

# Social Security Entitlements in India

## **A Manual for Engaging Ordinary Citizens**

*Version # 6*  
*June 2021*



## **Advocacy Works – Some real stories**

### **Raju gets a Disability Pension**

Raju, 35, lives in a shack by the side of a railway track. A father of 5 children, he struggles to make ends meet working as a recycler. Despite having a substantial physical disability – his left leg is largely paralysed in a bent position – he manages to cycle several kilometres to his work. When our community worker met Raju, he asked him to apply for the disability pension for him (page 24 of this manual). He was the first person our community worker had applied for, so it took some time to learn the system – taking photos of his documents, uploading them through the online portal, and submitting hard copies in the District Disability Welfare Office. After several months' waiting, Raju received his first instalment in November 2020! The Rs 500 (USD \$7) per month is not much, but it's something to help tide the family over. Since Raju's success, numerous other people have come forward asking to apply for various types of pensions (disability, widow and old age).

### **Ruby gets a Gas Connection**

Ruby, 24, is a single mum parenting a 3 year-old-daughter in a shack by the side of the railway. She cooked on a wood stove indoors; which was unpleasant and time consuming for her, and also contributed to respiratory issues for her daughter and elderly father. She was very keen to apply for gas (page 35 of this manual), but did not have a PAN card or bank account (prerequisites for a government gas connection) or sufficient money. We helped her apply for both a PAN card (page 53 of this manual) and a bank account (page 54 of this manual), and then submitted photocopies of her documents to the local gas distributor, as well as giving a small gift to help her pay the upfront cost. She's now saving time, money, her lungs – and the planet – by cooking on a cleaner, cheaper and more convenient fuel.

### **Meeta gets an Aadhaar card**

Meeta, 35, is a mother of 5 kids struggling to make ends meet while her husband is a bonded labourer in Saudi Arabia and her oldest daughter struggles with a life-threatening case of abdominal tuberculosis. To make matters worse, several units were struck off her ration card because some of her children did not have Aadhaar cards, and others had Aadhaar cards with a different address. When she had gone to a local cyber-cafe, they tried to charge her Rs 500 per Aadhaar card; well beyond her means. We filled the Aadhaar enrolment form (page 52 of this manual), she got it signed by the local municipal councillor, and we took an online appointment for the Aadhaar office. Her job was done with minimal difficulty and expense, and she has since been able to fix her ration card to receive the full quota of rations her family deserves and needs.

### **Savita's life is saved from TB**

Savita, 28, suffered terribly from headaches and nausea for several months. She was diagnosed with TB meningitis just prior to the start of the Covid lockdown in March 2020. Her husband, a mochi, did not know that free TB treatment was available from government DOTS centres (page 23 of this manual) and so spent tens of thousands of rupees on private doctors, some of whom prescribed painkillers and cough syrups without the antitubercular drugs she needed. Despite some difficulty due to the lockdown, we helped Savita enrol in the nearby DOTS centre and start receiving free treatment. While on correct medication, her condition continued to deteriorate as she became bedridden and her weight dropped to 21 kg. She was hospitalised for 3 months in a government TB hospital, receiving free treatment and food. Gradually she started recovering, is now mobile again, has regained weight to 38 kg, and is no longer suffering from headaches or nausea.

# Introduction

## 1. About this Manual

India has a surprising number of government services available to its residents. Many of those services should, by rights, be available to the poor residents of villages & urban slums. Unfortunately however, many poor residents are not able to get these services because:

- residents don't know about the schemes;
- residents lack the necessary identity documents;
- residents lack the confidence to apply; or
- some government officials behaviour poorly.



Often when NGO's find these government services not functioning, they attempt to provide those services themselves, opening schools, clinics, vocational training programmes etc. Such 'service provision' has the advantage that it may help people like the NGO, and may even see results quite quickly. However, the NGO can't provide these services forever. Sooner or later, they will need to help residents access government services, which will continue in the long-term.

The information in this manual is only a part of a bigger strategy to empower India's poor residents. Empowerment involves not only giving the poor the **knowledge** of services available (pages 7-59 of this manual), but also the **skills** in writing and presenting applications (pages 63-65). Perhaps the most important aspect to empowerment however, is the **heart** to *want* to act selflessly for the benefit of the whole community. Appendix 1 on page 60 provides a comprehensive ten step strategy to **empowerment** of residents with this knowledge, skills and heart. But be warned – it is difficult, and can take years!

For each of the services in this manual (listed in the **Table of Contents**), we give:-

1. The relevant **Central Government Department** which delivers this service (with its website).
2. The **Entitlement/Right** to residents as per that department's policy.
  - We give the 'Best Reference' website, where those entitlements can be clearly seen.
  - The strongest rights are those in law. If you know the name of the law, many laws are available at the government site [here](#) or NGO site [here](#)
  - Many entitlements are also listed in a "Citizens Charter" which many government departments now have on their websites (see [here](#)). Many schemes can be found on the government website [here](#).
  - A summary of services, which is available to 'priority' (poor) and non-poor residents, and the scheme/legislation name is in Appendix 2 (page 62).
  - Many states (Assam, Bihar, Chhattisgarh, Delhi, Goa, Gujarat, Haryana, Himachal Pradesh, J&K, Jharkhand, Karnataka, Kerala, Maharashtra, MP, Odisha, Punjab, Rajasthan, Uttar-Pradesh, Uttarakhand, West Bengal) also have a Right to Public Services Act ([here](#)) which requires Government officials to provide certain services within a set time frame. If they fail to do that, they will be liable to be fined. These services often include: Ration Cards; Pensions; Disability Certificates; Admission in school; Birth Certificates; and Caste certificates.
3. An **Application Procedures** to apply for that entitlement.

Where possible apply on-line to avoid the possibility of bribes. In some states you can also apply at your local [Common Service Centre](#) or [Jan Seva Kendra](#).  
If that's not possible, apply on a paper form, many of which can be found [here](#) & [here](#). Some hard copies of forms can be found in Section K on page 69.  
We also give hints on writing effective applications and a sample application letter in Appendix 3 (page 63).  
Appendix 4 (page 64) also gives some useful tips for how to deal with government officers when presenting an application.

#### 4. Ways to Create Pressure

The application may not *initially* succeed because the officer might:-

- Be away on leave, or be on 'election duty'; or
- Claim that you've come to the wrong office; or
- Say he has no authority to deal with your application; or
- Claim the officer with authority is away; or
- Claim that there is no 'budget' this year; or that there are not sufficient staff available; or
- Ask for a bribe. Appendix 5 (page 65) has suggestions for dealing with corruption.

Should the application not succeed, some ways to create pressure include (in order of difficulty):-

- If possible, check the status of your application on-line ([here](#)).
- Complaining once more to the original officer;
- Complain under your state's Right to Public Services Act;
- Using the Central Government's on-line grievance redressal mechanism [here](#) (go to 'Click here to sign up' on bottom of screen). You should get a reply within 60 days (see FAQ #13 [here](#)).
- Lodging a **Right To Information (RTI)** Act application to the department where you applied. Notes on the effective use of the RTI, with an example, are given in Appendix 6 (page 66);
- Contacting lawyers at the Delhi Justice Resource Centre. (Phone 011-4050170 or email [delhi@justiceventures.org](mailto:delhi@justiceventures.org)); or
- Contacting the media.

5. A **success story** (when available) showing where this has actually worked in real situations for people to get the services to which they are entitled.

This manual has been initiated by Emmanuel Hospital Association, and further refined by Justice Ventures International and EFICOR. If you're reading this as a hard copy, you can find a soft copy in English or Hindi at EHA's website [here](#), JVI's website [here](#), or EFICOR's website [here](#).

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- Don't use them, or other material based on it, for profit; and
- Allow other people to use any materials you create from this material.



*Please Note: This manual is intended only as a guide to entitlements. While we have taken considerable care to ensure the accuracy of the information, since entitlements and grievance procedures are constantly changing, we cannot guarantee the accuracy of the information in the manual and are therefore not responsible for any difficulties encountered, should the information be found not to be accurate. If you find any errors or inaccuracies in this manual, or have any suggestions for additions, kindly write to us, and we'll make the alterations.*

Emmanuel Hospital Association [www.eha-health.org](http://www.eha-health.org)

Justice Ventures International [www.justiceventures.org](http://www.justiceventures.org)

EFICOR [www.eficor.org](http://www.eficor.org)

## 2. A first Step – Identifying your area's government officers

Initially it will be useful to identify where your village / locality falls in various levels of the central, state and local government structure. As you identify your area's information, fill it into the table below.

- India is divided into 543 **Lok Sabha** Constituencies. Each constituency has an elected Member of Parliament (MP) responsible to an electorate of about 24 lakh people. Click [here](#), then on your state to find your constituency's name and your MP. Click on the name to find the contact details.
- **Each state** is divided into Assembly Constituencies (ACs). Each AC has an elected Member of the Legislative Assembly (MLA)(*Vidhayak*). To identify your MLA click [here](#) then on your state, then on 'Members' to find the name of your MLA and his/her party.
- **Local government** is divided into Gram Panchayats. On average a gram panchayat is home to 2,500 people and has 2 villages. Each Gram Panchayat elects a Pradhan.
- For **administrative purposes**, each state is divided into Divisions. Each under the authority of a Divisional Commissioner (DC).
- Each division is further divided into several **Districts (Jilas)**. Click [here](#), then click on your state for details on your district. Each District is overseen by a District Magistrate DM.
- Each district is further sub divided into several **sub-districts (taluk/tehsils)**. Each sub-district is under the authority of a Sub Divisional Magistrate (SDM). Each sub-district is further subdivided into Development Blocks & Town Areas. To find names of Sub-Districts, Blocks & Town Areas, see [here](#), click on your state, then click on your district, to go to your district's website.
- To identify other officers such as the Chief Medical Officer, Superintendent of Police, the websites are given on the relevant page of this manual. As you find that information, insert it in the table below.

<u>Division/Service</u>	<u>Page #</u>	<u>Area name</u>	<u>Officer's Name/Address/Phone no.</u>
<b><u>Political divisions</u></b>			
Lok Sabha Constituency	4		Member Parliament (MP)
Assembly Constituency	4,55		Member Legislative Assembly (MLA)
Panchayat	37		Pradhan
<b><u>Administrative Divisions</u></b>			
Division	4		Divisional Commissioner (DC)
District (Jila)	4,57		District Magistrate (DM), or District Collector
Sub district (Tehsil)	4,56		Sub District magistrate (SDM)
Development Block	4,13,17		Block Development Officer (BDO)
<b><u>Specific services in this Manual</u></b>			
Nearest District Hospital	19		Chief Medical Officer (CMO)
Nearest CHC	19,22		Medical Officer in charge (MOIC)
Nearest PHC	19,22		Medical Officer in charge (MOIC)
Basic Shiksha Adhikari	30,32		Basic Shiksha Adhikari (BSA)
District Education Officer	30,32		District Education officer
Local Gas Agency	35		
Police Headquarters	46-51		Superintendent of Police (SP)
Local Police Station	46-51		Station House Officer (SHO)

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# A) Food

## 1. Food – Ration Cards

*The Targeted Public Distribution System, (or 'ration card' system), aims to provide basic food at a subsidised (lower than market) price for every family. The central government has now enshrined the right to food security in law in the National Food Security Act 2013, which guarantees 5kg of foodgrains at subsidised rates for 75% of rural and 50% of urban households.*



### 1. Relevant Department

#### Central Government

- National Food Security Act 2013 (NFSA) Sct 3(1) (Act is [here](#)).
- Ministry of Consumer Affairs, Food & Public Distribution - Department of Food & Public Distribution (website [here](#)).

#### State Government

- Department of Food and Supplies (*or similar wording*).

### 2. Entitlement (Best Reference: National Food Security Act 2013 Sct 3(1) [here](#). Also the Right To Food campaign [here](#) (click on your state), [here](#) (scroll to your state) and [here](#).)

**i) Poor residents** Every person in 'priority households' (whose name figures in priority list produced by every state govt), to receive 5 kg of food grain at a subsidised price. (National Food Security Act Sct 3(1)).

**ii) Destitute Residents** (such as disabled or widowed) with no means of support can be issued with an Antyodaya Anna Yojana (AAY) Ration Card and entitled to 35kg foodgrains. (See (National Food Security Act Sct 3(1)).

**iii) Rates & Monthly Quantities of Rations** (National Food Security Act Schedule 1 ([here](#))).

	Coarse	Wheat	Rice
'Eligible Households' (5kg/person)	Rs1	Rs2	Rs3
Antyodya (35kg per household)	Rs1	Rs2	Rs3

### 3. Application Procedure

- Eligibility is based on Socio Economic Caste Census (SECC) in 2011. Criteria for exclusion and inclusion are [here](#).
- Each state government must publish a list of eligible families (NFSA Sct 10) & display that list prominently Sct 11). Check whether your name is on the list [here](#) and [here](#) (often not working).
- Households whose name on the list as either priority or Antyodya can apply for a NFSA card. Application form is [here](#) (scroll down to your state).
- If you think you are eligible according to the criteria, but are not on the list, you can still apply for a card.
- Local Government Ration Shop or in some states at your [Common Service Centre](#) or [JSK](#).
- Applications should be processed within 30 days.
- Once you have your card, get rations from nearest ration shop.

### 4. Ways to Create Pressure (if your application doesn't succeed)

- If possible, check the status of your application on-line ([here](#)) (scroll down).
- Complain under your state's Right to Public Services Act;
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Consumer Affairs, Food & Public Distribution (website [here](#)), or on-line [here](#).

### 5. Success story

*Put yours here.*

## 2. Food – Anganwadis

Millions of children in India are malnourished. The Anganwadi scheme aims to give all young children (6 months-6 years – before they go to school) a nutritious meal, basic immunisations & vitamins. Once they are at school, the children are eligible for the Midday Meal Scheme (see Mid Day Meal on page 9).



The central government has recently enshrined this right into law in the National Food Security Act 2013 which guarantees Anganwadi meals.

### 1. Relevant Department

#### Central Government

- National Food Security Act (NFSA) Sct 5(1)(a) ([here](#)).
- Ministry of Women & Child Development (website [here](#)).

#### State Government

- Department of Women & Children (listed [here](#)).
- Integrated Child Development Services (*or similar wording*).

