 5
5.	Child-care/ patient care	4	6	(-) 2
6.	Self employed	3	5	(+ ) 2
7.	Waste pickers	0	1	(+ ) 1
8.	Work in day care centre	0	6	(+ ) 6
9.	Multiple jobs among above	0	5	(+ ) 5

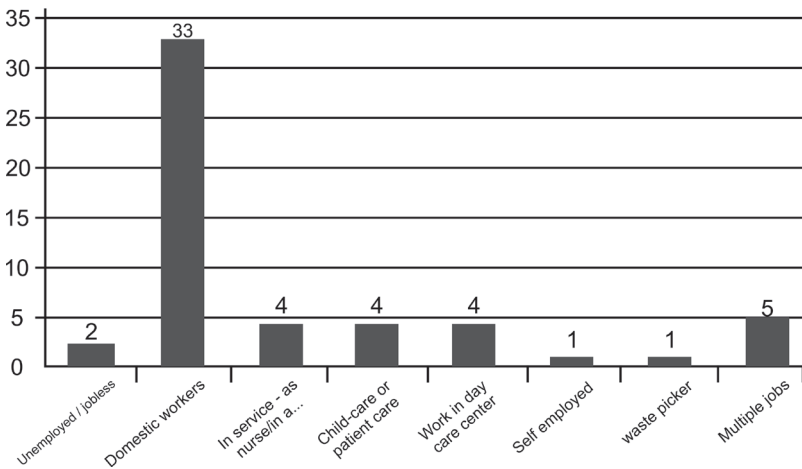
From the table, it is significant to note that as many as 54 women – which is 39.4% of all respondents were not employed in any income earning activity before they availed services of DCC. At the time of this research only 2 women out of these were unemployed due to reasons of pregnancy. Thus, it may be concluded all unemployed women availed services of DCC because they wanted to seek employment or engage in an income generation activity. It may thus be conclusively said that DCCs help in reducing unemployment among women, and that one of the objectives of the Vatsalyapurna programme is achieved.



It is pertinent to state here, that as a policy DCC accepts children for a period of 1 day to 15 days for women who want to go out in search of employment. A fee of Rs.40/- per day per child is charged in such case. In this way Vatsalyapurna programme goes an extra mile to encourage women to seek and income-generating occupation/employment.

The kind of jobs that the unemployed women undertook after they began using DCC service was explored, and is presented in the figure below:

**Figure 6 : Distribution of unemployed women according to the occupation they chose after seeking DCC service**



The diagram above clearly indicates that among the 54 unemployed women, a majority of 33 women, viz. 61%, chose to work as domestic workers. The others sought employment as nurses, beautician, worker in company, or accountancy/ clerical jobs; or engaged in patient-care and child-care home-based services, or worked in day care centres, and undertook multiple jobs.

Table no. 2 above informs that 84 out of 137 respondents after availing DCC services, viz. 61% opted to be domestic workers, and it therefore seems to be the most preferred form of occupation among women. A comparison of occupation before and after accessing DCC showed that all those who were occupied as house helpers continued with the same occupation even afterwards.

Domestic workers employ with middle-class households and serve them in cleaning floors, washing utensils and clothes, cooking and also doing odd jobs. The preference for such an occupation may be because they have been traditionally doing such jobs in their own homes and hence do not require learning too many additional skills. Also, service of the 'domestic worker' is a typical demand of urban society like Pune that has a middle class population that

is increasing day-by-day, and therefore such jobs are more easily available.

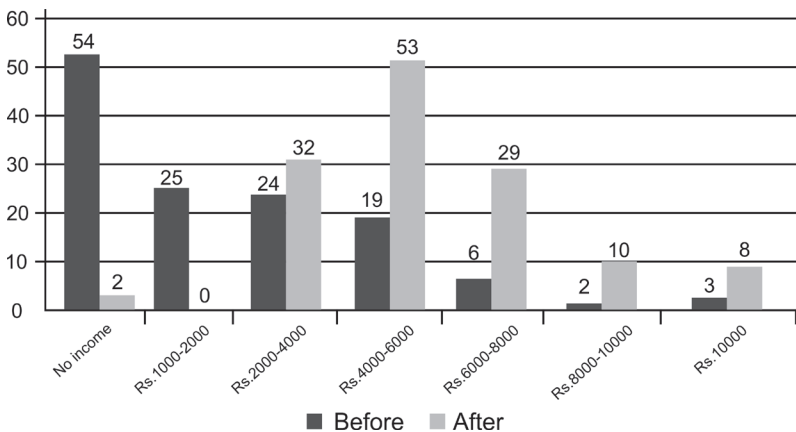
Table 2 also reveals that at the time of this study, about 8% were daily wage labourers who work at various building or road construction sites. About 4% were small time entrepreneurs engaged in selling vegetable, fruits, flowers etc. It is also interesting to note that 12 of the 137 respondents were engaged as care givers to patients and children, and out of which 6 of them worked in day care centres.

This shows that the DCC services are being used by the labour class and except for 4 women all the rest work in the informal sector.

### **CHANGES IN THE QUANTUM OF INCOME EARNED BEFORE AND AFTER ACCESSING DCCS**

Whether there was any change in the quantum of income earned was also probed into. The overall trend depicted in Figure 7, shows that quantum of income increased after they enrolled their children in DCC.

**Figure 7 : Income-wise distribution of the number of women before and after accessing DCC services.**



The number of women who had no income before accessing DCC services reduced from 54 to 2. Calculating the increase in the number of women in various income categories before and after accessing DCC services, it is found that the increase in number of women in the Rs.4001- Rs.6000 was 1.8 times; in the Rs.6001- Rs.8000 and in the Rs.8001 – Rs.10,000 the increase was 4 times; and in the above Rs.10,000 income category the increase was 1.7 times. It is also interesting to note that not a single woman earned a monthly income of below Rs.2000 after they accessed DCC.

The table below compares the monthly income earned before and after accessing DCC for every income category.

**Table 5 : Comparison of monthly income earned before and after accessing DCC services**

Quantum of monthly income in Rs.	A F T E R	No Income	1000-2000	2001-4000	4001-6000	6001-8000	8001-10000	above 10,000	No response	TOTAL (before)
BEFORE										
No income		2	0	15	22	12	2	1	0	54
1000-2000		0	0	8	12	4	1	0	0	25
2001-4000		0	0	7	6	6	4	0	0	24
4001-6000		0	0	1	10	4	2	0	1	19
6001-8000		0	0	0	2	3	0	0	0	6
8001-10000		0	0	0	0	0	1	0	0	2
above 10000		0	0	0	0	0	0	0	0	3
No response		0	0	1	1	0	0	3	2	4
TOTAL (after)		2	0	32	32	29	10	8	3	137

Data informs that 104 out of 137 women's income – highlighted in the above table - increased.

The number of women in the lower income categories whose income increased after accessing DCC services was much more as compared to higher income categories. A similar trend is seen with quantum of income.

For example, 52 out of 54 women who did not earn an income before accessing DCC began to earn a monthly income of more than Rs.2000 afterwards. All those in the income category of Rs.1000-2000 before accessing DCC earned over Rs.2000 afterwards, and except for 8 women, the rest of the 17 out of 25 women = 68% began earning more than double of what they earned before. However, in the next higher income categories Rs.4001-6000 and Rs.6001-8000 the number of women whose income increased after accessing DCC was lesser, 7 out of 19 = 37%, and only 1 out of 6 = 17% respectively.

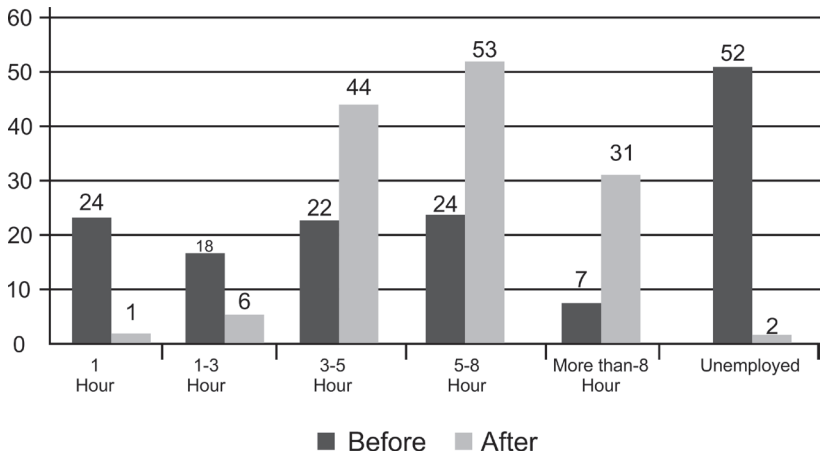
It may be thus be inferred that more women whose incomes were the lowest benefitted the most, and the increase in the quantum of income was the highest in the lowest income categories. The services of DCC prove that they offer women, especially from low income categories not only with income-earning opportunities and but to also earn more income.

The reason for rise in incomes may be a result of the increase in the time they devote to income-earning activity. Hence the same was explored in this research.

## CHANGES IN THE TIME DEVOTED TO INCOME-EARNING ACTIVITY

The number of hours they gave for work before and after enrolling their children in DCC is presented in the Figure no 8 below:

**Figure 8 : Distribution of women according to the number of hours they devoted for income earning activity before and after accessing DCC services**



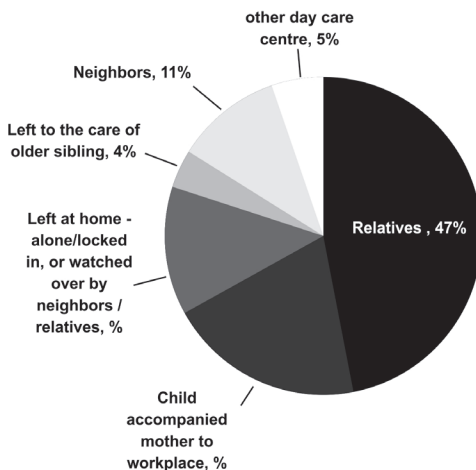
The diagram above shows that there has been a decrease in the number of women working for less than 3 hours a day – from 32 women to 7 women. On the other hand there has been a steep rise in the number of women working for over 3 hours a day; the average increase is by one and half times! The diagram also shows that most women between 5-8 hours a day.

It may be inferred that availability of DCC services has enabled women to spend more time for income earning activity, and in effect it has contributed to increase in income.

### Resources for day-care that working mothers used before they accessed DCCs

The study also probed into the resources that women used for the care of their children when they went out of their homes for work, before availing DCC services. Among the total sample of 137 women, 85 of them were women who went out for work. The distribution of women according to the persons to whose care the children were left before accessing DCC is presented in the figure 9 below.

**Figure 9: Percentage-wise distribution of women according to care-givers of children before accessing DCC**



Among the 85 working women 47% had left their children to the care of relatives, 11% left to the care of neighbours, before they had accessed DCCs.

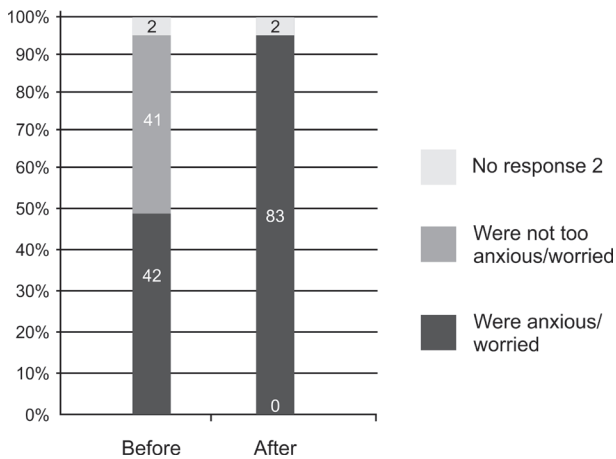
13% had left their children at home. They were either left to themselves or were locked in and the neighbours/ relatives just kept a watch on them. 4% women had left their children to the care of older sibling. This indicates that 17% of the children were definitely in risky situations before they availed services of DCC.

Children accompanied their mother to the work place in 20% of the cases, and these women worked as domestic workers or daily-wage construction labourers. These children too, were at a risk of being hurt and at the same time were deprived of an environment conducive for their healthy growth development.

### **Comfort/ anxiety levels experienced by mothers, before and after accessing DCCs**

It is said that reliable day care is stress-reducing for mothers who venture out for income-earning and helps them to balance home-work life better. The study therefore enquired in to whether or not DCCs have helped in reducing their anxiety about their child’s safety and care.

**Figure 10 : Feelings of worry/ anxiety among working women about care and safety of children before and after accessing DCC**



Out of the ‘working’ mothers who responded to the question, almost 50% (41 mothers) had felt worried about the children before accessing DCCs, while the other 50% did not.