### 2. Entitlement (Best Reference: National Food Security Act 2013 Sct 5(1)(a) [here](#). Also the Right To Food campaign brochure (2016) [here](#).)

Under the National Food Security Act (NFSA) Sct 5(1)(a) every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day. Furthermore:

- There should be one Anganwadi Centre (AWC) for every 40 children under the age of 6. It should be opened within 3 months of demand. ([RTF brochure](#) page 7).
- Children under 6, adolescent girls and pregnant women can attend the AWC ([RTF brochure](#) page 7).
- Children 6 months – 3 years receive a 500 calorie nutritious take-home snack; (NFSA Sched II(1))
- Children 3 years – 6 years receive a 500 calorie cooked meal; (NFSA Sched II(2))
- Malnourished children (6 months – 6 years) receive an 800 calorie take-home snack; (NFSA Sched II(3))
- For pregnant and nursing mothers a 600 calorie, take-home snack; (NFSA Sched II(6))
- Children to receive basic education, immunisations & undergo growth monitoring ([RTF brochure](#) page 4).

### 3. Application Procedure

- Check if there is an Anganwadi centre near you. If so, go there.
- If there is not an Anganwadi centre near you, make a list of 40, 3-6 year-olds in your village including:-Name, Address, Gender, DOB and parents' acceptance.
- Submit this request for 'AWC on Demand' to your state's Department of Women & Children (listed [here](#)).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Written complaint to the Department of Women & Children where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Women & Children (details [here](#)).

### 5. Success story

#### Janta Colony gets 17 Anganwadis

Local social workers found that there was no Anganwadi in all of Janta Colony in Delhi's north east. They did a survey to find 40 children between 3-6 years of age and submitted it to the Department of Women and Child Development. After many phone calls, eventually in June 2011, 17 new Anganwadis started in Janta Colony, with hundreds of children now benefiting.

### 3. Food – Mid Day Meal Scheme

*The Mid Day Meal Scheme (MDMS) aims to give all school-going children up to Standard 8, one nutritious meal a day. Serving over 100 million children, it is the biggest nutrition programme in world!*

*The central government has recently enshrined this right into law in the National Food Security Act 2013 which guarantees midday meals.*



#### 1. Relevant Department

##### Central Government

- National Food Security Act (NFSA) Sct 5(1)b ([here](#)).
- Ministry of Education (website [here](#)).

##### State Government

- Department of School Education (*or similar wording*).

#### 2. Entitlement (Best Reference: National Food Security Act 2013 Sct 5(1)(b) [here](#). Also the Right To Food campaign brochure (2016) [here](#)).

As per National Food Security Act (NFSA) Sct 5(1)b:-

- Every child up to class 8 or between ages of 6-14 is entitled to a free mid-day meal;
- At every government or government funded school;
- On every school day; and
- Meal should be of at least 450 calories for Classes 1-5 & 750 for Classes 6-8 (NFSA Sched II(4,5)).

#### 3. Application Procedure

- All Government schools Classes (1-8) should have a Mid-day Meal Scheme already.
- If they don't, parents of children can apply directly to the school.

#### 4. Ways to Create Pressure (if application doesn't succeed)

2 parents per day have a right to inspect the food. If there is no mid-day meal at the school, or if there's a problem in the quantity or quality of the food then:-

- Complain directly to the school; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of School Education.

#### 5. Success Story

*In Gurpara village, teachers and students reported that the school wasn't receiving sufficient quantities of food for the mid day meal. A committee of local residents made an application and after some time, the students started receiving the proper mid day meal.*

## B) Income

### 1. Income – Rural Employment Scheme

*The Mahatma Gandhi National Rural Employment Guarantee Act is possibly the biggest government employment scheme in the history of the world. Hundreds of millions of people benefit from the scheme. It allows all rural families, BPL or not, to be employed in government public works programmes (roads, irrigation etc) 100 days a year. The hope is that this income, as well as the improved infrastructure built under the scheme, will help families stay in rural areas, rather than migrating to the city.*



#### 1. Relevant Department

##### Central Government

- Ministry of Rural Development (website [here](#)).
- NREGA (website [here](#)).

##### State Government:

- Department of Rural Development (or similar wording).

#### 2. Entitlement (Best Ref: National Rural Employment Guarantee Act [here](#) 2005).

##### Mahatma Gandhi National Rural Employment Guarantee Act (NREGA).

- 100 days employment per year per rural family (for any adult over 18yrs). (NREGA Sct 3(1)).
- Should get work within 15 days of applying, or else get paid unemployment benefit. (Sct 7(1) & Sch II, Sct 6).
- At least one third of beneficiaries should be women (Schedule II, Sct 6).
- If women workers at one site together have more than 5 children under 6 years old, then one woman is to be appointed to care for the children, and she will be paid the same wage. (Schedule II, Sct 28)
- Paid at minimum wage as set. This varies from Rs190 (for Chattisgarh and MP) up to Rs309 (for Haryana) per day (See [here](#) dated March 2020).
- If no work, should receive unemployment allowance of 25% for 30 days & 50% thereafter Sct 7(2).
- Work should be within the same block as where the applicant lives (Schedule II, Sct 12) and if more than 5km from home, then travel allowance of 10% extra paid (Schedule II, Sct 14).
- Worksite facilities of clean drinking water, first aid box, shade, and periods of rest (Schedule II, Sct 27).
- Family of any NREGA worker who dies, or permanently disabled from NREGA work is eligible for Rs25,000 compensation (Schedule II, Sct 26).
- All NREGA workers who have worked more than 15 days in the preceding financial year are eligible for Pradhan Mantri Jan Arogya Yojana (see page 19).

#### 3. Application Procedure

- Check whether your name is on the list [here](#) (often not working).
- If you don't already have a Job Card, apply for one (valid for 5 years) at your local Panchayat (Schedule II, Sct 1 & 3); then
- Apply to the panchayat for work (Schedule II, Sct 9); then
- Get work within 15 days. (Schedule II, Sct 6); and Get paid within 14 days (Sct 3(3)).

#### 4. Ways to Create Pressure (if application doesn't succeed)

- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Rural Development (contacts [here](#)) or on-line [here](#).

#### 5. Success Story

*The women in Jagir village didn't know whether women were eligible to work under the NREGA scheme or not. Their husbands had a 'Job Card' under the scheme, but they didn't know if they, as women, were eligible. A local NGO's project staff informed them that indeed they were entitled to work in the scheme. Knowing this, the women went to the Gram Pradhan to ask for work. They eventually got work (and income) in road construction under MGNREGA.*

## 2. Income – Pensions

*Pensions are cash payments by the government to BPL people when, through no fault of their own, they can no longer earn a regular income.*



### 1. Relevant Department

#### Central Government

- Ministry of Rural Development (website [here](#)).
- National Social Assistance Programme (website [here](#)).

#### State Government

- Department of Social Welfare (*or similar wording*).

### 2. Entitlement (Best Reference: NSAP 2014 Guidelines [here](#). Right to Food [here](#) & primer (2016) [here](#).)

- Indira Gandhi National Old Age Pension Scheme** If aged 60-79 years, Rs.200# per month. If aged 80 years or more, Rs 500 per month (NSAP 2014 Guidelines page 6, para 2.3).
- Indira Gandhi National Widows Pension Scheme\*** Widows aged 40-79 years, Rs.300# per month. If 80 years or more, Rs 500 per month (NSAP 2014 Guidelines page 6, para 2.3).
- Disability Pension\*:** If aged 18-79, Rs.300# per month. If aged 80 years or more, Rs 500 per month (para 2.3). Disability needs to be more than 80% according to NSAP, but only 40% according to PWD Act Sect 2(r) (see [here](#) and [here](#)). Also see Services for People with Disabilities on page 24.

\*NB. Pension schemes marked \* have a set yearly budget, so satisfying the qualifying criteria doesn't necessarily mean you will succeed in the current financial year.

# States are encouraged to contribute a similar amount (para 2.4.1) so the pension is higher in some states.

### 3. Application Procedure

NB. For all pensions, the applicant must not be receiving any other pension.

For all schemes follow this procedure:-

- In some states you can submit the form on-line (eg UP [here](#))
- You may also be able to submit through your local [Common Service Centre](#)
- In person by submitting documents (listed below) to the local Panchayat, Block office or Tehsil.
- Panchayat/Block/Tehsil will do enquiry, then submit documents to Social Welfare Dept.
- The Social Welfare Dept will (hopefully) approve the application.
- Pension should be deposited in PO/Bank account and back-paid to the approval date.

**Documents for each Central government pension (see [here](#) and click on your state)**

#### i) Old age pension Pension

- Form (download [here](#) or see hard copy on page 69).
- Proof of age (usually birth certificate) (see page 56);
- BPL proof; (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.1.3 on page 10). May require income certificate (see page 59).
- Proof of 5 years of residence. (Aadhaar, Voters ID, Ration Card, or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; &
- Affidavit stating: Name; Address and fact that you're not receiving any other pension.

#### ii) Widows Pension

- Form (download [here](#) or see hard copy on page 69).
- Death certificate (see page 56) of husband;
- BPL proof; (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.1.3 on page 10). May require income certificate (see page 59).

- Proof of 5 years of residence. (Aadhaar, Voters ID; Ration Card; or Witness of neighbour, MLA, or local shopkeeper on photocopy of their Card);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating: Name; Address; All family members in household; the fact that not receiving any other pension; the fact that you haven't been remarried since husband's death; and a promise to notify government if re-marry.)

### **iii) Disability pension** (see also 'Services for People with Disabilities' on page 24)

- Form (download [here](#) or see hard copy on page 69).
- Disability Certificate showing more than 40% disabled;
- BPL proof; (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.1.3 on page 10). May require income certificate see page 59).
- 5 years of residential proof. (Aadhaar, Voters ID, Ration Card, or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating Name, address, and the fact that you're not receiving any other pension.

## **4. Ways to Create Pressure (if application doesn't succeed)**

- Enquire again of the Panchayat, local Block or Tehsil office (wherever you applied); then
- Check on-line on the status of your application [here](#) (need application number); then
- Complain under your state's Right to Public Services Act; then
- Appeal to the District Probation Officer, who has some power in pensions matters; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Social Welfare.

## **5. Success Story**

*Kiran moved to the city from her village as a young married woman. She, her husband and 4 children lived in a makeshift 'jhuggi' (hut) in an unauthorised colony in the city's outskirts. In 2008 Kiran's 11 month old baby girl died – probably from diarrhoea. A couple of months later Kiran lost her husband. This time it was probably TB. Kiran was now left with 3 children, no income, living in a tiny hut and incredibly vulnerable.*

*The state government has a widows pension of Rs1,000 a month but Kiran wasn't getting it. Some simple enquiries found that it was the Department of Social Welfare that administers pensions (see page 11 of this manual). The department said Kiran wasn't eligible for a pension because she didn't have a bank account. Kiran had never had a bank account, so some community worker friends went to the local bank to find out about opening one. "No," the manager informed them, "we need some identity documentation to open an account" (see page 54 of this manual). Kiran had no such documentation, so the next step was the Electoral Commission. The community workers asked the Commission to issue an Electoral Identity Card (I Card) for Kiran. After several days the officials visited her at her hut. They shook their heads and said; "No, sorry, because she lives in a slum hut, we won't give her an I card." The community workers protested and cited the rule that all Indian residents are eligible for Election Identity Cards whether they live in a palace or a slum hut (see page 55 of this manual). After a little more protesting, they finally agreed.*

*A week or so later, now with the Election Identity Card, the community workers went back to the bank, which thankfully opened the account. Next they went back to Social Welfare Department, confident they'd succeed. "No!" came the answer. "Even with the Bank account, she still needs some official government document proving she's been resident here for 5 years!" Exasperated, they wrote a letter of appeal to the head of the Social Welfare Department (see guidelines for letters on page 63), which finally agreed to their request. So after 6 months of battling with the bureaucracy, Kiran finally got her pension, back-paid for 5 months, so now she had Rs5,000 in her own bank account! She beamed! It wasn't much, but the regular amount might be enough for Kiran and her children to survive.*

### 3. Income – Financial Incentive for having a Girl child

India has one of the worst gender ratios in the world. Thousands of girls are aborted every year. The various schemes below aim to help Indian families value girls and their education, by depositing money for girls as they are born, immunized and progressively complete higher levels of schooling.



#### 1. Relevant Department

##### Central Government

- Ministry of Women & Child Development (website [here](#)).

##### State Government

- Department of Women & Children (listed [here](#)).

#### 2. Entitlement (Best Ref: PMIL site (2020) [here](#))

##### Balika Samridhi Yojana (details [here](#))

- The scheme provides for cash transfer of Rs500 to the mother for all girl children and further payments for various stages of education: Class 1-3 Rs300 per year; Class 4 Rs500; Class 5 Rs600; Class 6 & 7 Rs700 per year; Class 8 Rs800; Class 9 & 10 Rs1,100 per year.
- Can withdraw the money (with interest) once girl reaches 18 and is not married.

##### State based schemes

- Ladli Laxmi (In UP, Delhi, Bihar, Chattisgarh, Goa & Jharkhand ([here](#)))

#### 3. Application Procedure

##### Balika Samridhi Yojana (details [here](#))

- Need BPL card, Aadhaar (or income certificate see page 59), birth certificate (page 56), Bank a/c, Passport photo
- Submit it to the local Anganwadi Centre, Gram Panchayat Office or Municipal Corporation.

#### 4. Ways to Create Pressure (if application doesn't succeed)

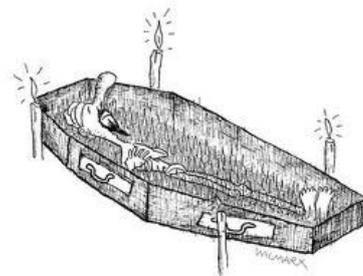
- Check again with the Anganwadi worker or Child Development Project Officer, or wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Women and Children (listed [here](#)).

#### 5. Success Story

*Put yours here.*

## 4. Income – Life Insurance

*When the income earner of a household dies, it can send the family into poverty. Life insurance is meant to ease the economic strain of the death.*



### 1. Relevant Department

#### Central Government

- National Social Assistance Programme (website [here](#)).

#### State Government

- Department of Social Welfare (*or similar wording*).

### 2. Entitlement (Best Reference: National Social Assistance Programme 2014 [here](#))

#### National Family Benefit Scheme (details [here](#) on page 7)

- Rs 20,000 (may be more in some states) (Rs10k from Central & Rs10K from state) assistance for BPL families whose primary breadwinner, including the woman home-maker, dies aged 18-60.

### 3. Application Procedure

#### National Family Benefit Scheme ‘Death of Breadwinner’ (NFBS)

Form (download [here](#) or see hardcopy on page 72).

Submit documents to the Panchayat or local Block office. Required documents are:

- Death certificate (see page 56) of breadwinner;
- BPL certificate (or income certificate);
- 5 years of residential proof. (Aadhaar card, Voters ID; Ration Card; or Witness of neighbour, MLA, shopkeeper etc);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- 1 photo; and
- Affidavit stating: Name, Address, Age, Not receiving any other pension and the fact that the surviving adult was 18-64 years at time of death of the breadwinner.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Check again with the Panchayat or local Block office, or wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Social Welfare.

### 5. Success Story

*Put yours here.*

## 5. Income – Vocational Training

The Indian government is attempting to give skills training for those who have dropped out of school so that they may still be employed. Jan Shiksha Sansthan and PMKVY have training centres throughout the country which give reasonable quality vocational skills and technical knowledge at very low cost, without needing prior educational qualifications. It is designed for people from slums and remote rural areas.



### 1. Relevant Department

#### Central Government

- Ministry of Skill Development and Entrepreneurship (website [here](#)) (for JSS and PMKVY)
- Ministry of Human Resource Development (website [here](#)) (for Deen Dayal).

### 2. Entitlement (Best Reference: JSS [here](#) 2019, PMKVY [here](#) 2020 and DDUKVY [here](#) 2021).

#### i) JSS (details [here](#))

- The Jan Shiksha Sansthan offers varieties of vocational courses (approx 371) from candle making and sewing to computer courses.
- There are many JSS's in each state. For their locations click [here](#) then 'Find JSS' (top left), then 'Search by Location', then on your state.)

#### ii) Pradhan Mantri Kaushal Vikas Yojana (details [here](#))

- Thousands of centres (for locations click [here](#) and click on 'Search by Location' then on your state).
- All fees paid by the government (see [here](#) under 'Approved for another four years').
- For college or school dropouts or unemployed
- Skills training in short courses (150-300 hours)
- Includes training in Soft Skills, Entrepren, Financial & Digital Literacy
- Provision for recognition of previous learning
- Attempts to set up placement for all trainees.
- Many different courses to choose from

#### iii) Deen Dayal Upadhyaya Grameen Kaushal Yojana (website [here](#)).

- Skills training for youth (15-35 years) from poor rural families in many different trades.
- In 28 states. Find a centre near you [here](#) and scroll down and enter your state.

### 3. Application Procedure

#### i) Jan Shiksha Sansthan

- Admission opens in April and October for 6 months course each. Fee is Rs. 100.
- For direct admission contact Training Centre (click [here](#) then For their locations click [here](#) then 'Find JSS' (top left), then 'Search by Location', then on your state.)
- Documents required for admission are: Ration Card, 2 ID Certificates, 4-5 passport –size photos.

#### ii) Pradhan Mantri Kaushal Vikas Yojana

- Apply directly to the nearest Training Centre (Click [here](#) and click on 'Search by Location')

#### iii) Deen Dayal Upadhyaya Grameen Kaushal Yojana (website [here](#)).

- Go to the Gram Panchayat or Gram Rozgar Sewak, who will recommend a nearby Training Centre;
- Find a centre near you (see [here](#), scroll down and enter your state) and apply there; or
- Apply on line [here](#).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain again to wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- For JSS and PMKVY, RTI to Ministry of Skill Development on-line [here](#); or
- For Deen Dayal, RTI to Human Resource Development on-line [here](#).

## 6. Income – Driver’s Licence

*Driving can be a good income for someone without much education.*



### 1. Relevant Department

#### Central Government

- Central Motor Vehicles Rules ([here](#)).

#### State Government

- State Transport Department (*or similar wording*).

### 2. Entitlement (Best Reference: Advocate Khoj [here](#))

**Types of Driving License** (information [here](#) under “What is a drivers licence?”)

- Learner Driving License – valid only for six months.
- Permanent Driving License – after at least one month on Learners Driving Licence.

**Age Eligibility** (information [here](#) under “What you need to do to obtain a drivers licence?”)

- At least 18 years of age with two exceptions:
  - 16 years for two wheelers/vehicle up to 50cc and without gears and with parental consent; and
  - 20 years for a commercial vehicle.

### 3. Application Procedure

- For guidelines for applications (see [here](#) under “What you need to do to obtain a drivers licence?”)
- Go to nearest local Jan Seva Kendra (JSK) [here](#); or
- Form 2 for Learners licence [here](#) or hard copy on page 74.
- You will also need to pass a test about:-
  - the traffic signs, traffic signals and the rules of the road regulations made under Sct 11 of [Rules](#);
  - the duties of a driver when his vehicle is involved in an accident resulting in the death or bodily injury to a person or damage to property of a third party;
  - the precautions to be taken while passing an unmanned railway crossing; and
  - the documents he should carry with him while driving a motor vehicle.
- Learn to drive!
- Apply for full licence. Submit application Form 4 ([here](#)) to the RTO together with:-
  - Driving test pass result;
  - Learners licence;
  - Medical certificate (Form 1A);
  - 3 Passport- sized photographs;
  - fee;
  - proof of age;
  - proof of address; and
  - parental consent if under 18.

### 4. Ways to Create Pressure (if application doesn't succeed)

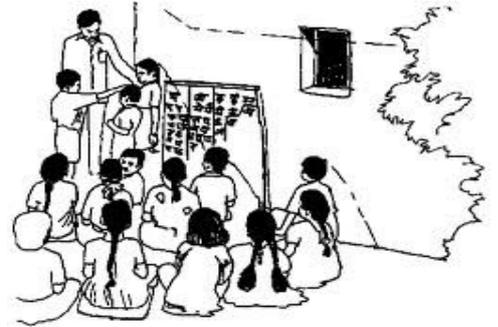
- Complain again to the RTO where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state’s State Transport Department.

### 5. Success Story

*Put yours here!*

## 7. Income – Self Help Groups

*The District Rural Development Agency aims to form people into saving groups which can then access funds to start small businesses.*



### 1. Relevant Department

#### Central Government

- Ministry of Rural Development (website [here](#)).

#### State Government

- Department of Rural Development (*or similar wording*).

### 2. Entitlement (Best Ref: Deen Dayal Antyodaya Yojana 2014 [here](#)).

The **Deen Dayal Antyodaya Yojana (DAY)**, replaces the National Rural Livelihood Mission (formerly known as the Swarnjayanti Gram Swarozgar Yojana (SGSY)). The components are:

- **Skill training and job placement** - Rs.15,000 per person is allowed on training of urban poor in market-oriented skills through City Livelihood Centres (see Vocational Training on page 15).
- **Self-Help Groups (SHG)** for training members and hand holding, an initial support of 10,000 for each group. Assistance of Rs.50, 000 is provided to Registered Area Level Federations.
- **Interest Subsidy to urban poor** – An interest subsidy of 5% - 7% for setting up individual micro-enterprises with a loan of up to 2 lakh.

### 3. Application Procedure

- To District Rural Development Agency; or
- To Block Development Officers.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain again to wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Rural Development.

### 5. Success Story

*In Khairo village, Chhatarpur district, a Self Help Group was formed. Under the Swarn Jayanti Rozagar Scheme, the group got a loan from a Rural bank of Rs 1,00,000 from which they purchased 48 female and 2 male goats. Now they have 103 goats which they can sell for Rs2,000 each. The women are very happy.*

## 8. Income – Finance for Micro enterprises

*The Indian government is attempting to help the millions of informal enterprises be able to access loans to improve their business.*



### 1. Relevant Department

#### Central Government

- Micro Units Development & Refinance Agency MUDRA (website [here](#)).

### 2. Entitlement (Best Reference: MUDRA [here](#) 2021).

Two types of loans:

- Loans for small business enterprises of up to Rs50,000 for small units (Shishu); or
- Loans of Rs50,000 – 5,00,000 for medium units (Kishor).

Easy terms:

- No collateral
- No processing fees
- Repayments over 5 years.

### 3. Application Procedure

Apply at any bank. The following documents will be needed:-

- Filled up form (Shishu form [here](#) or hard copy on page 76);
- Proof of identity;
- Proof of residence;
- 2 photos;
- Quotations of machines etc to be purchased with the loan;
- Name of supplier of machinery etc;
- Proof of identity / residence of the business enterprise; and
- Proof of applicant's category (SC/ST/minority etc).

Or file application on-line [here](#).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain again to the manager of the bank where you applied; then
- E-mail [help@mudra.org.in](mailto:help@mudra.org.in); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI on-line [here](#) or in person at:
  - MSME Development Centre
  - C-11 G Block
  - Bandra Kurla Complex
  - Bandra E, Mumbai 400 051.

### 5. Success story

*Put yours here!*

## C)Health

### 1. Health – Government Hospitals

*Government hospitals should provide consultations, treatment, investigations and medicines for all, for free. Unfortunately, the public hospital system is very poorly funded, leading to a lack of hospitals, doctors & medicines. Hence, hospitals are very crowded, so most of the middle class go to private hospitals. The government is attempting to assist the poor by transforming Primary Health clinics to Health and Wellness Centres (HWCs) and offering a health insurance scheme the Pradhan Mantri Jan Arogya Yojana.*



### 1. Relevant Department

#### Central Government

- Ministry of Health & Family Welfare (website [here](#))
- National Health Authority (within Ministry of Health & Family Welfare) ([here](#))

#### State Government

- Department of Health and Family Welfare (or similar wording).

### 2. Entitlement (Best Reference: PMJAY [here](#) 2019 and NHM handbook [here](#) 2013).

i) **High quality affordable treatment for all residents** at government health facilities (see NHM handbook [here](#)):-

- **District hospital** – 1 per district, population 2,00,000, multiple doctors and investigations (page 7 [here](#));
- **Community Health Centres (CHC's)** – 1 per sub-district, pop'n 1,20,000, staffed by 5-6 Doctors (pg7 [here](#));
- **Primary Health Centres (PHC's)** – 1 per block, population 30,000, staffed by 1 doctor (page 6 [here](#)); and
- **Sub Centres** (1 per panchayat, population 5,000, staffed by 1 ANM). (page 6 [here](#))

For numbers of health facilities in each district click [here](#). (Need to register to download).

ii) **Pradhan Mantri Jan Arogya Yojana (PMJAY)** (details [here](#) and guidebook [here](#)).

- All poor families (as per Socio-Economic Caste Census (SECC) 2011 data, should be eligible. To check eligibility call 14555 or 1800 111565.
- Eligible families get an e-Card.
- Up to Rs5,00,000 treatment per year, per family.
- No cap on family size and age of members. All members of designated families get coverage.
- Covers secondary and tertiary care hospitalization.
- 1,350 medical packages covering surgery, medical, day care treatments, cost of medicines & diagnostics.
- All pre-existing diseases covered.

### 3. Application Procedure

- Some major hospitals now have an on-line registration system to save waiting in queue [here](#).
- Otherwise go to any Govt district hospital, CHC, PHC or sub centre and wait in queue.
- For **(PMJAY)** e-Card holders:- (for the whole process see page 6 on guidebook [here](#).)
  - Check eligibility by phoning 1800111565 or 14555.
  - If eligible, go to an empanelled hospital for treatment.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain to the Medical Superintendent of the hospital in question; then
- Complain to the Chief Medical Officer (CMO) of the district where the hospital is; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Health and Family Welfare.

### 5. Success story

*Put yours here!*

## 2. Health – Pregnancy and Delivery

India still has a high Maternal Mortality Rate. The JSY, ASHA and other schemes are designed to encourage women to have check ups regularly during pregnancy & deliver in a CHC or a hospital.



### 1. Relevant Department

#### Central Government

- Ministry of Health & Family Welfare (website [here](#)).
- National Health Mission (within Ministry of Health & Family Welfare) (website [here](#)).
- National Food Security Act (Sct 4(b)) ([here](#)).

#### State Government

- Department of Health and Family Welfare (or similar wording).
- Department of Women & Children (listed [here](#)).

### 2. Entitlements: (Best References: Asha (2015) [here](#), National Food Act here & PM MV (2017) [here](#) JSY (2016), ([here](#)), and JSSK (2011) ([here](#)))

#### i) ASHA's (Accredited Social Health Activist) (overview of ASHA's see [here](#))

- ASHA's are local women selected at a village level who interface between pregnant women and the government health institutions.

#### ii) Under National Food Security Act (details [here](#)).

- Every pregnant woman entitled to Anganwadi meals (NFSA Sct 4(a)); and
- Payment of Rs 6,000 in instalments (NFSA Sct 4(b)). (As of Dec 2018 reduced to Rs5,000). This scheme is now know as Pradhan Mantri Matritva Vandana Yojana (formerly IGMSY) (see [here](#)).
- Under PMMVY, (details on page 3 of document [here](#)), the first transfer of Rs.1,000 made if:
  - Registration of pregnancy at the Anganwadi Centre (AWC) or Government hospital;
- The second transfer of Rs.2,000 will be made if:
  - Mother has received after at least one session of ANC (Ante Natal Care) during pregnancy (can be claimed after 6 months of pregnancy) and
- The third transfer of Rs. 2,000 made if;
  - Birth is registered; and the child has received first round of immunisations (including BGV, OPV DPT and Hep B).

#### iii) Payment for delivery in a hospital Under Janani Suraksa Yojana (JSY) (website [here](#) 2016)

- Higher payments for all births of all women in the 10 Low Performing States (LPS's) listed [here](#) (see 'Important Features of JSY').
- Payments are at the rates below (seen [here](#) (see 'Scale of Cash Assistance').

State	Rural		Urban	
	Mother	Asha	Mother	Asha
High Performing States	700		600	
Low Performing States	1400	600	1000	200

#### iv) Janani–Shishu Suraksha Karyakram: ([here](#) 2011)

For every pregnant woman entitled to:-

- Free and cashless delivery and C-Section (if necessary);
- Free drugs and consumables and tests;
- Free food during stay in hospital/CHC (up to 3 days for normal delivery & 7 days for C-Section);
- Free blood if needed; &
- Free transport to, from and between government hospitals/CHC's.