Among the 41 mothers who were comfortable with the day care resources before accessing DCC, 71% felt that their children were with trustworthy relatives and 13 % took their children with them to the worksite. In fact 3 women said that safety of children had never ever crossed their minds.

Among the 42 mothers who were not comfortable with the day-care resources they were using before accessing DCC, it included all 15 women who left their children at home, and a few others who left them to the care of relatives or neighbours. The greatest fear was about children’s safety, and that children may get hurt haunted their minds, they said. Those who took their children along to the worksite – most of whom were construction labourers and domestic workers, feared because children were at risk of meeting with an accident.

After using DCC services, each and every one of them said that their worries had reduced substantially. They all expressed complete trust in the DCC and its operators and said they were sure that their children are well cared for. 3 of the mothers also said that the arrangements they had made before accessing DCCs were also equally good. (The study did not probe into reasons for enrolling children in DCC in spite of availability of similar alternate care).

Although they expressed trust in the DCCs, 4 of them said that they did feel anxious because there were other children as well, and hence there was possibility of quarrels and fights and therefore the possibility of getting hurt. Few of them suggested that the number of children in DCCs should be reduced

so that a child gets sufficient attention from the operators. Some also suggested that more fans be installed for better air circulation and that the size of DCCs be increased.

It may be inferred that the anxiety of a large number of women had reduced due to availability of DCC services. However, the expectations of better care and attention did persist.

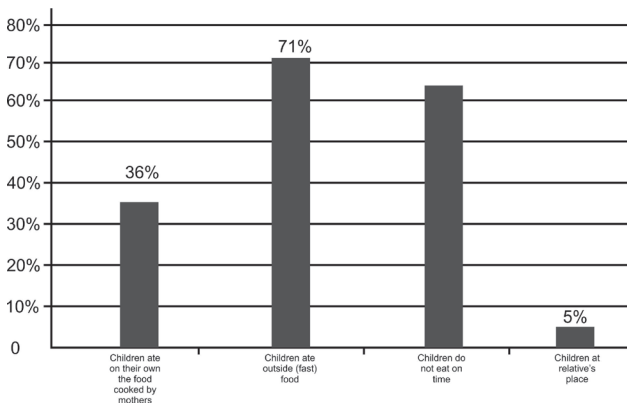
### **Changes in children – their care and development - as observed by the mothers**

The study enquired into the manner in which the DCCs made a difference in the care and development of children. Food arrangements and habits, expenses on food, general discipline and hygiene, behavioural change and cognitive development were the factors that the study probed into.

### **FOOD ARRANGEMENTS AND HABITS, AND DAILY EXPENSES**

The study explored into the food arrangements that mothers who left their children at home when they went out for work had made before and after accessing DCC services.

**Figure 11 : Percentage of working mothers who left their children at home, according to the food arrangements they had made before accessing DCC**



Out of the 17 working mothers who left their children at home, before accessing DCCs services, 36% used to cook food for their children and they then ate on their own, unsupervised.

As many as 71% of them had relied also on ready-made eatables purchased from near-by eateries or road-side vendors or packaged food stuff.

5% claimed that the relatives who kept a watch on the children, also provided food. 64% of them complained that before children were enrolled in DCC, they did not eat food at the right time.

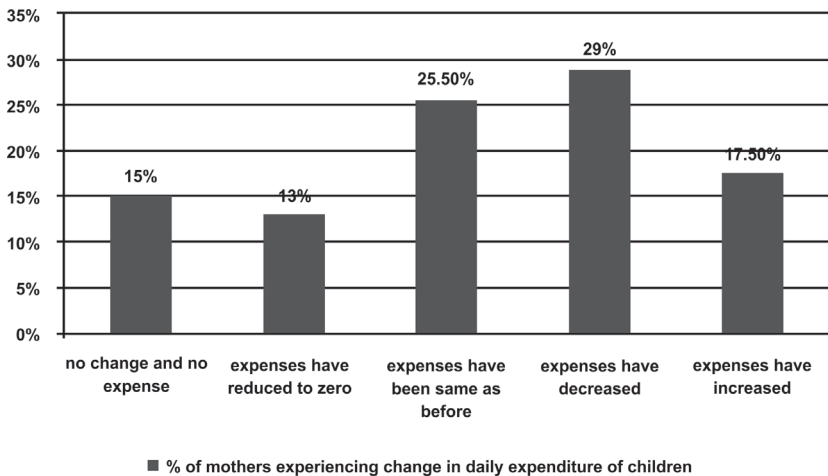
The study also enquired about the food arrangements that mothers who used to take their children to the worksite along with them had made. Among the 17 such working mothers, 60% claimed that the children ate home-cooked food that they carried along with them. 30% said that food was available at the worksite and 10% said that they relied more on ready-made eatables.

However, after using services of DCCs, the working women expressed stark change. They had to provide their children with food (tiffins) that would suffice for three meals for a full day stay- from 8am to 6 pm. It has also disciplined the parents, as such issues are addressed in the monthly parent’s meetings organized in every DCC.

Every mother said that there was a lot of change in their food/eating patterns, and for the better. 91% said that children now had their food/ meals on time, and an equal number said that they have begun to eat more vegetables. Since a lot of working women – 71% according to the data obtained for this study - relied on ready-made food or eatables, a question was asked as to whether there was any change in the daily expenditure on eatables for children.

The diagram below presents change in daily expenditure on eatables after children were admitted to DCC

**Figure 12 : Percentage-wise distribution of mothers with respect to change in daily expenses on eatables for children**





15% of mothers informed that they did not spend at all on eatables for children even when their children were not in DCC. 13% expressed that the daily expenses on eatables had reduced to zero after enrolling in DCC. For 25.5% of the mothers, there was no change in expenses. 29% experienced a decrease, and most of them spent less than Rs.20/- per day. In all, as many as 82.5% did not experience any increase in the daily expenditure on children.

However, a significant number - 17.5% - did experience an increase in daily expense on children for eatables. Although the reasons have not been explored in to, it is likely that since the DCC does not provide food/ eatables, and it is compulsory for parents to provide tiffins that would suffice three times a day, mothers might be purchasing eatables.

DCC operators report that mothers do demand that the DCC provides food, just as Anganwadis - the government-run centres do. However, not giving/ preparing food in DCCs has been a policy decision of the Vatsalyapurna programme. One of the main reasons is that it does not wish to hold a 'benefactor – beneficiary' relationship with parents. Two, it believes that food is a matter of culture and therefore children should learn to eat the kind of food prepared in their families. Three, it does not want to risk accidents that may be cause due to the cooking fuel and fire. Four, because it does not want to increase supervisory work necessary for ensuring food safety and proper use of raw material. And five the cost would for running the centre would increase manifold, and an unaffordable proposition for parents who would have to pay more fees.

A calculation of the average daily expense on a child before enrolling in DCC turns out to be Rs26/- while after enrolling it has reduced to Rs.18/-.

Regarding food habits, all the respondent mothers claimed that the children had learnt to wash their hands before eating ever since they came into DCC, something that they had never done before. All, children except for 3 have learnt to eat by themselves and only 2 children had not learnt to keep their plates in the washing area after finishing their meal.

4 respondents feel that although their children are in DCC, they do not eat their meals on time, and 12 of them also complain that their children had not learnt to eat a variety of vegetables and fruits.

Overall it is found that food habits have improved, but DCC should take more care to ensure that meals and other eatables that children carry from home are nutritious, they contain some variety of vegetables and fruits (that are affordable) and that children eat on time.

## **GENERAL DISCIPLINE AND HYGIENE**

### **Reciting a prayer before eating meals :**

80% of mothers said that their children had learnt to say prayers before their meals as taught at the DCC, and that they try to involve other family members in saying prayers. However, 20% said their children do not say prayers before meals at home. This indicates that DCC has influenced children to a large extent. It should be remembered that norms in the households also have an impact on what learning and behaviour children replicate at home.

### **Keeping things in their places :**

A sizable number 89% reported that children had learnt to keep their own belongings like their foot wear in the right places, while 11% had not.

### **Cleanliness :**

All mothers reported that children learnt to clean their nose by themselves after they began staying in DCC. All except 3 mothers reported that they were able to distinguish clean clothes from dirty ones. They even told their parents/care givers to change clothes when dirtied. However, 19% said that children continued with habit of putting things in their mouth, a factor that is very much related to age of the child.

## **CHANGES IN BEHAVIOUR**

85% respondents report that children became less irritable and felt that it was because their timely food intake; while 15% claimed that children continued to be irritable. 82% mothers felt that songs and stories they learnt in DCC was keeping them busy and hence they had become less irritable.

Most children - 92%, learnt to mix with others, said the respondents. A lesser number of children – 84%, learnt to share their toys and other belongings, while a still lesser number – 68% learnt to care and not quarrel with younger siblings.

## **COGNITIVE OR SCHOLASTIC DEVELOPMENT**

88% mothers report that their children recite new songs and stories that they learnt at the DCCs. However as many as 39% inform that children do not identify colours and are not able to say the days of a week or months of a year. 25% also seem to lag behind in identifying and naming fruits and vegetables, or are unable to orally say numbers and alphabets.

A large number of children – 75%, at the time of the study, were in the age group of 3 to 6 years. This is also known as a pre-school stage. Hence, as a policy, DCCs also operate as pre-schools. The operators are trained and equip with appropriate knowledge and skills necessary for handling pre-school children. The data however shows that scholastic progress of children is not up to the mark and needs improvement.

Suggestions for improving DCC services were invited from the respondent women. They suggested the following improvements

### **Suggestions from mothers for improving DCC services**

68% of the respondents did not provide any suggestions for improvement. Some expressed that the services were adequate enough, that they are happy with the kind of treatment and education that is being provided, and they find a lot of improvement in their children.

The remaining 32% did provide suggestions for improvement.

Respondents suggested that the DCCs should have a bigger place so that there is enough space for playing, and should also contain out-door play equipment such as slide, seesaw etc. Some felt that the location of DCC should be changed so that it is more accessible and near the main road. A few of them also suggested that more fans be installed for better air circulation, especially in summer.

They agreed that children should be taught through play as being done in DCCs, but the number of games and toys should be increased. More recreational games should be conducted, felt some.

Some of them suggested that more attention be paid to the children, and one of the remedy they said was to reduce the intake of children. Lesser is the number, more is the scope for giving personal attention and care, they felt.

Mothers of older children who go to nursery/kindergarden formal schools in the area suggested more emphasis be given on getting studies done in DCC. Some suggested that the homework should be got done at the DCC itself.

As far as the children's scholastic development is concerned, some respondents felt that teaching should be age appropriate – nothing more or nothing less. Some said that while the children have learnt to read, they need greater reading practice. They also lag behind in developing writing skills and suggested that scribbling and writing practice be given regularly. Some also suggested that children be taught Hindi language.

All Vatsalyapurna DCCs are closed on Sundays. This creates problems for those mothers who work on Sundays, and they suggest that DCCs be functional also Sundays from 8 am onwards.

A few also suggested that a decrease in monthly fees of children in DCC be considered.

## Section 2

### Data on impact of Vatsalyapurna Programme on operators

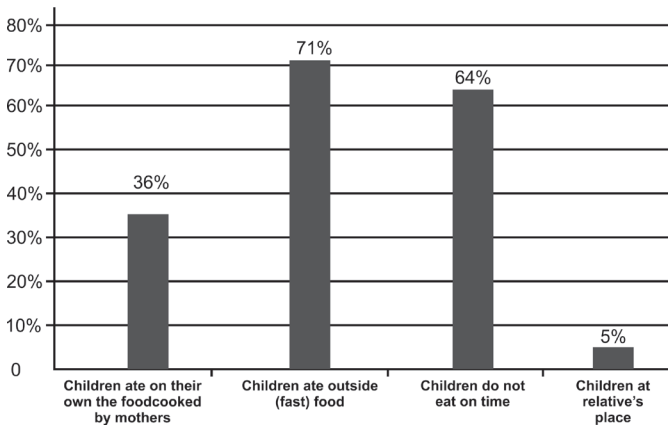
In order to find out the changes that women who operate the DCCs experienced, the study enquired into the financial status, their status in the family and perceptions about themselves, before and after undertaking the DCC work. 35 DCC operators were the respondents for this part of the study.