Free entitlements for sick newborns till 30 days after birth (now expanded to cover sick infants)

- Free treatment; Free drugs, consumables & tests;
- Free provision of blood; &
- Free transport to, from and between government hospitals/CHC's

### **3. Application Procedure**

- For payments under NFSA (Pradhan Mantri Matritva Vandana Yojana), contact your nearest ASHA or Anganwadi.
- At time of discharge receive JSY payment according to the schedule above.
- For free delivery, and treatment under Janani–Shishu Suraksha Karyakram, simply go with the ASHA to the PHC, CHC or District hospital for delivery.

### **4. Ways to Create Pressure (if application doesn't succeed)**

- Complain to the Medical Officer In Charge (MOIC) of Sub Centre, PHC or CHC; then
- Complain to the Chief Medical Officer (CMO) of the district where the hospital is; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to implementing agency (see Annexure A, on page 23 of document [here](#)).

### **5. Success Story**

*Put yours here!*

### 3. Health – Immunisations

India still has a high Infant Mortality Rate. A significant factor in this is the lack of immunisations leading to thousands of children dying every year of preventable diseases. The scheme below aims to increase the immunisation coverage.



#### 1. Relevant Department

##### Central Government

- Ministry of Health & Family Welfare (website [here](#)).
- National Health Mission (within Ministry of Health & Family Welfare) (website [here](#))

##### State Government

- Department of Health and Family Welfare (or similar wording).

#### 2. Entitlement (Best Reference: Universal Immunisation Programme [here](#) 2011).

The government aims to give universal immunisations as per the Government schedule on page 5 & 6 [here](#).

Age	Immunisation
Within 48 hours of birth	OPV (Polio 1 <sup>st</sup> ), Hepatitis B (1 <sup>st</sup> )
Birth (up to 1 year, if not earlier)	BCG (TB)
1.5 months (6 weeks)	DPT 1 <sup>st</sup> , OPV (Polio 2 <sup>nd</sup> ), Hepatitis B (2 <sup>nd</sup> )
2.5 months (10 weeks)	DPT 2 <sup>nd</sup> , OPV (Polio 3 <sup>rd</sup> ), Hepatitis B (3 <sup>rd</sup> )
3.5 months (14 weeks)	DPT 3 <sup>rd</sup> , OPV (Polio 4 <sup>th</sup> ), Hepatitis B (4 <sup>th</sup> )
9-12 months	Measles (1 <sup>st</sup> )
16-24 months	DPT (1 <sup>st</sup> booster), OPV (Polio booster), Measles (2 <sup>nd</sup> )
5 years	DPT (2 <sup>nd</sup> Booster)
10 years	TT (Tetanus toxoid) 1 <sup>st</sup>
16 years	TT (Tetanus toxoid) 2 <sup>nd</sup>

#In some states (mainly in south India) Japanese Encephalitis (JE= brain fever) and Hib (given as ‘Pentavalent’) is also given.

Immunisations happen at either:-

- ASHAs & ANMs at Village Health Days; or
- Sub Centre; or
- Primary Health Centres PHCs; or
- Community Health Centres (CHCs).

My nearest CHC is \_\_\_\_\_, and PHC is \_\_\_\_\_, & Sub Centre is \_\_\_\_\_ enter on table on page 4).

#### 3. Application Procedure

Simply take the child to the:-

- Village Health Day; or
- Sub Centre; or
- Primary Health Centre (PHC); or
- Community Health Centre (CHC).

#### 4. Ways to Create Pressure (if application doesn't succeed)

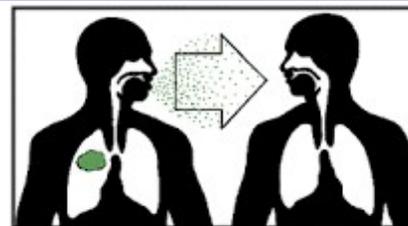
- Complain to the Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC; then
- Complain to the Chief Medical Officer (CMO) of the district where the hospital is; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Health and Family Welfare.

#### 5. Success Story

Put yours here!

## 4. Health – TB

*Every year over 300,000 Indians die of TB, yet it is a treatable disease.*



### 1. Relevant Department

#### Central Government

- Ministry of Health and Family Welfare, Central Tuberculosis Division (website [here](#)).

#### State Government

- Department of Health and Family Welfare (or similar wording).

### 2. Entitlement (Best Reference: National Health Portal [here](#) 2017).

- Free Diagnosis and treatment at government DOTS centres. (For overview see [here](#) and scroll down to ‘Detect’, then ‘Free drugs and diagnostic test’.)
- If found to have TB, free treatment on DOTS programme
- Receive Rs500/month while on DOTS (see [here](#) scroll down to ‘Treat’ and Nikshya Poshak Yozana)
- Complete WHO standards of care are [here](#).

### 3. Application Procedure

If you or anyone you know has:

- Cough for 3 weeks or more;
- Fever, especially at night;
- Loss of weight; or
- Loss of appetite. (see FAQ #3 [here](#) for more):-

Go to your nearest DOTS centre to be tested.

If found to have TB, enrol in DOTS and take full course of treatment.

Simply need your Aadhaar Card and Bank account (to receive the Rs500 per month)

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain to District TB Officer (DTOs) for your district (for directory of all DTO's see [here](#)); then
- Complain to State TB Officer for your district (for directory of all STO's see [here](#)); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's department of Health and Family Welfare.

### 5. Success Story

*Savita, 28, suffered terribly from headaches and nausea for several months. She was diagnosed with TB meningitis just prior to the start of the Covid lockdown in March 2020. Her husband, a mochi, did not know that free TB treatment was available from government DOTS centres and so spent tens of thousands of rupees on private doctors, some of whom prescribed painkillers and cough syrups without the antitubercular drugs she needed. Despite some difficulty due to the lockdown, local community workers helped Savita enrol in the nearby DOTS centre and start receiving free treatment. Initially, while on correct medication, her condition continued to deteriorate as she became bedridden and her weight dropped to 21 kg. She was hospitalised for 3 months in a government TB hospital, receiving free treatment and food. Gradually she started recovering, is now mobile again, has regained weight to 38 kg, and is no longer suffering from headaches or nausea.*

## 5. Health – Services for People with Disabilities

People With Disabilities (PWDs) are often still regarded as 2<sup>nd</sup> class citizens in our country. The schemes below are designed to ease the burden of the disability.



### 1. Relevant Department

#### Central Government

- Rights of Persons with Disability Act 2016 ([here](#)).
- National Social Assistance Programme (NSAP) (2014) [here](#).
- Ministry of Social Justice and Empowerment ([here](#)).

#### State Government

- Department of Health and Family Welfare (or similar wording).
- Department of Social Welfare (or similar wording).
- State Office of the Commissioner for Persons with Disabilities ([here](#)).

### 2. Entitlements (Best Reference: Rights of Persons with Disability Act 2016 ([here](#))).

#### i) Disability Certificate (RPwD Act Sct 58(1) and guidelines in NSAP [here](#) (go to 3.1.3 on page 10 & 11).

- PwD defined as “person with long term physical, mental, intellectual or sensory impairment which, in interaction with barriers, hinders his full and effective participation in society equally with others”; (RPwD Act Sct 2(s)).
- Disability Certificate is granted by Central government authority (RPwD Act Sct 58(1)).
- 40% disability necessary for most benefits, including travel concession (see RPwD Act Sct 2(r) and [here](#)).
- Unique Disability ID [here](#)

#### ii) Disability Pension (Indira Gandhi National Disability Pension Scheme (IGNDPS))

For details of the IGNDPS see NSAP [here](#) (see 2.3 on page 6).

- 18-79yrs old.
- Disability needs to be more than 80% according to NSAP (see 2.3 on page 6 [here](#)), but only 40% according to RpwD Act Sct 2(r) and guidelines [here](#)).
- BPL families only. (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.1.3 on page 10).
- Pension is minimum of Rs 300 (over 80 years old it is Rs500) per month, or more in some states.

#### iii) Aids and Appliances (ADIP) (see website [here](#))

- Full of cost of the appliance (up to Rs10,000) for families with income less than Rs15,000/mth and 50% for family income more than Rs15,000 but less than Rs20,000/mth (see 7.01 in 2017 document [here](#)).

#### iv) Scholarships (see page 52-56 in 2019 Compendium of schemes [here](#))

Level	Parents' income cut	Maintenance (hosteller)	Maintenance (day student)	Disability allowance	Book allowance
Pre matric (9&10)	2.5 lakh	Rs800	Rs500	Rs2,000(Hearing/physical) Rs4,000(Visual/intellectual)	Rs1,000
Post matric (11, 12, degree)	2.5 lakh	Rs1,600	Rs750	Rs2,000(Hearing/physical) Rs4,000(Visual/intellectual)	Rs1,500

#### v) Travel concession on train

- Train: (see page 2 of rules [here](#) 2008)
  - Orthopaedically, blind & mental retardation: 75% for all classes, except 50% in 2AC & 1AC, and 25% in Rajdhani/Shatabdi). Concession for both PWD and carer.
  - Auditory and speech impaired: 50% for the disabled person and carer.

#### vi) Various other schemes

- Under the Ministry of Social Justice and Empowerment [here](#): Details of the various schemes in 2019 Compendium of schemes [here](#).
- As listed on the Purniva site [here](#).

### **3. Application Procedure**

**i) Disability Certificate** (For procedure click [here](#) and (#3.1.3 on page 11 of NSAP document [here](#)).

- For Disability certificate: Go to district hospital with:
  - Identity proof (Aadhaar card, I Card etc); 2 photos showing the disability; All relevant medical reports; If 40% and more disability verified by Govt Doctors then disability certificate issued on the same day (#3.1.3 on page 11 of NSAP document [here](#)).
- For Unique Disability ID, apply on-line [here](#) or see form [here](#).
  - Need Aadhaar Photo and Disability certificate.

**ii) Disability Pension**

- Form (download [here](#) or see hard copy on page 69);
- BPL certificate; (However someone should not be excluded just because not on the BPL list - see NSAP guidelines [here](#) and go to 3.1.3 on page 10).
- Disability Certificate of >80% under NSAP, (but only 40% according to PWD Act Sect 2(r) (and [here](#));
- 5 years of residential proof. (Voters ID, Ration Card or 2 neighbours' witness);
- Numbers of the Bank Account (9 digit MICR # and 7 digit IFCS #);
- Copy of age proof (Voter ID Card, academic certificate, Aadhaar card etc.).
- 1 photo; and
- Affidavit stating Name, address, Not receiving any other pension.

Completely filled forms verified by Sabhasad/Parshad. Verified form submitted to Tehsil for further processing.

**iii) Aids and Appliances (ADIP)**

- Implementing Agency applies for the PwD. Procedures are [here](#) and [here](#).
- May need income certificate (see page 59)

**iv) Education scholarship** (see page 83 of 2019 document [here](#)).

- Application form is available with the Implementing Agency.

**v) Rail concessions (need certificate)**

For forms see website [here](#) or hard copy for orthopaedic on page 77. With application also need:-

- One passport size photograph; and
- Disability Certificate.

Submit form to the concerned government hospital. Disability is verified by doctor; and Railway Concession form is issued. Attach a photocopy of disability certificate to the railway concession form when purchasing tickets.

**vi) Other schemes**

- Under the Ministry of Social Justice and Empowerment [here](#) and 2019 document [here](#).
- As listed on the Purniva site [here](#).

### **4. Ways to Create Pressure (if application doesn't succeed)**

- For review of a refusal to issue a disability pension:- (see pages 11 & 12 of NSAP document [here](#)).
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- (For Disability Certificate & Appliances) RTI to your state's Department of Health & Family Welfare; or
- Complain to your state's Commissioner for disabilities ([here](#));
- (For pensions) RTI to your state's Department of Social Welfare.

### **5. Success story**

*Raju, 35, lives in a shack by the side of a railway track. A father of 5 children, he struggles to make ends meet working as a recycler. Despite having a substantial physical disability – his left leg is largely paralysed in a bent position – he manages to cycle several kilometres to his work. When our community worker met Raju, he asked him to apply for the disability pension for him. He was the first person our community worker had applied for, so it took some time to learn the system – taking photos of his documents, uploading them through the online portal, and submitting hard copies in the District Disability Welfare Office. After several months' waiting, Raju received his first instalment in November 2020! The Rs 500 (USD \$7) per month is not much, but it's something to help tide the family over. Since Raju's success, numerous other people have come forward asking to apply for various types of pensions (disability, widow and old age).*

## 6. Health – Mental Health

*Many Indians have significant mental health issues. The vast majority go undiagnosed and untreated, so people are often alienated, mistreated and lead very difficult lives. However, every Indian, including those with mental health difficulties, has rights, as outlined below.*



### 1. Relevant Department

#### Central Government

- Mental Healthcare Act 2017 ([here](#)).
- Ministry of Social Justice and Empowerment ([here](#)).

#### State Government

- Department of Health and Family Welfare (*or similar wording*).

### 2. Entitlements (Best Reference: Mental Healthcare Act 2017 [here](#)).

#### a) Right to health care

- People with mental health problems have the right to access quality treatment at affordable cost at mental health services run by government (or government funded) (Mental Healthcare Act Sect 18).

#### b) No ill-treatment (Mental Healthcare Act Sect 101(3)).

- Any neighbour or friend who thinks someone is mentally ill and is not being cared for properly by the family/guardian, may report the fact to the Magistrate.
- If the magistrate sees that a mentally ill person has been mistreated or neglected, he/she will summon the relative or person in charge and can require them to take proper care of the mentally ill person.
- Where the family wilfully neglects to comply with the order, they can be punished with a fine.

#### c) Disability Certificate

In some cases, a person with a mental disorder or psycho-social disability can apply for a disability certificate and get the disability pension and other entitlements listed in this manual under ‘Services for People with Disabilities’ (page 24).

A Disability Certificate is issued if the disorder is rated as above 40% as per scoring in the Indian Disability Evaluation and Assessment Scale (IDEAS) ([here](#) in Appendix 12a on page 70) which includes:-

- **Self Care:** Includes taking care of body hygiene, grooming and health, including bathing, toileting, dressing, eating, taking care of one's health.
- **Interpersonal Activities (Social Relationships):** Includes initiating and maintaining interactions with others in contextual and social appropriate manner.
- **Communication and Understanding:** Includes communication and conversation with others by producing and comprehending spoken/written/non-verbal messages.
- **Work:** Three areas are Employment/Housework/Education:
  - Performing in Work/Job: Ability to perform tasks at employment completely and efficiently and in proper time. Includes seeking employment.
  - Performing in Housework: Maintaining household including cooking, caring for other people at home, taking care of belongings etc. Ability to take responsibility for and perform household tasks completely and efficiently and in proper time.
  - Performing in school/college.