#### A brief introduction of the ‘operators’ of DCCs under study

Two ‘operators’ - designated as ‘Conductor’ and ‘Assistant’ run the DCCs. They being members of the ‘Vatsalyapurna Swyamrozgar Seva Co-operative Society’ (VSCS), they take ownership of the respective DCCs, and through a written MOU (Memorandum of Understanding) undertake to fulfill responsibilities as defined by the Cooperative Society. More information on this has already been described in Chapter 1

There were 17 conductors and 18 assistants who were the respondents of this study; all of whom are educated, in the least, up to grade 10. The graph below – in figure 13 - gives the break-up of respondents according to the number of years they have been working as operators with DCCs

**Figure 13 : Experience-wise break up of operators working with DCCs**



Out of the 12 respondents who had worked for less than a year, 5 had worked with the DCC for less than 6 months and 7 had worked for more than 6 months but less than a year.

There were 6 operators who had worked for a period between 1 and 2 years.

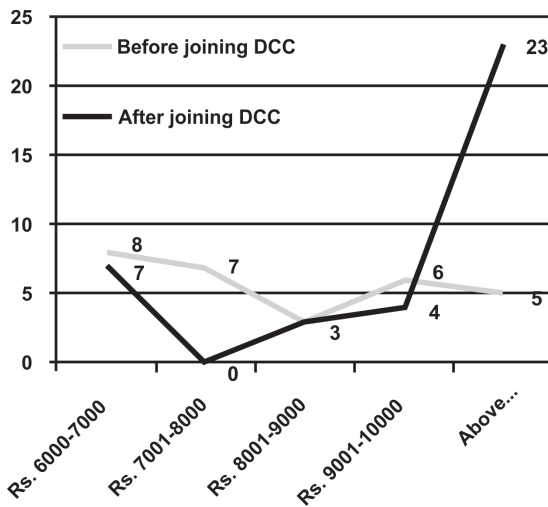
13 respondents were more experienced, of which 8 had worked for 2 – 4 years and 5 for more than 4 years.

Among the respondents, 5 of them had discontinued but joined again after a break. The reasons for taking the break were not probed into.

That 33% (12 out of 35) had been with DCC for less than a year is indicative of high attrition levels. However, further probing of the data showed that among the two operators that run a DCC, at least one of them has an experience of more than two years, and this ensures that the quality of child care is not hampered.

For 21 out of 35 = 2/3rd of the operators, it was their first employment. This shows that clearly a large number had no ‘work’ experience. In other words, this was also their first income-earning experience, and for the first time they had moved out of their homes and their home-making roles. For these women, adjusting to the new role and a new routine is a challenge, and it could be one of the reasons for attrition. For the Vatsalyapurna Programme, it is a challenge that calls for considerable handholding, encouragement and close supervision of the operators.

### Change in family income after joining DCC as operator



The trend shows an increase in family income after joining DCC. A sudden rise is seen in the income group of above Rs. 10,000. 23 of the 35 or 66% respondents’ family income increased to above Rs.10,000 a month. The monthly honorarium paid to DCC operators is between Rs.6,500 and Rs.6,300, hence families that were earning an income of Rs.3500/- all came into the above Rs.10,000 category.

Besides honorarium, the operators are also provided a yearly incentive based on their performance. They also get covered under the

Annapurna Pariwar’s insurance and pension schemes. These benefits too serve as encouraging factors for operators.

**One of the women quoted :** *“I am happy that to be adding to our family income because of which I was able to get my house repaired.”*

**Another said :** *“Sending children to an English medium school has always been my ambition, but could not do so because of the fees it charges. But at last now it has been possible for me to send one child to such school”*

Periodic monthly training sessions and meetings, handholding by a team of supervisors, and incentives and benefits are motivational. To a question on satisfaction with their work, all of them except one expressed that they liked this work of running the DCC. Only 1 was considering a change.

*“DCC work is energizing and I feel honored to be a teacher of these children”* said one of the operators.

Another said *“While dealing with children in DCC, I have found the child in myself. I sing and dance with them and all my worries disappear.”*

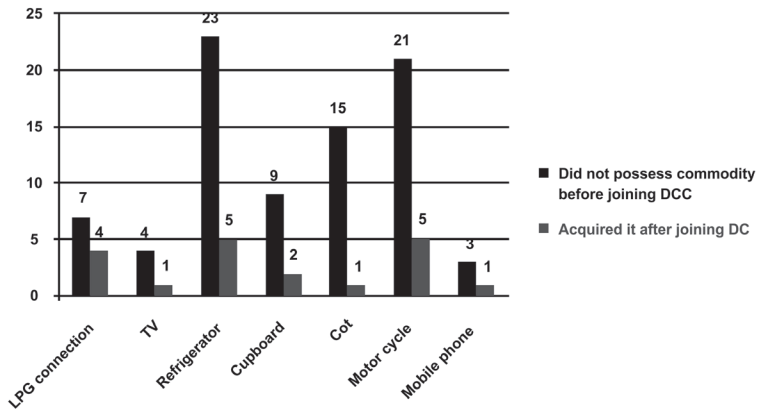
Regarding the training, one of the said *“I feel as if I am going to school again”*.

These responses show that while on one had rise in family earnings has brought some financial relief, involvement in DCC makes them feel good about themselves, and to some extent has been healing.

### Change in standard of living

Standard of living was assessed on the basis of the commodities/possessions they owned.

**Figure 15: Changes in possession of various commodities after joining DCC**



The figure shows that seeking LPG connection has been the priority as it is regarded as one of the essential commodities. 4 women out of the 7 operators who did not possess LPG connection sought it after joining DCC; all others already had it.

One of the operators quoted *“Getting a cooking gas connection was the first thing I did with my income”*

The data also shows that 65% (23 out of 35) of the respondents did not possess a refrigerator before joining DCC and 5 of them purchased it after joining DCC. Similarly, out of the 60% (21 out of 35) who did not possess a motorcycle, 5 of them acquired it after the operator joined DCC. This indicates that these possessions are of lesser priority to them, and are more costly.

It is also significant to note that 43% (15 out of 35) did not possess cots (used for sleeping), and even cupboards (9 out of 35 = 26%) and only 1 and 2 women acquired it after joining DCC. This is indicative of small houses and low economic status of the operators.

All except for 3 women reported that there was at least one mobile phone in their family, depicting its popularity in this age of information-communication explosion. However, all of them, except a new joiner, owned mobile phones after they joined DCC. Having mobile phones especially as child-care givers is crucial for purpose of safety and quick communication. As a policy, under the Vatsalyapurna programme, every operator is provided with a sim-card of Annapurn Pariwar, and the woman is expected to purchase a phone in the earliest possible time.

Overall the data indicates that on an average, purchase of commodities increased after joining DCC; the most needed were mobile phones and LPG gas connection.

What is also interesting to note is that women informed the investigators that they purchased gold, although due to researchers’ oversight this was not a specific question that was asked. 21 of the respondents said they had purchased gold and added more when earnings increased. Culturally, for Indian women, gold is equated with prestige and makes them feel more secure, as is indicated in this study.

### **Gain in knowledge about child development**

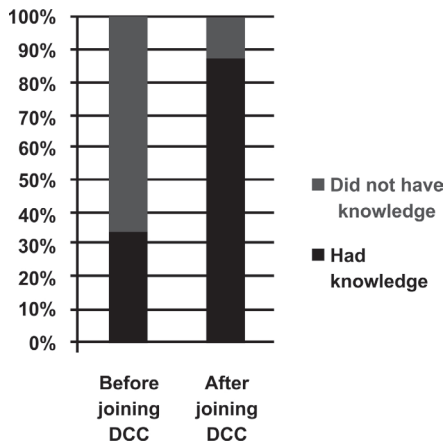
Low education levels, lack of working experience, and absence of any previous formal child-caring experience, call upon Vatsalyapurna Programme emphasize on training operators in both soft skills as well as administrative skills. Monthly training for DCC operators is a regular feature of the Programme. The operators as well as supervisors participate in these trainings. Through training the following knowledge is provided: scientific information of various stages of child development, the role that a DCC operator as the primary care-giver should play and the tasks they should perform, the environment that the children should be provided, health and

hygiene requirements, and the activities that to be conducted. Training on administrative subjects cover – topics on information seeking/ compiling and record keeping, accounts keeping, maintaining daily scheldules, monthly planning and report preparation, the communication channels to be used, DCC promotional activities for increasing enrollment, etc.

Such trainings began in 2007 after 7 Vatsalyapurna day care centres came into being. The renowned SNDT Women’s University had provided the necessary expertise in designing the training curriculum and also providing direct training inputs. Building on the guidance of the experts, its past experiences and from assessment of training needs, the project head and supervisors identify the topics to be covered and plan for a year. The project head as well as experts who are invited, conduct sessions on various topics. The training extends over a year, and held on the third Saturday of every month. It is mandatory for every operator to attend these.

The figure 15, below represents change sin knowledge levels pertaining to child development and growth after they joined DCC

**Figure 16 : Changes in knowledge on child development and growth after joining DCC**



The bar graph – Figure 15, clearly indicates that the 32% of the operators claimed that they did possess some knowledge on child development, while 68% did not.

After joining DCC, 88% said they learnt more about child development and growth, indicating that more operators became knowledgeable.

12% who at the time of study said that they did not possess enough knowledge, were operators who had joined more recently.

Before they joined DCC, 79% of them reported to believe that



children grow and develop naturally, and hence there is no need for taking any conscious efforts. An equal number had believed that children would learn only if they are scolded and beaten – “spare the rod that spoils a child”.

However, all of them said that after they joined DCC, they learnt that conscious and deliberate efforts based on a clear and scientific understanding helps foster overall development of children. Also they also understand that scolding and beating does not really help the learning process, and therefore refrain from it.

One of them said: *“I how know how to handle children – my own children. Since I am away from home, my child has learnt to stay without me and has become more responsible”*

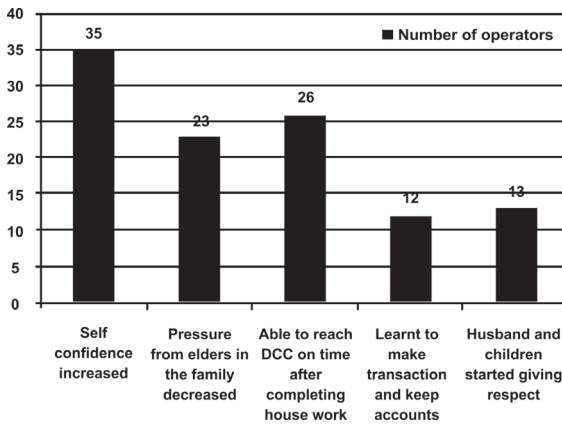
Another respondent quoted: *“I myself have learnt to draw and it is fun. I learnt about the psychology of children and I realize that I am able to conduct activities for children”*

The responses indicate that training provided under the Vatsalaypurna program, helps in increasing knowledge – theory and practical so that child care and rearing becomes a conscious effort and a healthy process.

### Changes in their own personality and status in the family

The respondents who have taken on the DCC responsibility are those that are deviating from the traditional home-maker role to being at least partial bread-winners. The study enquired into the effect this extended role, has made on their personalities and their status in the family.

**Figure 17 : Number of women who express changes in various personality factors**



All 35 operators said that their self confidence increased. Increase in confidence is the first and foremost step in the empowerment process. Hence, it may be said that DCC process has been empowering to this end.

One of them quotes: *“Before joining DCC, I did not know how to talk. I hoped that looking after children was not difficult. I wondered if I would be able to strike a balance between work and home responsibilities, give sufficient attention to my children, and do all housework and reach work on time. After joining DCC I realized this was possible, and my confidence increased”*. This is typical of a working woman’s attitudes and her belief in gender-roles. She continues with the primary role of home-maker which does not get diffused even after taking on the bread-winner’s role.

17 out of 35 operators confessed that before joining DCC housework occupied their entire day, but after joining DCC, they all are able to do both and ensure they reach DCC on time. In all 26 out of 35 (74%) claimed that they had bettered skills of work-home balance.

15 operators reported that they never understood business transaction or account keeping, 12 out of these 15 said learnt these skills after joining DCC. Only 3 were yet to learn these.

Another operator who has been working in DCC for over 2 years quotes: *“I learnt more about the outside world and how to deal with it. I now understand better how to deal with finances, learnt to travel and to speak confidently.”*

Some of them also commented that they have learnt to take care of their health and themselves.

*“I found new friends, and able to speak my mind to them. I learnt to talk from them, gathered guts to face the world and feel confident about handling crisis that may come my way.”*

23 out of 35 (71%) who had felt dominated by the family elders said that the pressure decreased after they started working. However, during the course of the questionnaire filling process, one of the respondents came up and said: *“The pressure on me has increased. They now expect me to send part of the money that I earn to me in-laws who stay in the village”*

A lot of women especially those in low socio-economic categories to seek employment out of financial compulsions. However, it is said that they have very little control on the income they earn. This is an area that needs to be further researched/ explored in the context of women members of Annapurna Pariwar.