#### **d) Admission and discharge of mentally ill patients**

- Anyone over 18 who feels the need to be admitted in a psychiatric hospital, can do so by lodging an application to the Medical Officer In-Charge (MOIC) of the district hospital. MOIC must do the necessary inquiries within 24 hours and admit if necessary (MH Act Sct 86).
- In the case of minors (below 18), the application must be given by a Guardian (Sct 87(2)).
- If any mentally ill person is unable to express an interest to be admitted, then a friend, or relative may make the request on his/her behalf.
- No person can be admitted for more than 90 days, except under special circumstances (Sct 90(8)).
- No mentally ill person can be subjected to any indignity or cruelty during treatment (Sct 20(2)).
- Any request to be discharged, by the applicant (in case of major), or the guardian (in case of minor), must be processed immediately and the patient discharged within 24 hours (Sct 86(7), 87(8), 88(3)).

#### **e) Special rights**

- Every mentally ill person has a right to legal representation in court (Sct 27(1)).

### **3. Application Procedure**

**Phone the free 24 hour Mental Health Help Line: 1800 266 2345**

**For Disability Certificate** - (see pages 11 & 12 of NSAP document [here](#)).

- Documents required: -
  - Proof of residence, and
  - Two recent passport size photographs.
- Submit the application to the CMO of the district hospital.
- If CMO satisfied that applicant is a person with disability, he issues a disability certificate.
- The certificate shall be issued as far as possible, on the spot, but in any case, not later than one two weeks (see 3.1.3 and 3.1.4 on page 12 of NSAP document [here](#)).
- For Unique Disability ID, apply on-line [here](#) or see form [here](#).
  - Need Aadhaar Photo and Disability certificate.

### **4. Ways to Create Pressure (if application doesn't succeed)**

- Complain to your state's Commissioner for disabilities ([here](#)):
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Health and Family Welfare.

### **5. Success Story**

*Put yours here!*

## 7. Health – Drug Rehabilitation

*In desperation or without hope, many of the poor turn to drugs or alcohol. Addiction ruins not only the lives of many addicts, but also makes life very difficult for their families and neighbours. The government has essentially delegated de-addiction programs to the NGO and private sectors, which run de-addiction centres.*



### 1. Relevant Department

#### Central Government

- Ministry of Social Justice and Empowerment (website [here](#)).

#### State Government

- Department of Health and Family Welfare (*or similar wording*).

### 2. Entitlement (Best Reference: Ministry of Social Justice [here](#) 1998).

- Free de-addiction treatment at some government hospitals.
- 381 de-addiction centres in India run by NGOs in cooperation with the government. For a list of de-addiction centres in your state see pages 8-27 in this document [here](#).
- Minimum standard for drug rehab centres (2018) [here](#).

### 3. Application Procedure

- Phone the National Toll Free Drug de-addiction helpline Number: 1800-11-0031
- Go to the government hospital or NGO with the best reputation for success, on its OPD days.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain to Chief Medical Officer (CMO) of the hospital in which the facility is located; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Social Justice and Empowerment (on-line [here](#)).

### 5. Success Story

*Put yours here!*

## 8. Health – HIV

*People with HIV are some of the most marginalised in our community. The government is now trying to set up systems to care for and protect 'positive' people.*



### 1. **Relevant Department**

#### **Central Government**

- Ministry of Health & Family Welfare – National Aids Control Organisation (NACO) (website [here](#))

#### **State Government**

- State AIDS Prevention and Control Society (*or similar wording*).

### 2. **Entitlements: (Best Reference: National Aids Control [here](#)).**

- **HIV testing:** Confidential, free testing done at Integrated Counselling and Testing Centres (ICTC)'s (see all ICTC centres [here](#)).
- **Treatment:** A person diagnosed with HIV can receive free treatment at ART centres. A list of ART centres is [here](#) (scroll to bottom of page and click on 'List of ART centres').
- **Care and support:** This is provided for people living with HIV AIDS at various NGO's (see [here](#)).
- **Protection of rights:** Right to informed consent, confidentiality & no discrimination (website [here](#)).
  - Adults and children have a right to access medical care and education at Government institutions without any discrimination.
  - A government/ public sector employer cannot deny employment or terminate the service of an HIV-positive employee solely because of their HIV positive status.

### 3. **Application procedure:**

Testing, treatment or care and support services can be accessed by visiting any:-

- ICTC centre: All centres listed [here](#); or
- ART Centre: For locations click [here](#) (scroll to bottom of page and click on 'List of ART centres').

Documents required before registration in ART centre:

- A positive HIV test result from an ICTC; and
- A photo ID card (most normally an Aadhaar Card).

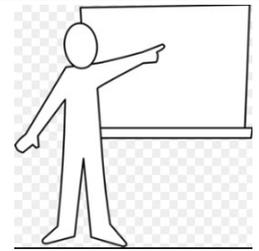
### 4. **Ways to Create Pressure (if application doesn't succeed)**

- Phone the Government's AIDS helpline: 1097 (details [here](#)); then
- Contact the Delhi Network of Positive People DNPP
  - Website <http://www.dnppplusindia.com/>
  - Tel: 011-29535239
- Contact the Lawyers Collective HIV/AIDS Unit.
  - Website: <https://lawyerscollective.org/>
  - Tel: 022-22852543,
  - Email: [aidslaw@lawyerscollective.org](mailto:aidslaw@lawyerscollective.org); then
- Register a complaint with the National Human Rights Commissions Network (website [here](#)); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's State AIDS Prevention and Control Society.

### 5. **Success Story**

*A young child who had a fracture was refused surgery in a Government hospital in Delhi because he was HIV positive. The child's family approached DNPP with their problem. DNPP advocated for the right of the child to health care and the child was finally operated in the hospital.*

# D) Education



## 1. Education – Government Schools

*The schooling system is one of the main ways that the gap between the rich and the poor continues to grow in India. The poor can generally only access government schools which are often Hindi-medium, overcrowded and under-resourced.*

*The middle class can send their children to English-medium private schools, where the class sizes are smaller and teaching is better. From there, those students often go to college and in to formal sector employment, whereas few government-school educated students do.*

*The measures below aim to improve the quality of government education for the poor.*

### 1. Relevant Department

#### Central Government

- Right of Children to Free & Compulsory Education Act 2009 click (website [here](#)).
- Ministry Human Resource Development – Dept of School Education & Literacy (website [here](#)).
- Shagun (renamed from Sarv Shiksha Abhyan) (details [here](#)).

#### State Government

- Department of School Education (*or similar wording*).

### 2. Entitlement (Best Reference: Right to Education Act 2009 ([here](#))).

#### Under Right to Education Act

- All Children (includes children with a disability) have the right to free elementary (up to 8<sup>th</sup>) education at a local school (Sct 3).
- Usually this means from the age of of 6-14, but if a child admitted late, and takes longer, then still has right to finish 8<sup>th</sup> (Sct 4).
- All parents/guardians must admit their child in a local school (Sct 10).
- All schools (government & private) must:-
  - Not use any screening procedure (for child or parents) or capitation fee for admission (Sct 13).
  - Not expel a child until end of Class 8 (Sct 16).
  - Not make a child repeat a class, or pass board exam until end of Class 5 (Sct 16).
  - Not do any physical punishment or mental harassment (Sct 17).
  - Meet minimum infrastructure requirements (all-weather building, separate classrooms for each teacher, playground, library, separate boys'/girls' toilets, drinking water, play/sports equipment (Sct 19 & Schedule).
  - Have all teachers attend school regularly & complete the curriculum on time (Sct 24).
  - Have Teacher-student ratio of 1:40 at primary (Class 1-5) & 1:35 for Class 6-8 (Sct 25 & Schedule, Item 1).
  - NB No teachers can do private tuitions (Sct 28).

All private schools must reserve 25% seats in Class 1 for children from:

- 'disadvantaged groups' (PwD, SC, ST or OBC); or
- EWS (usually annual income less than 1 lakh).

See (Sct 12(1)(c) and website specifically on this topic [here](#)).

#### Muslim education

- Scheme for providing quality education to Madrasas and Minorities (SPEMM) Government aiming to provide educational support to Madrasas to bring them up to national standards in Science Math's etc (details [here](#)).

### **3. Application Procedure for Admission**

#### **a) Admission in government schools**

- Try for admission by taking child to a nearby school when the new session starts (usually April).
- Normally, you only need the child's Birth Certificate (see page 56) or, if you don't have the birth certificate, then an affidavit, but under the RTE Act, no child shall be denied admission for lack of proof of age (Sct 14(2)).
- If child is more than 7 years old, then he/she should be put in an age appropriate grade and given special classes to get him/her up to standard of the others (Sct 4).

#### **b) Admission in private schools (See site [here](#) and click on your state)**

If member of a disadvantaged (SC, ST or EWS (usually annual income less than 1 lakh)), and resident in your state for 3-5 years then:

- Apply directly to the local (within 1km) school in which admission is desired
- Quoting RTE Sct 12(1)(c).
- Need proof of residence, & proof of disadvantaged status (Caste Certificate 57 or Income certificate 59)
- Some state may have on-line applications (details [here](#)). Delhi's is [here](#).
- If there are more applicants than seats in a particular school, then a 'lottery' will be held and those successful notified.

### **4. Ways to Create Pressure (if application doesn't succeed)**

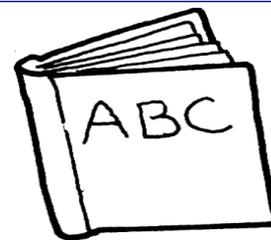
- Initially approach the **principal** of the school; then
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district); then
- Complain to the District Education Officer (go to your district's website [here](#)).
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Education.

### **5. Success Story**

*In Delhi, Roshan and Gulhsan's child was successful in the 'lottery' for free admission to a local private school under the RTD Sct12(1)c. The child is now receiving free education at the private school.*

## 2. Education – Scholarships, books and uniforms

*In order to encourage poor children to enrol in and attend school, the Government has initiated many scholarships & benefits.*



### 1. Relevant Department

#### Central Government

- Right of Children to Free & Compulsory Education Act 2009 click (website [here](#)).
- Ministry of Human Resource Development - Dept of Schools Education and Literacy (website [here](#)).
- Shagun (renamed from Sarv Shiksha Abhyas) (website [here](#)).

#### State Government

- Department of School Education (*or similar wording*).
- RTE rules for your state (website [here](#) and click on your state).

### 2. Entitlement (Best References: Shagun site [here](#) and scholarship portal [here](#)).

- **Midday meal** up till 8<sup>th</sup> (see Mid-Day Meal in this manual on page 9).
- For **free uniform and textbooks** for children at primary & upper primary level (RTE State Rules [here](#)) eg Delhi Sct 4(3)(d). Also government site [here](#) (scroll down to 5<sup>th</sup> paragraph “The major interventions.”)
- **Poor students** whose family income is less than 1.5 lakh and pass a merit test are eligible for the National Means cum Merit Scholarship Scheme (NMMSS) for Rs12,000 per year in Classes 9-12. Test conducted in grade 8. Need 55% (50% for SC/ST) (details [here](#)).
- **Religious minorities:** scholarship of admission fee (Rs500), tuition fee (Rs350/month) for class 6-10 and maintenance allowance of Rs100 per month. Family income limit 1 lakh (details [here](#)).
- **OBC students** whose family income in less than Rs 44,500 per year may be eligible for scholarships (details [here](#) scroll down to “Pre-matric scholarships for OBC students”).
- **SC/ST Girls in Secondary Education:** National Scheme of Incentive to Girls for Secondary Education(NSIGSE) Rs3,000 as fixed deposit after passing Gr 8 and enrolling in Grade 9. Available for SC/ST girls and those in KGBV schools. The girls can withdraw the sum along with interest on reaching 18 years and on passing 10<sup>th</sup> class. For more information (see details [here](#) and [here](#)).
- **Residential schools** Kasturba Gandhi Balika Vidyalaya (KGBV) schools with boarding facilities at elementary level for girls. 75% girls should be from SC, ST, OBC or minority communities & only thereafter, 25% girls from families below poverty line (see more info in guidelines page 4 [here](#) 2010).
- Other schemes for PwD students in the 2016 Compendium of schemes ([here](#)).
- Many other scholarships, including post-matric scholarships, on the Government portal [here](#).

### 3. Application Procedure for Benefits

- For **free uniform and text books** for SC/ST, application is submitted to the principal of the school.
- **All other scholarships**, apply at the Scholarships portal [here](#).
- **Kasturba Gandhi Balika Vidyalaya** residential schools. Apply directly to the school.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Initially approach the **principal** of the school; then
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district); then
- Complain to the District Education Officer (go to your district’s website [here](#)); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state’s Department of Education.

### 5. Success Story

*In Chhatarpur district only the girls were receiving free school uniforms. The NGO staff applied to the District Education Officer. That was successful, and the boys started receiving the same benefits.*

### 3. Education – Open Schooling

Many people want to study, but for a number of reasons can't go to formal school. Perhaps they dropped out of school at an early age, but now, as a young adult they want to study again. Alternatively, they may be working or even looking after a family so can't go to regular 'school'. For lakhs of such people, Indian Open School plays a vital role in allowing them to study from home. It currently has an enrolment of about 1.5 million students at Secondary and Senior Secondary levels, which makes it the largest open schooling system in the world.



#### 1. Relevant Department

##### Central Government

- National Institute of Open Schooling (website [here](#)).

#### 2. Entitlements (Best Reference: NIOS [here](#) 2017).

- Open Basic Education (OBE) is equivalent to classes 3, 5 & 8 of formal school (details [here](#)).
- Secondary Education Course (is equivalent to Class 10) (details [here](#)).
- Senior Secondary Education Course (is equivalent to Class 12) (details [here](#)).

#### 3. Application Procedure for Admission

For OBE (Class 3, 5 or 8):

- Find the centre nearest you from the website [here](#).
- Go to the centre and process the application.