Income-earning can make a woman feel empowered because she is likely to exercise control over finances and to assert her decisions. However, while doing so, one must remember that she is challenging at least three key patriarchal norms that exercise control over her resources (finances), her mobility (as she goes out for work may stay out for long hours) and autonomy (asserting decisions). Staunch patriarchal families, therefore, resist such empowerment and in a bid to maintain the power over women and exercise control over them resort to violence. Family conflict and domestic violence therefore is not uncommon among these operators. Annapurna Pariwar,

understands the politics of patriarchy, and is geared up to assist such women especially when in crisis.

One woman disclosed her stress, and how DCC work is healing: *“Even if there has been a conflict/ quarrel at home, I forget it when I am with DCC children. I sing songs, dance with them and this puts me at ease, makes me peaceful and I am able to face the next day. I do not get bogged down with household worries and quarrels”*

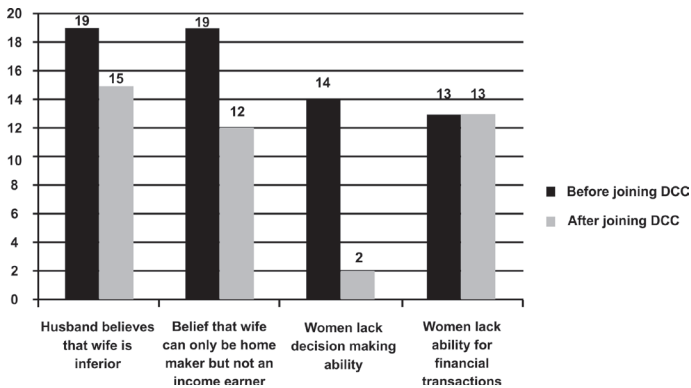
Another woman said : *“While talking to parents of children and hearing their stories, I realize that my pain is nothing compared to theirs”*.

13 out of 35 (37%) did express that their husband and children had begun to give more respect after they started working with DCC – which is a very positive achievement, and a step towards building equality of women and men.

### **Changes in patriarchal beliefs and attitudes towards women, among families of operators**

Whether their employment in DCC had influenced patriarchal beliefs among family members, was also enquired into. Before women joined DCC as operators, 19 out of 35 expressed that the husband had believed that the wife is inferior. But after becoming part of DCC, 15 had changed their views and had begun to acknowledge that women are at par with men – again a positive trend.

**Figure 18 : Number of operators’ families that possess patriarchal beliefs**



A positive change is also observed in other such stereotypical beliefs as well.

19 respondents said that their families believed that women/ wives are only fit to be a home-makers and not an income earners before they had joined DCC. However, 12 of them informed that after joining DCC this view in the family had changed. They now believe in the income-earning ability of women.

All the 13 respondents whose families did not believe that women are capable of doing financial transaction before they began working with DCCs, had changed their views completely and proved them wrong after they started working in DCCs.

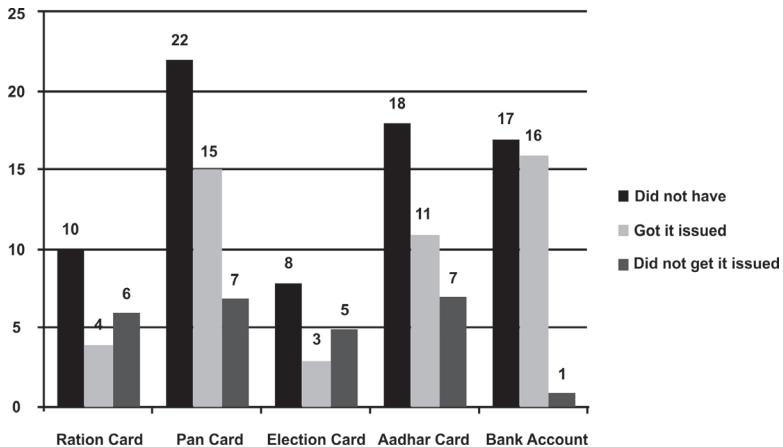
However, in case of belief in decision-making ability of women, the change was poor. 14 operators informed that before they had started working with DCCs, their families had undermined their decision making ability. However, after joining DCC, only two of them saw a change, while other 12 found no change in this attitude. It is interesting to note that while number of women who have expressed positive changes increased in other categories, change in attitude towards women regarding decision making is meagre. This is a stark reflection of the larger patriarchal society that denies women the autonomy to decide and puts women in a rather exploitative position.

### Ensuring more empowering opportunities and better security cover

Annapurna Pariwar perceives their employment with DCC as step in their empowerment. For empowering them further, Annapurna Pariwar encourages them to have important documents that can ascertain their identity, domicile and citizenship, so that doors open up for accessing benefits from schemes of government – such as widow pension, loans, subsidies, scholarships for children etc. To what extent they have succeeded in getting these documents after joining the DCCs was investigated.

The figure below represents how many women who did not possess important documents before joining DCC got it issued afterwards.

**Figure 19 : Number of women possessing important identity documents before and after joining DCC**

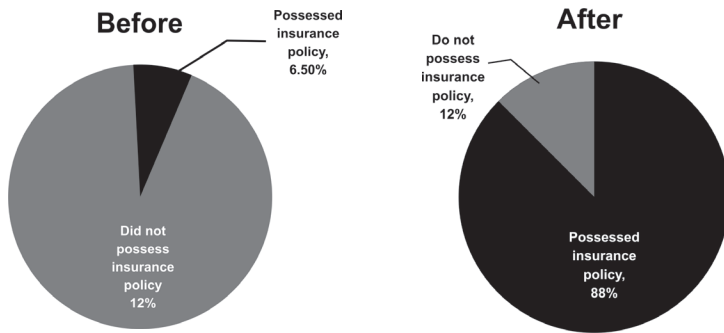


The above diagram shows that before they joined DCC, fewer women – 23% did not have a ration card while 77% them did have it. 29% did not have an election card while 71% had it. However, many operators 62% (22 out of 35) did not have a pan card; about 50% did not have Aadhar card and an equal number did not have bank accounts before joining DCC.

After joining DCC almost all of those who did not have bank accounts opened new accounts, except for 1 respondent. Many women also got their Pan cards and Aadhar cards issued.

Further enquiry into the data obtained also informed that there were three operators who possessed only one of the above mentioned documents even after joining DCC, and they were with the team for less than a year.

Whether they possessed any insurance related to health, accident or pension before and after joining DCC was also enquired into.



The pie diagrams clearly show that a large number of women who did not have insurance cover have been secured with one.

As a policy of Annapurna Pariwar ensures that all its employees, especially those working at the grassroots, are secured under its micro-insurance programme - Annapurna Pariwar Vikas Samvardhan'. They are provided health insurance, accident insurance and pension.

The 12% or 4 out of 35 women who do not possess an insurance policy are new operators who have not completed even a year. Subsequently, Annapurna Pariwar would provide them with insurance cover.

To a question regarding savings, 50% of them said they did not have savings before they had sought employment with DCCs. However, after they started working in DCC, except for 2, all had begun to save part of their earnings.

Thus, on the security front, the women working as DCC operators had a lot to gain. Not only were they able to build savings, but were also secured through health and accident insurance, and also had pension benefits.

Annapurna Pariwar, through its Vatsalyapurna programme has made considerable efforts to secure women, develop their potential, help enhance

their intellectual, psychological, social and economic capabilities, and promote self-reliance. It has achieved in bringing small changes to lives of these women. They yet have a long way to go and the struggle for making an empowered space for themselves in a society filled with discrimination and disparity, continues.

## CHAPTER 4

# SUMMARY OF FINDINGS AND CONCLUSION

### **Background**

This is a study on the Vatsalyapurna programme which is a chain of low-cost day care centres established in slum communities in the cities of Pune and Mumbai. It operates through a registered body – ‘Vatsalayapurna Swayamrozzar Sewa Cooperative Society’ (VSCS) and is one of the five organizations of Annapurna Pariwar. The rape of a six year old girl in the Karevanagar slum colony in Pune, had triggered the establishment of the first day care centre for children in the 0 – 6 age group – called Vatsalyapurna in 2003.

Members of the Annapurna Cooperative Credit Society, a micro-finance initiative of Annapurna Pariwar, asserted the need for more such centres, and the Vatsalyapurna programme was born. Medhatai’s vision of building a full-fledged programme in which stakeholders take ownership of its operation, and due to which expansion becomes possible, she registered the VSCS. The Programme is unique primarily because it operates through a cooperative of those women, who run the Vatsalayapurna Day Care Centres (DCCs). These women are indigenous to the slum area in which the day care centres are operated. The unique characteristic is that it is a model, the first of its kind that provides a collateral service to a micro-finance initiative of an NGO.

After 12 years of its operation – from year 2003 to 2015, it currently runs 21 low-cost day care centres in slum areas – 17 in Pune and 4 in Mumbai. Until 2014, nearly 5000 children have used the services. Medhatai and members of Annapurna Pariwar felt that it was the right time to make an outcome assessment of the programme. It would not only help in validating the usefulness of the day care centres, but also help in devising strategies for its improvement.

The Dada Purao Research Centre therefore undertook the research. It was quantitative in nature, and based on the experiences of the key stakeholders – the mothers who ventured out of their homes for income earning and the operators for the day care centres. The findings of the research are presented below.

## **Findings :**

### **Some background of children who use DCC services :**

#### **FAMILY SIZE :**

The study showed that 76% of the children covered in the study came from small-sized families or nuclear families that had less than four members, while the rest lived in larger families. It is well known that most families residing in slum communities are migrants from rural areas. They come to cities in search of employment, and the high housing costs force them to settle in slums. Often these rural-urban migrants break away from joint families and start their own small families in the city. Emergence of nuclear families is one of the factors that have led to decreased family support, especially for the purpose of child care.

**The data suggests that decreased support of the joint family that otherwise was available for child care, has some bearing upon the need for formal day care, and therefore the appropriateness of the Vatslayapurna programme.**

#### **PERIOD OF DOMICILE :**

It was also found that most (70%) of the children's families lived in the locality for over four years and therefore familiar with the its local resources; and they had **opted to send their children to DCC, therefore indicating the reliability of these centres.**

#### **AGE OF ENTRY INTO DCC :**

More children (74%) entered DCC when they were infants (between the ages of 6 months and 2 years) – a crucial developmental stage that demands basic care, and thus calling upon the DCC operators as primary care givers. 26% entered DCC in the pre-school stage.

When this study was undertaken, all children were in the age group of 2-6 years; 25% were below 3 years of age and 75% were between 3 and 6 years, thus calling upon the day care centres to address **psycho-social development needs of children – both infants and toddlers.** The Vatsalyapurna Programme goes an extra mile to provide the relevant theoretical and practical knowledge, especially the techniques and skills to deal with them. On-going training comprising of day-long workshops held once a month is a rule and mandatory for all operators.

#### **PERIOD FOR WHICH DCC CHILDREN HAVE ATTENDED DCC :**

39 out of the 137 children covered by the study, have been in DCC for a year; and an equal number, for 2 years. **The number of children who have stayed for longer duration of 3, 4, and 5 years are much lesser. The decreasing trend indicates a possibility of having dropped out.** On an average, duration of stay in the DCC for a child turns out to be approx. 2 ½



years. The stay in DCC is an important indicator of the parental satisfaction with its services, and more research needs to be done on drop-out rates and its causes.

### **Changes in income and income-earning activities of the women/ mothers**

The Vatsalyapurna programme aims at supporting poor employed or self-employed women by providing day care for their children so that they can work for longer hours, earn more and without worry. The research examined whether the women who used DCC services were able to do so.

#### **INCOME-EARNING ACTIVITIES :**

It was found that all unemployed women got employment after they availed services of DCC and began to earn an income. As a policy DCC accepts children for a period of 1 day to 15 days for women who want to go out in search of employment. It may thus be conclusively said that **DCCs help in reducing unemployment among women, and an objective of the Vatsalyapurna programme is achieved.**

The study also found that 61% opted to be **domestic workers, and therefore seems to be the most preferred form of occupation among women.** A comparison of occupation before and after accessing DCC showed that all those who were occupied as house helpers continued with the same occupation even afterwards. These domestic workers employ with middle-class households and serve them in cleaning floors, washing utensils and clothes, cooking and also doing odd jobs. The preference for such an occupation may be because they have been traditionally doing such jobs in their own houses and hence do not require learning too many additional skills. Also, service of domestic worker is a typical demand of urban society like Pune that has a middle class population and which is increasing day-by-day, and therefore such jobs are more easily available.

The other kind of employment includes construction labour, home-based patient care or child care, running own vegetable/ fruit/ flower stall, nursing, beautician, waste-picking and service in office. The range of occupation/ employment of the mothers informs that DCC services are being used by the labour class and except for 4 women all the rest work in the informal sector.

**This shows that Vatsalyapurna programme largely reaches the labour class that works in the informal sector.**

#### **MONTHLY INCOME**

Due to the employment that women sought after sending children for day care, the number of women who had no income before accessing DCC services reduced from 54 to 2. Calculating the increase in the number of

women in various income categories before and after accessing DCC services, it is found that the increase in number of women in the in the Rs.6001-Rs.8000 and in the Rs.8001 – Rs.10,000 the increase was 4 times; while in other categories 1.7 times. It is also interesting to note that not a single woman earned a monthly income of below Rs.2000 after they accessed DCC.

A comparison of the monthly income earned before and after accessing DCC for every income category showed that more women whose incomes were the lowest were able to increase it substantially and therefore they benefitted the most; also, the increase in the quantum of income was the highest in the lowest income categories.

**This proves that the Vatsalyapurna programme has been most useful to women in lower income categories also to earn more income.**

### **TIME DEVOTED FOR INCOME-EARNING ACTIVITIES :**

A comparison of the time that the women devoted to income-earning activity before and after accessing DCC service showed a remarkable increase. The average increase in time that they devote after accessing DCCs, is one and half times, as compared to that devoted before accessing DCC services.

**This proves that the Vatsalyapurna programme has been successful in providing women with an opportunity to spend more time for income-earning activity, and in effect has contributed to rise in incomes.**

It is said that reliable day care is stress-reducing for mothers who venture out of their homes to earn an income and helps them to balance home-work life better.

### **ANXIETY EXPERIENCED BY MOTHERS ABOUT SAFETY AND CARE OF CHILDREN**

Before accessing DCC services, many mothers who left their wards to the care of relatives or neighbours felt that they were trustworthy. For all 17% who had left their children at home to the care of either the older sibling, or left alone and locked in, or under watch of the neighbours, it was extremely worrisome. They were worried about their children's safety, about them getting hurt, not having meals on time etc. For 20% who took them along to the worksite it was less worrisome, although some of them felt their children faced risk of accident. In all, only half of the women who went out for work had felt comfortable with the day care arrangements they had made before accessing DCC. Yet they had begun using DCC service; the reasons for which are beyond the scope of this study.

After accessing DCC services, all of them expressed that they were less worried than before. Some of them did express anxiety about their children hurting themselves and others in quarrels and fights with other children of the DCC. In fact some suggested that the operators should pay

more attention and if required reduce the intake of children. However, they all expressed trust in the DCC and its operators and said they were quite sure that their children are well cared for.

**Responses indicate that the anxiety of a large number of women reduced due to availability of DCC services.**

**Changes in children after enrolling in DCC – mothers' observations**

The Vatsalyapurna also aims at providing a safe and conducive environment to children of the poor families. This research probed into whether environment and care provided at DCC fostered growth and development of children in the 0-6 age group. The changes in children as observed by their mothers after they were enrolled in DCCs, were enquired into. Some of the aspects probed into were regarding food, habits, hygiene, general discipline, socialization and behavior and cognitive or scholastic development.

### **FOOD ARRANGEMENTS AND HABITS**

Before accessing DCCs, out of the 15 mothers who left their children at home when they went out for work, many relied on ready-to eat stuff (not necessarily nutritious) and complained that children did not have food on time. Even if the food was home-cooked, there was nobody to supervise. Of the 17 mothers who took their children along to the worksite, most claimed they ate home-cooked food that they carried, some ate food that was available at the site and 10% relied on ready-made food.

However, after accessing DCC services, women expressed that there was more discipline. As per rules of DCC, mothers are expected to provide their children with food (tiffins) that would suffice for three meals for a full day stay- from 8am to 6 pm. These rules also disciplined the parents. Every mother felt that there was a lot of change in their food/eating patterns, and for the better. 91% said that children after attending DCCs, had their food/ meals on time, and an equal number said that they have begun to eat more vegetables; and almost all children have learnt to eat by themselves. Few mothers however expressed that although their children are in DCC, they do not eat their meals on time, and also complain that their children have not learnt to eat a variety of vegetables and fruits.

Since a lot of women who went out for work had relied on ready-made food stuff the daily expenditure on eatables before and after they accessed DCC was explored. A calculation of the average daily expense on a child before enrolling in DCC turned out to be Rs.26/- while after enrolling it has reduced to Rs.18/-.

**Overall it is found that food habits improved and daily expenses on ready-made foodstuff decreased. However it is recommended that DCC takes care to ensure that meals and other eatables that children carry from home are nutritious and they contain some variety of vegetables and**

**fruits (that are affordable), and that children eat on time.**

#### **DISCIPLINE :**

Regarding overall discipline, mothers reported that almost all children had learnt to keep their plates in the washing area after finishing their meal, and 89% reported that children have learnt to keep their own belongings like their foot wear in the right places, while 11% have not. Many (80%) reported that children had learnt to say prayers before meals, and encouraged parents to follow suit. **Overall, responses indicate that according to the mothers, children became more disciplined after entering DCC.**

#### **HYGIENE :**

Regarding cleanliness and hygiene habits, all the respondent mothers claimed that the children had learnt to wash their hands before eating ever since they came into DCC, and something that they had never done before. All mothers also reported that children have now learnt to clean their nose by themselves. DCC specially provides handkerchiefs to children, and as a rule, parents are expected to wash them and send it with the child.

Also, almost all children are able to distinguish clean clothes from dirty ones, and ask for a change, if dirtied, report the mothers. However, some complain that children continue with habit of putting things in their mouth, a factor that is very much related to age of the child, and therefore need for personalized attention of care givers.

### **Habits of cleanliness and hygiene showed an improvement.**

#### **BEHAVIOUR CHANGES :**

Pertaining to changes in behavior, many mothers report that children had become **less irritable** after enrolling in DCCs, primarily because their food intake is timely, and because the songs and stories they have learnt in DCC keeps them busy. Some (15%) however claim that children continue to be irritable.

Most children (92%) had **learnt to mix with others** after they began coming to DCC, say the mothers. A lesser number of children (84%), agree to share their toys and other belongings, while a still lesser number (68%) have learnt to care more and quarrel less with younger siblings.

From the overall observation of mothers, positive changes have occurred in children after they enrolled in DCCs. To what extent these changes were due to the natural developmental process and due to nurture in DCC have not been investigated in this study. However, **a positive trend has been observed in behaviours and socialization of children.**

#### **COGNITIVE/ SCHOLASTIC DEVELOPMENT :**

DCCs also operate as pre-schools as most children are in the age group

of 3 to 6 years. The operators are trained to be equipped with the appropriate knowledge and skills for handling pre-school children (3-6 years age group). The data shows that **scholastic progress of children is not up to the mark as per the mothers' expectations and needs improvement**. They lag behind in identifying colours, naming fruits and vegetables, or naming days of the week and months of the year. Mothers suggest that children be given more reading and writing practice; and in case of children who have joined formal schools, even get homework done. Some also suggested that children be taught Hindi language.

**Vatsalayapurna programme needs to look into the scholastic progress of children, also find out if the expectations of mothers is realistic and age appropriate; and accordingly take measures for improving it.**

#### **MOTHERS' SUGGESTIONS REGARDING DCC IMPROVEMENTS :**

68% of the respondents did not provide any suggestions for improvement. Some expressed that the services were adequate enough, that they are happy with the kind of treatment and education that is being provided, and they find a lot of improvement in their children.

Mothers suggested that DCCs should have a **bigger place** so that there is enough **space for playing**, and that it should contain out-door play equipment such as slide, seesaw etc. and more recreational games and toys.

Some felt that the location of DCC is not convenient and that it **should be more accessible**, for example, located near the main road; and that they be functional also Sundays from 8.00 am onwards. A few of them also suggested that more **fans be installed** for better air circulation, especially in summer; am onwards. A few also suggested that a **decrease in monthly** fees of children be considered.

Annapurna Pariwar believes that there is always scope for improvement. On one hand there is increasing demand for day care facilities for children, and on the other it is required to also ensure quality. A strong planning and monitoring system that is in place helps the Vatsalyapurna Programme to strike the balance. **Resources for establishing more DCCs, running current DCCs and improving facilities is a dire requirement, a great challenge that Annapurna Pariwar is trying to overcome.**

#### **Impact of Vatslayapurna Programme on DCC operators**

The Vatsalyapurna programme that operates through the Vatsalyapurna Swayamrozzgar Cooperative Society (VSCS) encourages the interested and needy women from slum communities to join the cooperative, operate day care centres (DCCs) and take its ownership. The programme takes care to provide adequate training to the operators of day care centres on subjects of child care, hygiene and toddler development. The study also investigated into the impact it had on these operators who had taken responsibility of running

the DCCs.

Every DCC is has two operators designated as 'Conductor' and 'Assistant'. In all 35 operators that include 17 conductors and 18 assistants were the respondents of this study. They all have completed education of at least up to grade 10.

### **NUMBER OF YEARS WORKING WITH DCCS :**

The data on the number of years they work with DCC indicates that the number of operators decreases with increasing number of years. However, there are also few who have vast experience of over 4 years. Five of them had rejoined DCCs after a break. The data is indicative of high attrition levels. The reasons for attrition were beyond the scope of this study. However, further probing of the data showed that among the two operators that run the DCC, at least one of them has an experience of more than two years, and this ensures that the quality of child care is not hampered.

### **CHANGES IN ECONOMIC STATUS :**

The study has found that the economic **status of the operators' families has risen considerably** after they joined DCC; and 23 out of 35 operators have family monthly incomes of over Rs.10,000 a month. DCC operators are paid a minimum monthly honorarium between Rs.6,500 and Rs.6,300 by VSCS. They are also provided a yearly incentive based on their performance, and get covered under the Annapurna Pariwar's insurance and pension schemes. These benefits too serve as encouraging factors for operators. **Periodic monthly training sessions and meetings, handholding by a team of supervisors, and incentives and benefits are motivational.**

### **CHANGES IN STANDARD OF LIVING :**

Regarding the overall change in the standard of living, the data indicated that, **purchase of commodities increased after joining DCC.** For the purpose of assessing the change, absence of commodities like LPG gas connection, television, refrigerator, cupboard, cot, motorcycle and mobile phone before joining and possession of the same after joining DCC was compared. It was found that although few did not have an LPG cooking gas connection (a basic necessity) it was the most sought after. What is also interesting to note is that all operators, except 3, possessed at least one mobile phone in the family, before they joined DCC, depicting its popularity in this age of information-communication explosion. However, all except one of them got it after joining DCC. Having mobile phones especially as child-care givers is crucial for purpose of safety and quick communication, as a policy, the Vatsalyapurna programme provides a sim-card free of charge to every operator.

What is also interesting to note is that the women had **purchased gold**

**ornaments with their earnings.** Culturally, for Indian women, gold is equated with prestige and makes them feel more secure, and is indicated in this study.

### **PROFESSIONAL GROWTH OF OPERATORS :**

Low education levels, lack of working experience, and absence of any previous formal child caring experience, calls Vatsalyapurna Programme to lay a lot of emphasis on training in both soft skills as well as administrative skills. Monthly training for DCC operators is a regular feature of the Programme. The study found that the **training helped in increasing knowledge on child rearing, nurture and development, and in cracking several myths.** For example, myths such as that “children grow and develop naturally, and hence there is no need for taking any conscious efforts” and that “children learn only if they are scolded and beaten” were completely broken.

### **PERSONAL GROWTH OF OPERATORS – CHANGES IN SELF PERCEPTION :**

It is also found that the operators who participated in the study experienced a change in self perception. Their **self-confidence increased** and they began to understand and deal with **financial transactions and accounting better.** They experienced better **work-home balance** and became more **disciplined.** Some felt that they **earned more respect** from their husband and children after joining DCC. Some stated that singing and dancing with children made them forget their conflicts at home and other worries.

These responses show that while on one hand rise in family earnings has brought some financial relief, involvement in DCC made them feel good about themselves, and to some extent has also been healing to those facing stress due to conflicts/ worries at home.

### **CHANGE IN THEIR STATUS IN THE FAMILY :**

**71% women felt that pressure from the elders of their family reduced after they joined DCC and began earning.** However, one of the respondents spontaneously reported that pressure increased because now the family expects that she sends money to her in-laws in the native village. It is a reflection of patriarchal values that still dominate and exercise control over a woman’s resources (finances), mobility, and autonomy).