For Secondary (10<sup>th</sup>) and Senior Secondary (12<sup>th</sup>) all applications are now done on-line:-

- Go to the website [here](#) and complete the on-line application yourself. Procedure is [here](#). You'll need to upload these [documents](#): (click on 'Documents Required' on left) including: mobile number; a way to pay on-line; Aadhaar card or other ID proof; address proof; upload passport photo; and upload evidence of previous study; or
- Go to the local Accredited Institution (AI) which will help do the application on-line. For list of AIs click [here](#); or
- Visit the Regional Centre which will help you do the on-line application. For list of Regional Centres click [here](#) and scroll down to see all Regional Centres.

Fees [here](#) are:-

Class	Men	Women	SC/ST /Handicapped
OBE	Free	Free	Free
Secondary (10 <sup>th</sup> )	1,800	1,450	1,200
Sr Secondary (12 <sup>th</sup> )	2,000	1,650	1,300

#### 4. Ways to Create Pressure (if application doesn't succeed)

- For 3rd, 5th, 8th application, approach the centre where you applied; then
- For 10<sup>th</sup> & 12<sup>th</sup>, check the status of your on-line application by logging in [here](#); then
- Complain to the Regional Centre. For list of Regional Centres click [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to National Institute of Open Schooling (website [here](#)).

#### 5. Success story

In Delhi, Rukhsana was a housewife who had never been to formal school. She did NIOS Secondary (10<sup>th</sup>) and after passing, completed Senior Secondary (12<sup>th</sup>) also through NIOS. She's now considering going to college!

# E) Energy



## 1. Energy – Electricity

*The Government claims that every village in India (although not every home) is now on the electricity grid. The schemes below aim to help families that don't yet have an electricity connection, to get one.*

### 1. Relevant Department

#### Central Government

- Ministry of Power (website [here](#))
- Rural Electrification Corporation of India - Saubhagya scheme (website [here](#)).

#### State Government

- State Electricity DISCOM (Distribution Company Ltd) listed [here](#).

### 2. Entitlement (Best Reference: Saubhagya FAQs [here](#) 2018). (possibly discontinued)

- All un-electrified households in rural areas, as well as poor un-electrified households in urban areas, are eligible for electricity (see FAQ #1, #2 and #14).
- Even if no power line to your house, can still apply (see FAQ #12).
- Get LED, power socket for free (see FAQ #8 & #9).
- Even if house very remote can apply for solar connection, under which get 5 LEDs, 1 fan and 1 socket (see FAQ #15).
- Any ID is sufficient to apply (Voter ID; Ration Card etc – need not have Aadhaar)(see FAQ #5, #6).
- Can't be in arrears when applying (see FAQ #11).
- 'Non-poor' pay only Rs50 each bill for 10 bills (10×50 = Rs500) (see FAQ #3).
- Must pay whatever bill comes for your electricity use (no flat rate available any more(see FAQ #13)

#### In UP Scheme: Jhat pat [here](#)

- New 1KW Connection Rs 1,848

### 3. Application Procedure for Connection

See FAQ #4 at Saubhagya site [here](#).

- DISCOM of your area organise camps in villages / cluster of villages.
- You need to simply approach DISCOM officials in the camp and your application for the connection shall be registered on spot.
- Electricity connection shall be released by the DISCOM after due verification, mostly on spot.
- Alternatively apply directly to state DISCOM (contacts [here](#)).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Phone the Saubhagya helpline 1912.
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Electricity Distribution Company Ltd (list of DISCOMs [here](#)).

### 5. Success story

*Kadagdoni is a very interior village in Jharkhand, far from the main road. A Community Based Organisation (CBO) had been trying to get electricity to the village for years, but was faced with persistent demands for a bribe from the notoriously corrupt Electricity Board. After a little training, the CBO learnt more about their rights under the Rajeev Gandhi Grameen Vidyut Yojana (a scheme before Saubhagya) and collectively decided NOT to pay the bribe which was being demanded – but to work together to pressurise the government to get electricity. They applied to their panchayat leader and also did lot of manual work for clearing up the road to help the materials reach their village. Eventually they got their connection.*

## 2. Energy – Gas

*Cooking gas is cheaper & cleaner than kerosene, wood or dung, so is very useful to all households. Often distributors don't want to issue new connections, but most households have a right to one.*



### 1. Relevant Department

Cooking gas is now semi privatised. Most connections are through:-

- Indian Oil Corporation Ltd (Indane) ([here](#)); or
- HP Gas (click [here](#)); or
- Bharat Gas (click [here](#)).

### 2. Entitlement (Best Ref: Indian Oil Corporation 2021 [here](#))

- Every household with a separate cooking area is entitled to one gas connection (FAQ#1 [here](#)).
- 12 gas refills in each 12 month period (see website [here](#)) at a subsidised rate of approx Rs 500 (see [here](#) for non-subsidised prices – scroll well down to ‘Non-Subsidised Prices’).

### 3. Application Procedure

#### a) For new Indane connection (See FAQ#1 [here](#))

- Fill out the form and submit to nearest distributor. My nearest local Indane gas supplier is \_\_\_\_\_ (enter on the table on page 4).
- Submit proof of identity & residence (Either Aadhaar, I-Card, Ration Card, Electricity bill etc).
- Receive letter through registered post (to check address). Take that to distributor.
- Cost (see FAQ # 1 & #2 [here](#)):-
  - Refundable Security Fees Rs.1,450; Refundable deposit for Regulator Rs.150;
  - Gas refill: (Approx Rs850 as of 2021- see [here](#) and scroll down to table of prices).
  - Checking of your stove Rs177 (if using your own stove); Hose 170; Admin 89; Installation; Rs118; Card Rs59.
- **Total approx Rs 3,250 (without stove) (NB get a receipt)**

(NB You can use your own stove if it has ISI mark & original receipt of purchase and checked (see [here](#) and FAQ #3).

#### b) To get subsidy

- The first 12 refills will automatically be at the subsidised rate, which is paid into your bank account. See article [here](#).
- Non-subsidised price approx Rs850 [here](#) (scroll down).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain to the dealer from where you got the connection;
- For Indane toll free number 1800 2333 555; or For HP on-line complaint [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Indane [here](#), HP [here](#) or Bharat Gas [here](#).

### 5. Success story

*Ruby, 24, is a single mum parenting a 3 year-old-daughter in a shack by the side of the railway. She cooked on a wood stove indoors; which was unpleasant and time consuming for her, and also contributed to respiratory issues for her daughter and elderly father. She was very keen to apply for gas, but did not have a PAN card or bank account (prerequisites for a government gas connection) or sufficient money. Community workers helped her apply for both a PAN card (page 53 of this manual) and a bank account (page 54 of this manual), and then submitted photocopies of her documents to the local gas distributor, as well as giving her a small gift to help her pay the upfront cost. She's now saving time, money, her lungs – and the planet – by cooking on a cleaner, cheaper and more convenient fuel.*

## F) Village & Slum Facilities

### 1. Village and Slum Facilities – Drinking Water

*Drinking water is fundamental to human life and health. The Indian government, through the schemes below, is committed to providing adequate clean drinking water to every Indian.*



#### 1. Relevant department

##### Central Government

- Ministry of Jal Shakti, Dept of Drinking Water & Sanitation (website [here](#)).

##### State Government

- Public Health Engineering Dept (PHED) (*or similar wording*).

##### Local Authorities

- In city areas, the Nagar Nigam is generally responsible for water supply.

#### 2. Entitlement (Best Reference: Jal Jeevan Mission [here](#))

- Goal of having a Functional Household Tap Connection (FHTC) for every rural household by 2024 providing 55 litres of drinkable water, per person, per day ([here](#)).
- Until every household has FHTC, then water supply should be at a distance of not more than 1.6km or 100m elevation, and there should be one hand pump per 250 people (See Wikipedia document [here](#) under ‘Access’).
- Some states like MP considering their own Right to Water Act [here](#) which guarantees 55 litres per person per day.

#### 3. Application Procedure

- If quantity or quality of water source is unsatisfactory, according to the entitlements above, make an application for testing or a new source to the Public Health Engineering Department of your state quoting the goals in the Jal Jeevan Mission.

#### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain to the PHED office where you applied once again; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Jal Jeevan Mission (contacts [here](#) and scroll down to ‘Contact Us’) or on-line to the Ministry of Drinking Water and Sanitation [here](#).

#### 5. Success Story

*The hand pump in Parva village was not working. The village Health and Sanitation committee wrote an application to Department of Public Health and Engineering. After three days the hand pump was fixed.*

## 2. Village and Slum Facilities – Toilets

*The Indian government wants to see every household have its own toilet. There is resistance to this from many villagers, who have toileted outdoors for generations and argue that toilets without running water and proper cleaning are worse than no toilet at all.*



### 1. Relevant Department

#### Central Government

- Ministry of Jal Shakti, Dept of Drinking Water and Sanitation (Swachh Bharat Rural) (website [here](#))
- Ministry of Housing and Urban Affairs: (Swachh Bharat Urban) (website [here](#)).

#### State Government

- Department of Public Health Engineering (*or similar wording*).

#### Local

- Panchayat's Village Health, Sanitation & Nutrition Committee.

### 2. Entitlement (Best Ref: Swachh Bharat Mission (Rural) 2018 [here](#) and (Urban) [here](#) 2017).

#### Rural Households

- Priority households are: BPL households, APL households which are either SC, ST families, physically handicapped, landless labourers with homestead, small farmers, marginal farmers, and women-headed households (see SBM Rural guidelines, page 22 point 6.4.5 [here](#)).
- Those eligible can construct toilet (Individual Household Latrine IHHL) with cash incentive of Rs12,000 (see page 23 point 6.4.6) (Rs7,200 from central and Rs4,800 from state) (point 6.4.7).
- Beneficiary encouraged to contribute his/her own labour (see page 23 point 6.4.8).

#### Urban households

- Urban households without a proper toilet also eligible for subsidy to help build toilet (pg13 4.4 [here](#))
- Scheme available whether the house is in a legal or illegal colony (page 13 point 4.3.2 [here](#)).
- Subsidy is Rs 6,667 (Central 4,000 & state 2,667) (SBM Urban Guidelines page 14 point 4.4.6 [here](#))
- Community toilets to be built in urban areas, where open defecation is happening, and people don't have enough space to construct their own toilet (page 15, point 5 [here](#)).

### 3. Application Procedure

#### Rural IHHL

- Apply to the Panchayat's Village Health and Sanitation Committee.

#### Urban IHHL

- Apply at your local [Common Service Centre](#) or online [here](#).
- Register on the portal by first creating login ID.
- Need scanned copy of photograph, bank account details, scanned copy of first page of bank passbook before registering on the portal.
- Once an application is filled and submitted online, the urban local body verifies each application before releasing any money.
- Verification of the application should be completed within 7 working days of submission.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain directly to Panchayat's Village Health, Sanitation & Nutrition committee; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- (Rural) RTI to the Ministry of Drinking Water and Sanitation [here](#).
- (Urban) RTI to the Ministry of Housing and Urban Development [here](#).

### 5. Success story

*Put your story here.*

### 3. Village and slum Facilities – Paved alleys and drains

During monsoon, moving in and around villages is difficult on muddy roads, so paving and drains are very useful. The Village Health, Sanitation & Nutrition Committee has responsibility for this, so it depends on the honesty or otherwise of that committee, whether a village gets paving & drains.



#### 1. Relevant Department

##### Central Government

- Ministry of Health and Family Welfare – National Health Mission [here](#).
- Ministry of Drinking Water and Sanitation (Swachh Bharat Rural) (website [here](#)).

##### State Government

- Department of Rural Development (*or similar wording*).
- Department of Public Health Engineering (*or similar wording*).
- Department of Panchayati Raj (*or similar wording*).

##### Local

- Panchayat's Village Health, Sanitation & Nutrition Committee (VHSNC) [here](#).
- In city areas, the Nagar Nigam is responsible for paving of alleys, drains & sweepers.

#### 2. Entitlement (Best Ref: Village Health, Sanitation & Nutrition Committees ([here](#) 2013)).

- The Public Health Engineering Dept may have a budget for building roads and a drainage system in the village.
- The Village Health, Sanitation & Nutrition Committee gets Rs10,000 annually (page 17, point 3.2 [here](#)) in an untied fund which can be used for anything to improve the health of the village including: nutrition, education, sanitation, environmental protection, and public health measures.
- The untied fund should *not* be for something for which there is a budget in other gov't departments (like roads in PHED). However, if the PHED does not have a budget for paving, the untied fund could be used to pave alleys if this is for the good of the village. (page 17, point 3.2 [here](#))
- Committees must have 50% women. SC/ST residents should be well represented, and there should be representatives of every hamlet (see item C on page 9, [here](#)).

#### 3. Application Procedure

- First apply to the Dept of Public Health Engineering; then
- Directly to the Panchayat's Village Health, Sanitation & Nutrition Committee (VHSNC).

#### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain to the PHED or VHSNC, wherever you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Public Health Engineering.

#### 5. Success Stories

*Put yours here!*

## 4. Village and slum Facilities – Housing

*The Pradhan Mantri Awaas Yojana (renamed from the Indira Awaas Yojana) aims to give a basic house to needy families. Like all schemes aimed at the poor, it is only as good as the SECC list of 'eligible'.*

### 1. Relevant Department

#### Central Government

- Ministry of Rural Development (website [here](#)).
- Ministry of Housing and Urban Affairs (website [here](#)).
- Ministry of Panchayati Raj (website [here](#)).



#### State Government

- Department of Rural Development (website [here](#) for some states).

### 2. Entitlement (Best Ref: PM Awaas Yojana–Gramin [here](#) 2018, and urban [here](#) 2015).

#### a) Pradhan Mantri Awaas Yojana (Grameen)

- Scheme for households with with kaccha walls and roof from 2011 SECC (page viii, point 5 of book [here](#))
- Rs1,20,000 (1,30,000 in hilly areas) for building pakka house (page 27, point 5.1.1).
- House to be at least 25m<sup>2</sup>, including separate cooking area (page 28, point 5.1.4).
- Eligible for 90 worker-days of MGNREGA (page 7, point 2.2 f. & page 27, point 5.1.2).
- Houses built under this scheme also eligible to receive 12,000 for construction of toilet under Swachh Bharat Mission or NREGA (see page 37 or 10 of this manual, and page 7, point 2.2 e. & page 28, point 5.1.3 [here](#)).