**Financial compulsions have resulted in a lot of women especially those in low socio-economic categories such as the DCC operators to seek employment. However, whether they in control of the income earned is an area that needs to be further researched/explored.**

Whether their employment with Vatsalyapurna DCCs had **influenced patriarchal beliefs** among family members, was also enquired into. It was found that while a large number of women reported that certain belief such as “wife being inferior to husband”, that “wife can only be a home maker and not an income earner”, and

that “women lack ability to do financial transactions” had changed; **what had not changed was the belief that “women lack decision making ability”.** **This again is a reflection of the patriarchal society. While it has begun to acknowledge her role as an income earner, one who can garner resources and can be productive, it yet wants to deny her the right of decision making. This rather puts her in a vulnerable exploitative position.**

Income-earning can make a woman feel empowered as she begins to exercise control over finances and asserts in decision making. However, while doing so, we must remember that she is challenging at least three key patriarchal controls – control over her resources (finances), her mobility (as she goes out for work may stay out for long hours) and autonomy (asserting decisions). Staunch patriarchal families, therefore, resist such empowerment and in a bid to maintain the power and exercise control over women, they resort to violence. **This is a back lash, and experience informs that domestic violence is not uncommon among these operators.** Annapurna Pariwar, understands the politics of patriarchy, and gears up to assist such women, especially when in crisis.

**A deeper study and broad-based study to understand the impact on the women’s family life,** due to programmes like Vatsayapurna, and other programmes of Annapurna Pariwar, that is empowering to them, is called for. It would enable design and incorporate strategies to address this backlash.

#### **POSSESSION OF DOCUMENTS THAT ASCERTAIN IDENTITY, CITIZENSHIP AND DOMICILE :**

Annapurna Pariwar perceives their employment with DCC as step in their empowerment process. For empowering them further, Annapurna Pariwar encourages them to have important documents that can ascertain their identity, domicile and citizenship, so that doors open up for accessing benefits from schemes of government – such as widow pension, loans, subsidies, scholarships for children etc. Documents include ration card, pan card, election card, Aadhar card and bank account. It is found that there were many who did not have a bank account before joining DCC, and all, except 1, opened one after joining DCC. Over all it is found that many of the operators who did not have these documents, sought them after joining DCC and every operator has at least one of these.

#### **CHANGES IN FINANCIAL SAVINGS AND INSURANCE STATUS :**

As a policy of Annapurna Pariwar ensures that all its employees, especially those working at the grassroots, are secured under its micro-insurance programme – Annapurna Pariwar Vikas Samvardhan’. They are provided health insurance, accident insurance and pension. This was a gain to those who did not or were otherwise not eligible in the mainstream market for insurance cover. 88% secured insurance cover from Annapurna’s micro-insurance programme.



The study also reveals that 50% women did not have any savings before they joined DCC. Almost all (except 2) had begun to save part of their earnings.

**Thus, on the security front, the women working as DCC operators had a lot to gain. Not only were they able to build savings, but were also secured through health and accident insurance, and also can avail pension benefits.**

#### **CONCLUSION :**

Annapurna Pariwar, through its Vatsalyapurna programme has made enormous efforts to develop their potential, enhance their intellectual, psychological, social and economic capabilities, secure them and make them self-reliant. It has achieved in bringing small changes to lives of these women. They yet have a long way to go, and the struggle for making an empowered space for themselves in a society that is filled with discrimination and disparity, continues. Each woman has to fight her own battle.

**Annapurna Pariwar believes that “Journey of a thousand miles begins with a single step.” And it has provided at least that single step in the guise of Vatsalyapurna Day Care Centres.**

## CHAPTER 5

### Brief History and Profile of Annapurna Pariwar

Annapurna Pariwar is a group of five organizations that has a track record of over three decades of dedicated, perseverant and proficient work, directed at achieving women's empowerment, poverty alleviation and social development. It strives to achieve this goal through its key initiatives, viz. micro finance, micro insurance, day care centres, educational sponsorships, research, and the working women's hostel.

Dr. Medha Purao-Samant, affectionately called as Medhatai, has been the inspiration and the driving force behind this endeavour. Having worked in a bank for twelve years, she was quick to grasp the anguish of poor and deprived women who were trying to make ends meet. For these women, many of whom had high debts of local money lenders, poverty seemed unending and intergenerational. Something had to be done to break this cycle, she decided. Giving up the comfortable banking job in 1993, she passionately but strategically, undertook the challenge of empowering poor women economically and socially, so that they get liberated from the clutches of local moneylenders.

She derived inspiration from her mother, Padmashree Prematai Purao, a freedom fighter from Goa and a women's rights activist; and her father Com. Dada Purao, also a freedom fighter, a mill workers' trade union activist and a social activist. Prematai, in a bid to empower women economically, had founded the Annapurna Mahila Mandal in Mumbai, in 1975. It offered loans to its women members who ran a kitchen that supplied food packets regularly to its clients. Com. Dada Purao was a leader and founder member of the All India Bank Employees Association (AIBEA). He along with Prematai had worked relentlessly to establish a fruitful linkage between poor women and nationalized banks.

Medhatai, at a young age was thus influenced by the work of her parents and in 1993 she formed the Annapurna Mahila Mandal in Pune, through which micro loans were offered to poor vegetable vendors. It was formally registered as a Trust in the year 2000. As an experiment, in 1993, the first micro-loan of Rs.9000/- was given to a group of nine women, and the experience was positive. All women not only repaid their dues on time but also were able to generate some savings at the same time! The scheme of dues repayment as formulated by Medhatai seemed to be magical; and this attracted women.

More micro credit operations began under the Annapurna Mahila Mandal Trust, and it was time to structure a sustainable model, so that it ensures continuity. Medhatai experimented with the section 25 of Companies Act 1956, and after reflecting on the experiences, zeroed in on the cooperative model. She transferred its operations to the already existing Annapurna Mahila Multi-State

Cooperative Credit Society and soon the micro finance programme scaled up.

However, Medhatai realized that a credit-savings model in isolation was not a sufficient solution to poverty. The members and their families fell short of security in the events of death, accident or major health problems. The idea of micro insurance emerged out of this experience. In 2003, therefore, a non-profit company, registered under Section 25 of Companies Act, 1956, - 'Annapurna Pariwar Vikas Samvardhan', was established. Medhatai quotes "Money or credit is their felt need, whereas insurance is their strategic need."

The rape of the six year old girl by a neighbour, in 2003, in a slum area where Annapurna Pariwar was active, had sent ripples of fear and created enormous guilt among all working women who left their children at home while they went out for work. A demand from the slum community and a need assessment subsequently carried out led to the establishment of the first day care centre for children of ages 0 to 6 years - 'Vatsalaya', in this slum community. The dire need for day care had emerged. With an understanding that lack of access to affordable and reliable childcare can be a major factor in gender inequality, in undermining women's ability to work and earn, and obstructing poverty alleviation; this activity was stepped up and the Vataslayapurna programme was born. After five such day care centers were established, the 'Vatsalyapurna Swayam Rozgar Seva Cooperative Society' was formed. As of date, until year 2015, seventeen such day care centres operate in Pune and four in Mumbai. More about this programme has been described in this book.

Going beyond non-financial support to children through day care, financial support to poor single women is also provided. Educational sponsorships to children of poor single mothers who are members of the micro finance programme are also provided through the Vidyapurna Programme that operates through the Annapurna Mahila Mandal Trust.

The Dada Puro Research and Training Institute provides training to students and other interested groups, and conducts research, documents experiences and disseminates information on micro finance and micro insurance. It operates through the Annapurna Mahila Mandal Trust.

Annapurna Pariwar also runs a working women's hostel in Navi Mumbai which offers young working women a safe and homely stay at an affordable price in a metro city like Mumbai. It operates through the Annapurna Mahila Mandal, Mumbai,

Annapurana Pariwar has independent Boards for each of the organizations. The Board consists of Medhatai, socially committed persons, banking experts as well as representatives of staff and members.

Annapurna Pariwar has a team of dedicated and well trained staff, customized software and a strong MIS, well laid planning and monitoring systems and procedures, and more importantly, a string feeling of ownership among all stakeholders.

## CHAPTER 6

# TREADING THROUGH ROUGH TRACKS

### Challenges encountered by operators of Day Care Centres

As operators of Vatsalyapurna day care centres, fondly referred to as *Tais*, they are not just care-givers of children. They are women who are traversing their own life journeys towards empowerment, many of whom have for the first time ventured out of their homes to undertake this noble task. They are also co-travelers with the mothers of the DCC children, who are also on their own empowerment journeys, struggling to create better lives for themselves, their children and their families. These journeys that they tread through are worth sharing with all those who wish to know and support them in their endeavours.

Presented here are true stories that are not just ‘tales’, but those that reflect the stark realities of the current-day society.

### Story of Mahesh - “*Maa.....I am waiting for you.....*”.

It was Sunday, a holiday. Yet 21 month old Mahesh with his small red bag was ready to go for day care. Vatsalyapurna Day Care was closed, so Mangal, his mother dropped him at Seema aunty’s and promised to get him back in the evening. With longing eyes, he had waved his mother a ‘good bye’ followed with ‘come back soon’ appeal.

Seema aunty and her husband Deepak uncle were nice persons. They had offered to take his care every day after Vatsalyapurna DCC closed at 6 pm until his mother returned from work; and so Mahesh was comfortable with them. They were also owners of the place rented by the DCC. Mangal, a divorcee, lived with her only child Mahesh and worked in a mall from – from 10.30 am to 9.00pm. DCC had taken an undertaking in writing that it would not be responsible for the care of Mahesh once he is in the care of Seema aunty.

The DCC *Tais* – (the operators - conductor and assistant of DCC), along with their supervisor, after following due Vatsalyapurna admission protocols, had granted admission to Mahesh. They had verified information that Mangal had given. They had visited her house and made their observations. An adorable photograph of Mangal with Mahesh hung in the lone room that was attached to a small the kitchen space. The kitchen articles just sufficient for two, and there were no signs of anybody else in the house. Mangal had told the *Tais* that Mahesh was her life and she lived for him, and she seemed hurt about being alone. Mahesh had begun to attend day care since the last nine months and had adjusted well. DCC was a great support, she had said.

However, this Sunday – the 12<sup>th</sup> of July 2015 – was different. It was past 11.00 pm, and Mangal had not come to Seema aunty’s to pick him. Mahesh

finally had dozed off to sleep. Next morning, upset at not seeing his mother, Mahesh had got cranky. Pacifying him, Seema aunty had fed him, dressed him and had brought him to DCC.

When *Tais* enquired, Seema aunty told them that Mangal had not returned in the night, and that she must have gone to her native village. The *Tais* however, were concerned - how could she go without informing? Couldn't she call? She had never told them about her native village? That day, Mahesh too was restless. His eyes welled up with tears off and on, and were glued to the door. He would express nothing more than mutter that he wanted to go home, to his mother.

Shortly, Deepak uncle came. He seemed worried as Mangal was not answering his phone calls. He enquired if DCC had contact numbers of any of her relatives, but she had not provided any. It was better to go to Mangal's house and check, suggested the *Tais* and gave him the detailed address. As time ticked away, every second seemed to be an hour.

In a while, the owner of Mangal's rented house came running towards them and told them that Mangal was found in the bathroom with a slit throat, and that they had informed the police, and called for medical help. The whole episode was overwhelming.

Least did Mahesh know what he was in for; he would not even understand! His mother had suddenly disappeared from his sight. *Tais* could sense his pain. Is Mangal alive? Would she live? What will happen of Mahesh? were concerns that filled gushed their minds. Mahesh was their baby as well! Custody with the police or in a state-run Children's Home, for Mahesh, was just unimaginable. They were people he did not know. All this would be so traumatic for Mahesh. "*Wish I could take him home*" felt the *Tais*!

However, *Tais* soon realized that it was not appropriate to be emotionally overwhelmed. They had to be professional and take practical steps that would help Mahesh. They immediately informed their supervisor and project head of Vatsalayapurna programme, and all of them together decided to provide all possible support to Mahesh.

Mangal was alive, but critical. She was being treated in the state-run hospital. There were some hopes of her survival. The police were trying to trace her relatives and also the suspect. On the advice of the police, Mahesh continued to stay with Seema aunty for the night and in the DCC during the day - a temporary arrangement for about 2 - 3 days until relatives were traced. Mahesh's uneasiness had increased. He was puzzled, confused and missing his mother. He did not want to come to DCC, he did not want to eat; he only wanted his mother.

Mangal succumbed to the injuries on the third day. However, Mangal's sister and parents had been traced, and at the police station. The Vatsalayapurna team was also called in. The relatives narrated Mangal's horrifying story, her divorce from her husband, her new relationship with the man who allegedly

had murdered her, etc. The *Tais*, supervisor and the project head of the DCC too spoke with Mangal's sister and her husband who had offered to take care of Mahesh. It was past 8 pm when the officer-in-charge of the police station came in for the finalizing the decision about Mahesh's care arrangements. Hesitantly, Mahesh went away with his maternal aunt, and that was that last of what the Vatsalyapurna *Tais* saw. They can only wish the best for Mahesh's future, and nothing more.