#### b) Pradhan Mantri Awaas Yojana (urban) (See 'Citizen Assessment' tab at site [here](#))

- **'Insitu' slum rehabilitation (ISSR):** To make a slum house pakka, Rs1,00,000 under (pg 2, #4 of book [here](#))
- **Beneficiary-led construction (BLC):** EWS families can upgrade existing non-slum kaccha house on legal land to pakka with 1.5lakh assistance (called ) (page 10, point 7).
- **Affordable Housing in Partnership (AHP):** Get a pre-built flat with large government subsidy. Usually decided by lottery. In UP flat 30m<sup>2</sup> for 2.36 lakh, paid over 5 years. Market value 4.8 lakh.

#### c) Credit-cum-Subsidy Scheme for Rural Housing (CSRH) (in Bihar [here](#)).

- Rural poor just above the poverty line having an annual income up to Rs. 32,000/- are entitled.
- Sanitary latrines & smokeless chulhas must be an integral part of the house to qualify. Loan of Rs40,000

## 3. Application Procedure

#### a) Pradhan Mantri Awaas Yojana

- Using participatory process a 5 yr priority list of people who need to be given housing is prepared using the Socio-Economic and Caste Census (SECC) baseline data (page 19-24 of book [here](#));
- Gram Sabha meets to approve annual select list (meeting attended by District Collector & videoed);
- List of new inclusions and list of exclusions if any shall be marked as such with reasons;
- Finalised list sent to the Jila Parishad before 31st December.
- If on the list, or believe you should be, apply at your local [Common Service Centre](#) if you have one, otherwise the Panchayat, BDO or District Rural Development Agency.

#### b) Pradhan Mantri Awaas Yojana Urban

- Apply on-line at website [here](#). Click on 'Citizen Assessment' Apply on-line then choose the scheme.
- Apply at your local [Common Service Centre](#); or
- Or apply directly to DUDA

## 4. Ways to Create Pressure (if application doesn't succeed)

- Complain directly to Gram Panchayat, District RDO, or Jila Parishad (wherever you applied); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- (Rural) RTI to Ministry of Rural Development (contacts [here](#)) or on-line [here](#).
- (Urban) RTI to the Ministry of Housing and Urban Development on-line [here](#).

## 5. Success Stories

*Put yours here!*

## 5. Village and slum Facilities – Land for the landless

*Through generations of caste-based discrimination, corruption, deceit & debt, many families have become landless. This consigns them to a life of renting accommodation & manual labour on other people's land.*

*The schemes below, under the Pradhan Mantri Awaas Yojana, aims to give destitute people some land, even if only enough for a house. As with all other schemes, it is only as good as the SECC list itself.*



### 1. Relevant Department

#### Central Government

- Ministry of Rural Development (website [here](#)).
- Ministry of Housing and Urban Affairs (website [here](#)).
- Ministry of Panchayati Raj (website [here](#)).

#### State Government

- Department of Rural Development (website [here](#) for some states).

### 2. Entitlement (Best Ref: PM Awaas Yojana–Gramin [here](#) 2018, and urban [here](#) 2015).

#### Rural

- In some states, landless people may be eligible for Rs60,000 to buy land for PM Awaas Yojana house (See article [here](#) about Bihar).

#### Urban

- **Affordable Housing in Partnership (AHP):** (See page 9, point 6 of document [here](#)). When living illegally in a slum (not on your own land), may be able to get a pre-built flat with large government subsidy. Usually decided by lottery.
- In UP flat 30m<sup>2</sup> for 2.36 lakh, paid over 5 years. Market value 4.8 lakh.

### 3. Application Procedure

#### Rural (Pradhan Mantri Awaas Yojana-Grameen)

- Using participatory process a 5 year priority list of people who need to be given housing is prepared using the Socio-Economic and Caste Census (SECC) baseline data (page 19-24 of book [here](#));
- The Gram Sabha meets to approve the annual select list (meeting attended by District Collector & videoed);
- List of new inclusions and list of exclusions if any shall be marked as such with reasons;
- Finalised list sent to the Jila Parishad before 31st December each year.
- If on the list, or believe you should be, apply to the Panchayat, BDO or District Rural Development Agency.

#### Urban: (Pradhan Mantri Awaas Yojana - Urban)

- Apply on-line at website [here](#). Click on 'Citizen Assessment' Apply on-line then choose 'AHP'.
- Apply at your local [Common Service Centre](#); or
- Or apply directly to DUDA
- Need Aadhaar Card and bank account

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain directly to Gram Panchayat, District Rural Development Officer, or Jila Parishad.
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- (Rural) RTI to Ministry of Rural Development (contacts [here](#)) or on-line [here](#).
- (Urban) RTI to the Ministry of Housing and Urban Development on-line [here](#).

### 5. Success Story

*Put yours here!*

## 6. Village and slum Facilities – Roads

Many of India's villages don't have sealed roads. This creates problems, especially during the rainy season. The Indian government prioritises its road building to connect villages to agricultural markets, high schools and hospitals.



### 1. Relevant Department

#### Central government

- Ministry of Rural Development's, National Rural Infrastructure Agency - Pradhan Mantri Gram Sarak Yojana (website [here](#)).

#### State Government

- Department of Public Works (or similar wording).
- Department of Rural Development (website [here](#) for some states).

### 2. Entitlement (Best Reference: Pradhan Mantri Gram Sarak Yojana [here](#) 2019)

Government makes a priority list of roads based on criteria/scoring below (see page 37 [here](#)).

S.No.	Parameter	Category weight	Sub-category weights
1.	Population (Census 2011) of the Habitation/village connected by the Through Route (score of the highest category)	30	
	• 5000 and above		30
	• 3000 to 4999		20
	• 1000 to 2999		10
	• Less than 1000		05
2.	Market facilities (cumulative score)	30	
	• Mandi/GrAMs/Rurban Growth Cluster		15
	• Warehouse/Cold Storage/Sugar Mills/Agro Industry		10
	• Collection Centre or pack house		5
3.	Educational facilities (score of the highest category)	15	
	• High School		10
	• Higher Secondary School/Girls High School/ITIs		12
	• Degree College		15
4.	Medical facilities (score of the highest category)	15	
	• Primary Health Centre/Veterinary Hospital		10
	• Bedded Hospital/Community Health Centre		15
5.	Transport infrastructure (cumulative score)	10	
	• Bus Stand		4
	• Administrative Centre (Block, Panchayat Hqt)		4
	• Bank/Fuel Station		2

### 3. Application Procedure

- Score your village (maximum 100 points) using the above table.
- Apply to the state's Department of Public Works, detailing the score your village achieved.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain directly to State's Department of Public Works where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Rural Development on-line [here](#).

## G) Farming

### 1. Farming – Kisan Credit Card

*Much of India's population still relies on farming for a living. Often obtaining credit to buy farming supplies has been very difficult for small farmers. The Kisan Credit Card allows farmers to purchase supplies at low interest and protects them from exorbitant interest charges*



#### 1. Relevant department

##### Central Government

- NABARD (National Bank for Agriculture and Rural Development) [here](#).

#### 2. Entitlements (Best Reference: Bank Bazaar [here](#)).

- Loans up to 3 lakh.
- No collateral required for loans up to Rs.1.60 lakh.
- Farmers with KCC exempt from the high interest rates of the regular loans offered by banks as the interest rate for KCC starts as low as 2% and averages at 4%

#### 3. Application Procedure

The application process for the Kisan credit card can be done online, as well as, offline.

##### On-line

- Visit the website of the bank you wish to apply for the KCC scheme.
- From the list of options, choose the Kisan Credit Card.
- On clicking the option of 'Apply', the website will redirect you to the application page.
- Fill the form with the required details and click on 'Submit'.
- On doing so, an application reference number will be sent.
- If you are eligible, the bank will get back to you for the further process within 3-4 working days.

##### Off-line

- Offline applications can be done by visiting the branch of the bank of your choice or by downloading the application form from the website of the bank as well.
- The applicant can visit the branch and begin the application process with the help of the bank representative.
- Once the formalities are done, the bank's loan officer can help with the loan amount for the farmer.

#### 4. Ways to Create Pressure (if application doesn't succeed)

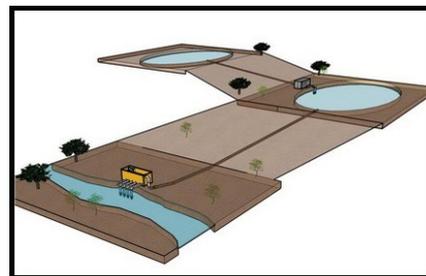
- Complain directly to the Bank from where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to NABARD (National Bank for Agriculture and Rural Development) [here](#).

#### 5. Success Story

*Put yours here!*

## 2. Farming – Irrigation

*Much of India's population still relies on farming for a living, for which water is one of the most important commodities. With climate change, rainfall is becoming less predictable, making farming even harder. The schemes below aim to allow farmers to irrigate their land in order to overcome the uncertainties of the weather, to some degree.*



### 1. Relevant department

#### Central Government

- Ministry of Jal Shakti, Dept of Water Resources, River Development & Ganga Rejuvenation (website [here](#)).
  - Central Water Commission (website [here](#)).
- Ministry of Agriculture and Farmers Welfare (website [here](#)).
  - Dept of Agriculture, Cooperation and Farmers Welfare (website [here](#)).
  - National Food Security Mission 2009 (Rashtriya Khasadya Surakhsha Mission) (website [here](#)).
  - National Committee on Precision Agriculture and Horticulture (website [here](#)).

#### State Government

- Department of Water Resources (*or similar wording*).

### 2. Entitlements (Best Reference: National Mission on Micro Irrigation 2010 ([here](#))).

**National Food Security Mission** (click [here](#) and see page 38).

- Incentive for Pump sets (for wheat, rice or pulses): Assistance @ 50% of the cost limited to Rs. 10,000/-per machine, whichever is less.
- Distribution of sprinkler sets (only for wheat or rice): Incentive: lesser of 50% of the cost or Rs 7,500 per hectare.

### 3. Application Procedure

For National Food Security Mission schemes apply to:-

- Gram Panchayat; or
- District Collector Office.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain directly to Gram Panchayat, District Rural Development Officer, or Jila Parishad; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Water Resources.

### 5. Success Story

*Put yours here!*

### 3. Farming – Crop Insurance

*An aspect of climate change is the increased frequency of natural disasters: cyclones, floods & droughts, all of which makes farming riskier. The insurance schemes below aim to allow farmers to insure against these events, so making farming a little less risky.*



#### 1. Relevant Department

##### Central Government

- Ministry of Agriculture and Farmers Welfare
  - Dept of Agriculture, Cooperation and Farmers Welfare (website [here](#)).
- Agricultural Insurance company of India (website [here](#)).

##### State Government

- Department of Agriculture (*or similar wording*).

#### 2. Entitlement (Best Reference: PM Fasal Bima Yojana [here](#)).

PM Fasal Bima Yojana (see details [here](#)).

- Provides insurance coverage and financial support to farmers in the event of failure of any of the notified crops as a result of natural calamities, pests and diseases.
- Compulsory for 'loanee' farmers (taking Seasonal Agricultural Operations (SAO) loans from Financial Institutions). Optional for non loanee farmers.
- Coverage of all food crops (cereals, millets and pulses), oilseeds and some horticultural crops including cotton & potato (see [here](#) page 4, #4, and page 22, #17.4.4).
- Insurance premium rates are: - (see page 13 [here](#)).
  - Kharif (Monsoon: July-Oct): 2% for all foodgrain and oilseeds;
  - Rabi (Winter Oct- March): 1.5% for all foodgrain and oilseeds;
  - Horticultural crops 5%.
- Above rates are maximums. If actuarial rate is less than above rate, then only it will be charged. The rest will be covered by government as a subsidy.

#### 3. Application Procedure

- For eligibility and documents required see [here](#) (and scroll down to 'Necessary Documents').
- At the beginning of each crop season, the State Government notifies the crops and defines the areas which will be covered under the scheme during the season.
- The farmer can apply on-line (procedure [here](#) under 'How to apply for PMFBY on-line). Go [here](#) and click on 'Farmers Corner', then click on 'Guest farmer', then fill out the form.

#### 4. Ways to Create Pressure (if application doesn't succeed)

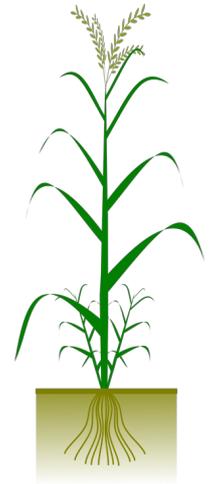
- E-mail PMFBY [help.agri-insurance@gov.in](mailto:help.agri-insurance@gov.in) (see [here](#) and click on 'Helpline'); then
- At PMFBY website [here](#) and click on 'Technical Grievance'; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Agriculture & Farmers Welfare (website [here](#)) or lodge RTI on-line [here](#).

#### 5. Success Story

*Put yours here!*

## 4. Farming – Subsidies and loans

*With a population of over a billion, India desperately needs her farmers to keep producing a steady supply of food. With globalisation however, prices for basic farming seeds and equipment have gone up. The schemes below aim to subsidise these basic items to make farming a little more profitable, and so encourage farmers to keep farming.*



### 1. Relevant Department

#### Central Government

- Ministry of Agriculture and Farmers Welfare
  - Dept of Agriculture Cooperation and Farmers Welfare (website [here](#)).
  - National Food Security Mission 2009 (website [here](#)).

#### State Government

- Department of Agriculture (*or similar wording*).

### 2. Entitlement (Best Ref: National Food Security Mission Guidelines 2009 [here](#) page 37,38)

#### Subsidies (see page 37 & 38 [here](#)):-

- **Seeds (Item 3):** 50% of cost up to Rs500 per 100kg for High Yielding varieties of wheat & rice & 50% of cost up to Rs1,200 per 100kg for pulses.
- **Seed Mini-kits (Item 3):** Full cost of 10 kg wheat (for 50 Hectares), 5 kg High yielding varieties of rice (for 50 Hectares) and 6 kg Hybrids of rice (for 50 Hectares):
- **Implements (Item 4):** **50% of cost up to** Rs3,000 for Condo weeder and Knapsack Sprayer, 50% of cost up to Rs15,000 for seed drills, 50% of cost up to 30,000 for Rotavator.
- Other subsidies listed on (see page 37 & 38 [here](#)).