It took some time for them to overcome their sense of helplessness and their own emotional trauma. With their head and their heart they have to continue the journey through rough waters. They realize that they have to continue supporting women in all their vulnerabilities.

### **An unwelcome guest visits DCC**

This was an incident that occurred in the DCC located on the slopes of the Parvati hill in Pune. Its rocky landscape houses several small dwellings that together comprise a slum colony. Small spaces on the rocky hill had been flattened for building every house to fit the space. The houses are connected with small alleys that go horizontal and vertical across the hill. While the small rocks provide the grip to climb up the alleys, descending down-hill is an adventure for any newcomer in the area. One side of this cluster is adjacent to the '*Pachgao*' forest area. Below these clusters of dwellings, runs a water canal horizontally across the hill, and anybody who would lose the grip could land straight in it. It is dangerous for young children, and mothers are required to keep a 24 hour watch on them. For this reason many of them get tied up in their houses.

It was in this area that a Vatsalyapurna DCC was established in the year 2011, so that mothers could go out for work. Ensuring safety of children is a bigger responsibility in such an area. The DCC is housed in one such dwelling on the rocky slopes of Parvati hill.

It was 1.30 in the afternoon of 10th May 2014, and nap time for children. They had had their lunch and had dozed off to sleep. The DCC supervisor was on a visit to the DCC and along with the *Tais* was reviewing the attendance register, the accounts for the fees received, and discussing such day-to-day matters. The DCC assistant was washing up the dishes that the children had used, and the routine of the day was being followed.

Gautam, a new entrant to DCC, was not sleepy. He was not in the habit of taking the afternoon nap. On coaxing him to sleep, he was lying on the mattress, his eyes wide open. He was muttering continuously, pleading to the *tais* to let him go home. He soon began to say '*saap... saap*', but the *Tais* did not pay heed, because he had been trying to attract their attention. As he continued to repeat the word, one of the *Tais* saw that he was pointing to the edge of the ceiling. A snake! She shouted. It had curled around the rod that passed from one end of the room to the other across the ceiling. It meant that it

was easy for the snake to move across the room!

The *Tais* were completely shaken. The snake should not be allowed to come on the ground. It could even fall on the sleeping children if there was any noise that frightened it. Keeping their cool and presence of mind, one of the *Tais* quietly opened the door and tiptoed out. One-by-one, the sleeping children were lifted out of the DCC, taking care they don't cry. They were taken to the nearby temple. Their bags were also shifted. Some of the children had woken up and had begun to cry; they had guessed something untoward had happened. The *Tais* managed to pacify them, told them stories, sang songs, and saw to it that children did not leave the temple premises. For the rest of the day, this temple became their DCC. Parents who came to pick their children were directed to go to the temple. They were glad their children were safe, and appreciated the effort of the *Tais*. They further expressed their trust in the quality of care at the DCC.

The youth of the community, who were present when the incident happened, offered to catch the snake. They combed the DCC premises, but the snake was not traced. They even burnt rubber tyres to bring the snake out of hiding so that it goes away. The entire neighbourhood cooperated in the operation. The snake was not to be seen, it had gone away.

For the *Tais*, the incident was shocking, but they were appreciated for their alertness and their presence of mind. The cooperation they received from the neighbourhood lit up their spirits. They continue this noble service, with greater energy and more enthusiasm, facing newer and unexpected challenges.

### **Hurdles always come our way .....the show must go on.....**

*Tais*, we have to remember, are part of the community for whose children they cater. They have lived in the slum community for many years and have been part and parcel of all its socio-cultural dynamics. Rising above all such constraints, they have dared to do something different. Here, in this story is a slum area situated on prime land along a main road in north Pune. Several powerful politicians and builders eye it as prime property and lure its residents with ample amenities such as roads, water, good lighting as well as with unproductive pleasures. Blasting loudspeakers, liquor and gambling dens, characterize this area. Educating children is not a priority here. Men and women are irregular in attending work.

The Vatsalayapurna DCC was established in such an area in 2007 after a considerable door-to-door promotional effort. A grandmother had just admitted her grandson to the DCC. The mother of this child had deserted him and hence she was the guardian, she proclaimed. In just about 10 days time this grandmother told the *Tais* that she believed that women during their menstrual periods are impure and therefore they should not touch her grandson in that period. *Tais* made great effort to convince her that this is an orthodox belief and is discriminatory. She expressed surprise at how that *Tais* having lived in

the same community do not adhere to its norms. However, when she insisted, *Tais* affirmed that rules of the DCC cannot be changed to accommodate such unreasonable expectations, and if she does not agree, she may withdraw admission of her grandson. The child stopped coming to the DCC.

In another case, in the same DCC, a *Tai* became a victim of rivalry between two families, one of which was her own. The fees of a child coming to the DCC had not been paid. Hence the *Tai* repeatedly reminded the mother, but to no avail. She therefore told the child's father who had come to drop the child about it. When the mother came to know about this, she picked up a quarrel with the *Tai*. She alleged that the *Tai* was having an affair with her husband and that evening, she practically blew the roof down. The whole episode took a bitter turn. *Tai's* husband had witnessed the quarrel. He too felt humiliated and angry, but vented his anger on *Tai*.

Next morning, *Tai* called up the project head – Shamalatai and in a distressed tone told her she was quitting. She was not willing to talk any further and just hung up. Shamalatai and others in the team tried to reach her. Her house was locked. Neighbours informed that her husband was an alcoholic who battered the *Tai* for money almost daily, and that they had left for their native village. She had been a victim of domestic violence, and her stress did show up on her face when she attended her duties at the DCC, they recall. To add fuel to the fire, a rivalry between her family and the family of the child also seemed to be there. There was nothing that Shamalatai and her team could do. They just had to give in. The search and appointment for a new DCC operator began. ....the show must go on.....

### **DCC tai - Asha, takes an extreme step**

Asha, a highly cheerful and bubbly personality, had taken initiative in starting a DCC in a slum area in Mumbai. Extrovert by nature, she brought life into the routine activities of DCC and along with her assistant ran the DCC efficiently. She always shared about how happy she was with her family which included her in-laws and husband who support her in every way, and do not put any restrictions on her. She could therefore spend her long day at DCC – from 8am to 6pm free from household hassles, she had said.

However, all was not well. During the get-together organized for families of employees, Asha's husband did not turn up. Only her in-laws and Asha's 9 year old son had come. "He is busy with some work" was the excuse they gave. But this was not all that serious, thought the other *Tais*.

Days went by and all was fine. It was the month of May, 10.30 am – a Tuesday. Shamalatai received a call from the assistant of the DCC – "Asha has drunk a bottle of phenyl (the liquid used for cleaning bathroom and floors). She is unconscious and is frothing", she panicked. Shamalatai told her keep her cool and mobilize medical help. On instructions from Shamalatai, the staff from the nearest microfinance branch also rushed to the spot. Her husband was also



immediately called. Asha was taken to the nearest hospital where she received immediate treatment. Her life was saved. A case of suicide attempt was filed at the hospital, but her husband had managed to hush it up. Once discharged, her in-laws sent her immediately her parent's home where she stayed for over a month.

With a heavy heart, Shamalatai relieved Asha of her DCC duty; she had no other option, because the DCC work had to continue. She had been a vulnerable woman who did not share her woes with others. Her husband had an affair with another woman, Asha had caught him red-handed the morning she had attempted suicide; and it was done in a fit of anger. DCC *Tais* are women who fight their own battles in their personal lives.

### **They find their own solutions that are against societal values, but DCC has to take a stand**

Here are stories of two DCC operators – Sheela and Kavita - who challenged their marriage, and opted to live with another partner against the wishes of their families.

Sheela joined the DCC in south Pune at the age of 20. By then she was a mother of two children. She was married at the age of 16 at the behest of her mother; she had no choice but to accept the proposal that came their way. She was the eldest of the five sisters, and her father had deserted her mother and had lived with another woman. Her mother had single-handedly brought up her daughters. Sheela was also a victim of an alcoholic husband who day in and day out harassed her, and spent all the money he earned on alcohol. To bring up her children, she decided to seek work and make a few more rupees. This is how she had decided to work with DCC as an operator. She worked persistently and efficiently for two years. Times were hard. She or her hard work was not valued or appreciated either by her husband or by her in-laws.

She had found some solace in DCC work. She was punctual for all Vatsalyapurna activities and participated whole-heartedly. She had learnt a lot from its trainings, sharings, interactions and other activities.

However, as time passed, she found hope in a man who appreciated her talents. She was attracted to him, and her priorities changed. It began to affect her work at DCC, where the man came to meet her. The affair soon got exposed, and became the talk of the town. Such extra-marital relationship was not accepted by the community. Shamalatai along with the Vatsalyapurna management had to take the hard decision. They had to ask her to leave the job, although they could understand her woes. In the eyes of the community she was “characterless” and therefore not accepted as a ‘care-giver’ for their children. Although violence in the home seemed well accepted, and a common feature in the community, these very people were concerned about the values imparted in DCC.

Case of Kavita, another DCC operator was different. She was educated up to twelfth grade, and her husband and in-laws were proud of her. The in-laws had encouraged her to join DCC, and had promised to take care of her one-year old daughter. Kavita joined DCC and the family was happy that she was doing well. However, one day, she had eloped with a man whom she had got friendly with, and that was unexpected! It was a Sunday, she had lied to the in-laws that she was called for a Vatsaylapurna training, and she had left the house. This incident was a great set-back for the pursuit of DCC. It became cause for suspicion, and it took an effort of nearly eight months to earn back the ‘respect’ that it had lost.

Such are the challenges that the DCC programme faces. It is like walking on a tight rope while trying to bring change in the lives of women, and at the same time challenge patriarchal values prevalent in society, while upholding values of integrity and honesty.

### **Imprisoned by customs, they show the courage to challenge it**

This is a story of a DCC operator – Durga *Tai* whose native roots are in Karnataka. She belongs to a clan in which both men and women consume alcohol every day in the evening, and is followed as a custom. Not many from this clan are educated. However, two generations from Durga’s family had migrated to Pune, and hence had adopted its lifestyle, and educated their children. However, after marriage, things changed. She was harassed for not drinking as per the custom.

The harassment was grave, and here is an example. Her husband would come home drunk in the middle of the night and demand hot and freshly prepared meat curry. Heeding to his demands, Durga would wake up, and prepare the food. One day, he tried to force her to eat with him. It was 2.30 am and she refused because she had already eaten. He was furious. He poured the entire pot of curry on her head. From head to toe she was drenched with the curry. She not only had to clean herself, but also had to clean the place. By the time she finished cleaning it was 4.30 am. She went to bed exhausted mentally and physically. She again woke up at 6.30am to prepare her two children for school, and she was ready for the day’s DCC work by 8am!

This is one extreme example of how the DCC *Tais* put up with domestic violence, and yet try to hang on to the opportunity to work at DCC. Vatsayapurna programme empathizes with these women and provides necessary support and counseling when they require. The struggle for empowerment goes on.

### **Annapurna Pariwar’s yearly retreat and picnic – a space to enjoy and be themselves**

Annapurna Pariwar’s yearly retreat cum picnic is organized in December every year. They are free to dress up as per their wish. Some come

decked up with jazzing sarees, dresses and ornaments. They sing, dance, perform skits, swim in the pool and enjoy themselves, bringing out their child in them.

On one such picnic, in the midst of fun games, Shamalatai, the project head from Vatsalyapurna programme receives a call from the son of a DCC Tai. This Tai does not live with her husband, but lives with her two sons of age 12 and 9. The son enquires with Shamalatai whether his mother was with her. His tone is filled with suspicion and on enquiring with him why he wanted to know, he says that since his mother had decked up, he wanted to find out if really she was with Shamalatai and for a picnic or 'elsewhere'. The incident was telling. It showed how women are controlled by men – be it father, husband or in this case even a twelve year old son!

Another DCC *Tai* who was enjoying in the picnic spoke her story on what had happened the previous night. She had informed her husband of her decision to go for the picnic. Her husband had beaten her black and blue for it and her neck was swollen. But this had not hampered her from enjoying the picnic. She had danced to her heart's content to the steps of the rain dance. She had swum in the pool. She had borrowed a saree to change. There was not a speck of pain that she had undergone the day before. Soon after the swim she had come to Shamalatai, the project head, and burst into tears narrating her story. She explained that this was an almost every day experience for her, and her husband would always look for a reason to beat her. As husband-wife they had never gone for outings and he was enjoying his own life. The DCC *Tai* had decided that she would have her day – the picnic day and enjoy to her heart's content.

There is lot to learn from these *Tais*, claims Shamalatai. "Smiles on their faces, their effort to bring smiles on other's faces inspite of so much pain and sorrow is something to learn from. These women begin every new day with new enthusiasm", she says. Unless these women do not rise up in revolt, neither Annapurna, nor any law or court can resolve their issues, she feels, and hopes that the day would surely come.

### **Narratives of supervisors of Vatslayapurna Day Care Centres**

Supervisors, as explained in the earlier part of this book, supervise the operators and the operations of DCCs. They are in close touch with the field, and serve as mentors and hand-holders of the operators. They too are women who are travelling their won journeys, aspiring for enriched and empowered lives. The experiences they have narrated, have been translated into English and presented in the the section below :

#### **Sujata Rajendra Gund**

I have been working for Annapurna as Supervisor since 24th March, 2010.

I joined on 4th December, 2009 as Creche Conductor. I have been working

since 5 years, 9 months in Annapurna.

As the economic condition of my house was bad, I had to step out of the house to work and earn. While working at Annapurna, I experienced both good and bad situations but in the process, I could learn a lot. I always got good advice from my Senior Manager (Shamalatai) and whenever I made mistakes, she supported me by giving me guidelines on how to prevent them in the first place.

Amongst the good experiences I would like to say that I got a chance to go to the metro city of Mumbai in a four-wheeler with Shamalatai. My family's economic condition improved a lot. We now have our own house. My children are getting good education.

Also, I never even knew how to ride a bicycle. But with Shamalatai's persuasion, I not only bought my own two-wheeler but I now ride it too. In all my small successes till now, I owe a lot to my Tai without whose invaluable support I would not have overcome my difficulties.

Tai always guided us and taught us how to speak to the parents of children and how to interact with the young children. The SNTD Training proved helpful not only in the working of Day Care Centers but it also helped me in my personal family life and in dealing with my children. This year, I also got a chance to go with Medhatai to Mumbai to the Award function in which Maharashtra's Chief Minister, Mr. Devendra Fadnavis gave the Samaj Bhushan Award to Annapurna. I consider myself lucky to have been there and seen the Award ceremony and the VIPs present there.

Thanks to Annapurna, I have learnt a lot of things and have also been on many trips to different places bringing happy experiences. It is thanks to the institution that we were seen on television and we got a chance to sing songs in front of an audience of more than 20,000 people. These experiences make me proud of the fact that I work for Annapurna.

Once in a difficult situation, when a police enquiry took place, we got full support from Medhatai and Shamalatai. Since we were attached to Annapurna, the concerned staff at the Police Station treated us with due respect.

I am indebted to Annapurna for helping me grow and prosper. Sometimes I feel I could not spend enough time with my children, but I have also learnt a lot from which even they have benefitted. After all, one cannot achieve success without making some sacrifice.

I once again thank Annapurna for giving me a chance to narrate my experiences and express my gratitude.

### **Jyoti Prahlad Patil**

I have been working with Annapurna for the last 6 years.

I found my identity only after I started working with Annapurna. Earlier, I was unaware of anything beyond the 4 walls of my house. Looking at the worsening

condition of the house, my brother and sister-in-law persuaded me to step out of the house and work. I originally belonged to Jalgaon and had never travelled outside the town. I came to Pune in November, 2009 when I was called for an interview at Annapurna's Karve Nagar office. I did not have much information about Annapurna and somehow managed to fill in the interview form given to me. I was selected in the interview and the Project Head, Shamalatai asked me to report for work on 23rd November, 2009.

The actual desire which drove me to apply for this job is that I wanted my children to get good education. I thus wanted to earn a decent living by working. This was the turning point in my life. As years passed, my self-confidence grew. I managed to get my children admitted to good schools. Today, my daughter is studying in a semi-English medium in the 10th standard and my son goes to an English medium school.

On completion of 1 year of work, I realized that a financially independent woman is respected in society and also at work. I realized that even I could do some work which can benefit the society – I found my true identity. The SNTD Training taught me how to relate to kids, how to understand their emotions. I became eager to learn more about their feelings. This training not only helps us to deal with the children in the Day Care Center but it also helps us in looking after our children at home.

We usually think and are upset about our own difficulties and problems. But when we work in the slums and get to know the problems faced by the slum dwellers, we realize that our problems are very minor in comparison. Wife-bashing by drunk husbands is a very common problem faced by women in the slums. Even the art of talking to such parents who come to leave their kids at the Day Care Center is taught to us.

Working with Annapurna gave me a chance to come in contact with the world outside. I learnt how to carry out bank transactions – how to deposit a cheque and how to issue one. Earlier, I never had money even to make a phone call and today, I own a mobile phone of my own! I also have my own two-wheeler today. Thanks to Annapurna, I have grown and prospered.

In Annapurna, all persons are given due importance. Every year, an Evaluation Trip is arranged when we get a chance to put all work aside and enjoy. We get opportunities to meet important people, to appear with them on television and to speak to them. This makes me proud of the fact that I work for Annapurna. Timely advice from Medhatai and Shamaltai is always forthcoming in any situation and this makes me face my work with confidence. I am happy and thankful to them for letting me share my experiences here.

### **Surekha Sanjay Patil**

I have been working for Annapurna for the past 9 years.

Earlier, Annapurna used to provide employment opportunities to needy women. I had purchased an employment form for Rs.5/- and filled it. I was later called

for an interview for the Day Care Center. Till then, I was not aware even of the concept of Day Care Centers and had never seen one. But when I was selected, I decided to go ahead and take up the job and learn in the process.

On 8th November, 2006 I joined the Gokul Palnagar in Ramnagar area. I got the opportunity to learn by regularly attending various meetings and especially the SNDT Training which taught me a lot of things. It taught me how to solve the difficulties I faced at the Day Care Center and think of alternative ways of dealing with the problems that came up.

I was then promoted from a Creche Conductor to Supervisor in due course of time. In Annapurna, all women are treated with respect and addressed as “Tai” (which means sister in Marathi). While working in the slums, the institution’s support proves to be very helpful in interacting with the residents there. In Annapurna, all policies are well thought of – they not help tackle the problems at hand but also prepare us to deal with situations that may arise in future.

Working in different slum pockets brings with it different experiences. Since we are always in close contact with the parents of the slum children, we get a chance to get to know the problems and difficulties faced by them in everyday life. This makes us realize that the problems that arise in our life are by comparison very small and that we should be happy that we are better off.

Thanks to my job, the economic condition of my family improved a lot. I managed to save money for spending on good education for my children. Only one thing I missed out on was that I could not spend much time with my own children since I worked during the day at the Day Care Center. But thinking of offering them a secured future prompted me to continue with the job. It is always better to earn the money required by us rather than borrow in future.

While working, I felt the need for having my own vehicle and took a bold decision to buy a two-wheeler. This was a major turning point in my life. We also managed to save enough money to buy our own house.

With support from my seniors and thanks to their timely guidance, I now look forward to making a good career for myself and thereby bring prosperity to my family.

### **Rupali Sunil Kondhalkar**

I joined Annapurna on 27th September, 2010 as Creche Helper.

I have completed 4 years and 10 months at Annapurna. After working for two years, I was promoted to Creche Conductor. On 4th June, 2014, I was promoted to the post of Creche Supervisor.

When I started working for Annapurna, I did not know the meaning of a Day Care Center for children. I thought that it meant only looking after children for a few hours. After joining, I realized that it is much more than “looking after” – here, the children are taught many activities, we teach them

how to sing songs and poetry, we tell them stories, etc.

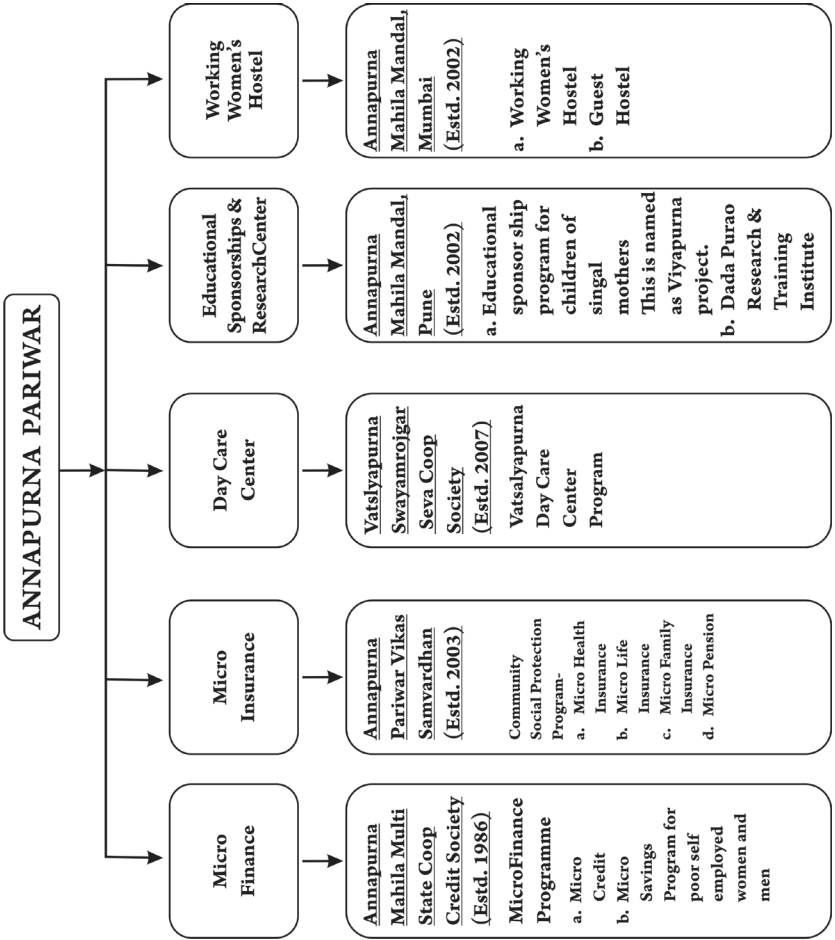
The SNDT Training and the different meetings that I attended taught me about the factors that are responsible for a child's physical and mental growth and their behavior, the nutritious diet that is needed for their well being, etc. This knowledge also helped me to give the best to my own children at home.

Before working in Annapurna, I had never ever handled any financial transactions or had never entered a bank. The job has now taught me how to operate a bank account and how to plan for the future for both official and personal activities. I became aware of the facilities given by banks like Recurring Deposits, Fixed Deposit, etc. I also learnt to make my household budget when I learnt to plan a budget for the Day Care Center. I learnt how to use a mobile phone and how to send messages from it.

My senior Tai taught me how to interact with the parents of the children, how to talk effectively with them, how to modulate our voice, what is to be spoken and how to take appropriate decisions at the appropriate time. After having worked for so many years, I find that my personality has changed a lot and there has been a positive growth.

I had never dreamt that I would someday drive a vehicle! But today I am learning how to drive a two-wheeler. I already hold a learner's driving license.

Annapurna has won many awards and I am proud to be working here. For the Maxell Award function, I was given an opportunity to go to Mumbai for the Award function. This was the first time I went to Mumbai and thoroughly enjoyed the experience.



**ANNAPURNA PARIWAR**

**Micro Finance**

Annapurna Mahila Multi State Coop Credit Society (Estd. 1986)  
Micro Finance Programme  
a. Micro Credit  
b. Micro Savings Program for poor self employed women and men

**Micro Insurance**

Annapurna Pariwar Vikas Samvardhan (Estd. 2003)  
Community Social Protection Program-  
a. Micro Health Insurance  
b. Micro Life Insurance  
c. Micro Family Insurance  
d. Micro Pension

**Day Care Center**

Vatsalyapurna Swayamrojgar Seva Coop Society (Estd. 2007)  
Vatsalyapurna Day Care Center Program

**Educational Sponsorships & Research Center**

Annapurna Mahila Mandal, Pune (Estd. 2002)  
a. Educational sponsor ship program for children of singal mothers  
This is named as Viyapurna project.  
b. Dada Purao Research & Training Institute

**Working Women's Hostel**

Annapurna Mahila Mandal, Mumbai (Estd. 2002)  
a. Working Women's Hostel  
b. Guest Hostel



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Children celebrate doll marriage

## Connecting with culture through celebrations



DCCs celebrate *Makar Sankranti* -the beginning of summer solstice – by bathing children with berries and goodies



**DCC Tais prepare teaching aids, picture stories and toys, while children nap in the afternoon**



**Children celebrate *Palkhi* - the palanquin procession of the great saint Dnyaneshwar**



Vatsalyapurna children celebrate Children's Day



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