### 3. Application Procedure

#### Subsidies See NFSM guidelines [here](#) (page 3: Item 4C ‘District Level’)

- Apply to the District Food Security Mission; or
- The District Collector; or
- Executive Officer of the Jila Parishad.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Phone Kisaan Call Centre toll free 1800-180-1551 [here](#); then
- Contact NFSM CELL [here](#),
  - Ms. Shubha Thakur, Joint Secretary (Crops and Oilseeds), NFSM,
  - Room No :155, Department of Agriculture, Cooperation & Farmers Welfare  
Ministry of Agriculture & Farmers Welfare, Krishi Bhawan, New Delhi, 110 001  
Phone : 011 23383744 (O)  
Email-ID : sthakur@nic.in
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Agriculture & Farmers Welfare (website [here](#)) or lodge RTI on-line [here](#).

### 5. Success Story

*Put yours here!*

## H) Human Rights Abuse

### 1. Human Rights Abuse – Domestic Violence

*While improving, the position of women in India is still very poor. Even in their own homes, many women are regularly beaten by their husbands. This behaviour, which in modern India is unacceptable, is now reflected in the Domestic Violence Act of 2005.*



#### 1. Relevant Department

##### Central Government

- National Commission for Women (website [here](#)).
- Protection of Women from Domestic Violence Act 2005 ([here](#)).

##### State Government

- State Women's Commission (click [here](#) and scroll down to your state.)
- State Department of Women and Children (listed [here](#)).
- State Police. My nearest police station is \_\_\_\_\_ (enter details on page 4).

#### 2. Entitlement (*Best source for relevant laws: Domestic Violence Act 2005 [here](#)*)

The Domestic Violence Act 2005 [here](#) prohibits domestic violence, which includes:-

- Abuse, whether that be physical, sexual, verbal, emotional or economic (Sct 3(a)).
- Any pressure over dowry (Sct 3(b)).
- The threat of the types of abuse listed above (Sct 3(c)).
- Woman has a right to free legal advice (Sct 5(d)) (through the Legal Services Authority).

##### Indian Penal Code ([here](#))

- Sct 498A. Prohibition on husband or relative of husband of a woman subjecting her to cruelty.

##### Remedies available

- Under the Domestic Violence Act, the abused woman can apply for living in safe shelter (Sct 6), a Protection Order (Sct 18), a Custody Order for her children (Sct 21), and compensation (Sct 22).

*NB. EHA has now produced a whole manual on accessing schemes for Women. See the EHA website [www.eha-health.org](http://www.eha-health.org) under Downloads / Advocacy Manuals / All India / Women's Advocacy Manual.*

#### 3. Application / Accessing Relief

It is important that another woman (a relative, or from the community or an NGO) be present with the abused woman as she takes action in one of the following ways:-

- Talk to **Gram Panchayat** (preferably the women members) which may solve problem locally; or
- Inform the **District Probation Officer (DPO)** who has some power in domestic violence; or
- Alert the local **Protection Officer** (DVA Sct 8); or
- Contact another NGO **women's support organisation** in your state (contacts [here](#)); or
- Talk to the Women's Commission for your state (click [here](#) and scroll down to your state. There, the woman gives a statement. The Commission calls the abuser. If he doesn't appear, the Commission forwards the complaint to the **court**; or

The abused woman, the Protection Officer, or Women's Commission can then:

- Lodge an FIR at the local Police Station (after which police must arrange for medical examination/ certificate & will investigate the abuse); or
- Apply to court for Safe Shelter, Protection Order, Custody Order for children, or compensation.

#### 4. Ways to Create Pressure (if application doesn't succeed)

- Contact another NGO support organisation in your state contacts [here](#); then
- Complain to the Police SP or SSP for your district; then
- RTI to State Women's Commission (click [here](#) and scroll down to your state); or
- RTI to State Police.

## 2. Human Rights Abuse – Child Labour

*Many people treat children, especially girls, as commodities to be bought and sold. Every day we see children working in chai shops, dhabas and even in our own homes as maids. Such labour robs children of their childhood & is now illegal.*



### 1. Relevant Department

#### Central Government

- Ministry of Labour & Employment (website [here](#)).
- National Human Rights Commission ([here](#)).

#### State Government

- Department of Labour (*or similar wording*).
- State Human Rights Commission ([here](#) and click on your state).
- State Police. My nearest police station is \_\_\_\_\_ (enter details on page 4).

### 2. Entitlement (Best Ref: Child Labour (Prohibition & Regulation) Act 1986 ([here](#))).

#### Constitution of India 1949 ([here](#))

- Article 24: Prohibits employment of children below the age of 14 years in factories, mining and other places.
- Article 39(e): no one can be forced to do work unsuited to their age by economic necessity.

#### Indian Penal Code 1860 ([here](#))

- Sct 374: Prohibition against compelling a person to labour

#### Child Labour (Prohibition & Regulation) Act 1986 [here](#), 2016 Amendment [here](#), (Sched [here](#)), all acts [here](#).

- No child under the age of 14 (completed) can be employed in a 'hazardous occupation' (Sct 3).
- Since 2016 now prohibits adolescents (15-18 years) being employed in a 'hazardous occupation' (Sct 3A).
- Hazardous occupations include railways, plastics factories, auto-mobile garages, manufacturing crackers, hand loom industry, mines, domestic servants, in dhabas, restaurants, hotels, tea shops, beedi making, carpet making, tanning, soap manufacture, brick kilns and roof tiles units, building & construction (updated schedule [here](#)).
- Even in a permitted industry, no child can work more than 3 hours before a break of 1 hour (Sct 7(2)), not more than 6 hours in a day (Sct 7(1)), not between 7pm and 8am (Sct 7(4)), and have a whole day off (Sct 8) each week.
- Exempts child/adolescent labour in non-hazardous family business after school. Sct 3(2)(a). Added by 2016 Act, S5 [here](#)

#### Juvenile Justice (Care and Protection of Children) Act, 2000 [here](#)

- Sct 26: An offence to obtain a juvenile for the purpose of hazardous employment or bonded labour.

#### Factories Act 1948 [here](#).

- Sct 67 Forbids the employment of children below fourteen years of age in all factories.
- Sct 69 Adolescents (14-18yrs) need certificate from authorised doctor to be employed in factory.
- Sct 79 Even if adolescent employed legally, then can't do night shifts and only maximum 4.5 hours a day.

#### Remedies available

- Person using child labour can be punished under IPC, or Child Labour Act for up to 2 years (S14(2));
- The labouring child can be given compensation of Rs20,000 payable by the perpetrator (case [here](#)).

### 3. Application / Accessing Relief

- Phone the toll-free helpline 'Childline' (1098) (or lodge on the website [here](#)). Childline receives distress calls about employing children in the banned sectors. This number is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Lodge an FIR at the local Police Station after which police will investigate the abuse.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Complain to Childline Regional Offices listed [here](#); then
- Lodge a complaint at the Human Rights Commissions Network [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Labour; or
- RTI to State Police.

### 3. Human Rights Abuse – Child Marriage

According to UNICEF, 47% of girls are married by 18 years of age, and 18% are married by 15 years of age. Far from the excitement of love and marriage portrayed in Bollywood, life for many girls married before 18 is awful, becoming little more than a household slave and having pressure to bear children when it is still unsafe. Girls 15-19 are twice as likely to die during pregnancy and childbirth, than women in their twenties. In effect, the girl bride's childhood is cruelly cut short by marriage. The law now prohibits girls to marry before 18 and boys before 21.



#### 1. Relevant Department

##### Central Government

- Prohibition of Child Marriage Act 2006 [here](#).

##### State Government

- State Human Rights Commission ([here](#) and click on your state).
- State Police. My nearest police station is \_\_\_\_\_ (enter details on page 4).

#### 2. Entitlement (Best Ref for relevant laws: Child Line handbook [here](#)).

Under the Prohibition of Child Marriage Act:-

- Any female under 18 and male under 21 is a 'Child' Sct 2(a).
- Child marriage is any in which either party was a 'child' at time of marriage Sct 2(b).

##### Remedies available

- **Nullifying a child marriage:** If the marriage has occurred, then either girl or boy who was a child at time of marriage, can, if they wish, have it nullified, by applying to the district court Sct 3(1).
- Need to apply before girl married reaches 20 years or boy 23 years (2 years of majority) Sct 3(3).
- **Any dowry** to be returned Sct 3(4).
- **Punishment:** for anyone 'promoting' or 'permitting' the child marriage. Assumed to include parents or guardians, but may also include groom (if over 21), the priest, relatives or friends (Sct 11).

#### 3. Application / Accessing Relief

##### Reporting Child marriage:

If you see or suspect a girl under 18 is being married then:-

- Phone the **toll-free helpline 'Childline' (1098)** (or lodge on the website [here](#)). Childline is manned 24 hours a day by NGOs. 1098 is operational in many cities in each state; or
- Report it to the police who must make a Daily Diary entry and register an FIR based on the complaint.

#### 4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commissions Network [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Police SP or SSP for your district.

#### 5. Success story

*Put yours here.*

## 4. Human Rights Abuse – Trafficking of children

Many children are given or sold by a family member, believing the child will get work or study opportunities. Often these children however, are then denied contact with their families and mistreated. Many end up in bonded labour (see page 51) and even prostitution (see page 50). The life for a trafficked child is horrific, yet it happens to thousands of children in our own country every year. The only way to stop it is for ordinary people, like you and me to act if we see anything suspicious. Any missing child or any suspicious activity that you think could be related to trafficking should be reported to Childline or the police.



### 1. Relevant Department

#### Central Government

- Ministry of Labour & Employment (website [here](#)).

#### State Government

- Department of Labour (or similar wording).
- State Human Rights Commission ([here](#) and click on your state).
- State Police. My nearest police station is \_\_\_\_\_ (enter details on page 4).

### 2. Entitlement (Best Reference: Immoral Trafficking Prevention Act 1956 (click [here](#))).

#### Under Indian Penal Code (IPC) ([here](#))

The Indian Penal Code (Sct 370) defines 'trafficking' as:-

1. Recruiting, transporting, harbouring, transferring or receiving a person;
  2. By using threats, force, coercion, abduction, fraud, deception, abuse of power, or giving or receiving of benefits to anyone in control over the person;
  3. For the purpose of 'exploitation' including prostitution, sexual exploitation, forced labour or services, slavery or similar to slavery or servitude.
- Sct 366A: Prohibition on procuring minor girls;
  - Sct 367 Prohibition on Kidnapping/Abduction.

#### Under Immoral Trafficking Prevention Act (ITPA) (click [here](#)).

- Sct 5: Prohibition on procuring, inducing or taking person for prostitution with or without consent.

#### Remedies available

- IPC Sct 370 (4): Trafficking of a minor carries minimum 10 year prison.
- ITPA (Sct 5) Anyone trafficking a child is subject to minimum of 7 year imprisonment (up to life).

### 3. Application Procedure

If a child is missing then:

- Phone the **toll-free helpline 'Childline' (1098)** (or lodge on the website [here](#)). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Lodge an FIR at the local Police Station. Give a recent photo of the child and your mobile phone number for contact. Police are then obliged to investigate; or
- Report the missing child to the Village Child Protection Committee (VCPC); or
- Register the missing child (with a photo) on the Track Child website [www.trackthemissingchild.gov.in](http://www.trackthemissingchild.gov.in) or the Koya Paya website <http://khoyapaya.gov.in/mpp/home>  
These are government sponsored websites where anyone can upload information on any missing or located child, (even a child suspected of being trafficked).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commissions Network [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Police SP or SSP for your district.

### 5. Success Stories

Put yours here!

## 5. Human Rights Abuse – Sex Trafficking

*Many young women and girls are given or sold to a trafficker by a family member, believing she will get work, study or marriage in the city. Often however, the girls end up in prostitution in Kolkata, Mumbai, Delhi or Gujarat. The life for a young girl, torn from her family, trafficked into prostitution and then raped multiple times a day for years is horrific, yet it happens to thousands of girls in our country every year.*



### 1. Relevant Department

#### Central Government

- Ministry of Women and Child Development (website [here](#)).

#### State Government

- State Human Rights Commission ([here](#) and click on your state).
- State Police. My nearest police station is \_\_\_\_\_ (enter details on page 4).

### 2. Entitlements (Best Reference for relevant laws: *Immoral Traffic (Prevention) Act* ([here](#))).

#### Indian Penal Code ([here](#))

- Prohibition on importation of girl below 21 years for sexual exploitation (Sct 366B).
- Prohibition of selling or buying minor for purposes of prostitution (Sct 372,373).

#### Immoral Traffic (Prevention) Act (click [here](#))

- Running brothels is illegal. (Only legal form of prostitution is an adult from own home) (Sct 3).
- Procuring, inducing or taking person for prostitution with or without consent (Sct 5).

#### Protection of Children from Sexual Offences (POCSO) Act, 2012 ([here](#))

- Criminalises sexual offences against children (Sct 4-12).
- Compulsory for media, hotels, photo studios, hospitals to report child sexual abuse to police (Sct 20)

#### The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act 1989 ([here](#))

- A person in position to dominate the will of a woman belonging to SC/ST who uses that position to exploit her sexually, where she would not have otherwise agreed, shall be punished (Sct 3(1)(xii)).

#### Remedies available

- Traffickers can be punished under the IPC and or other Acts (above) up to life imprisonment; and
- A trafficked minor girl can be put under the care of the Child Welfare Committee, which may place the child in a safe house run by either the government or a registered agency (Immoral Traffic (Prevention) Act (Sct 17(4)); and
- The trafficked woman can be given assistance in being repatriated and rejoining mainstream life.

### 3. Application

If you see anything that you suspect may be sex trafficking then:-

- Phone the **toll-free helpline ‘Childline’ (1098)** (or lodge on the website [here](#)). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Lodge an FIR at the local Police Station; or
- Contact Justice Ventures International, an NGO which specialised in working (with the government) on prevention of sex-trafficking [info@justiceventures.org](mailto:info@justiceventures.org)

### 4. Ways to Create Pressure (if application doesn't succeed)

- Phone Childline 1098 again; then
- Lodge a complaint at the Human Rights Commissions Network [here](#); then
- RTI to the Police SP or SSP for your district.

### 5. Success story

*Put yours here.*

## 6. Human Rights Abuse – Bonded/Forced Labour

The Bonded Labour Act defines bonded labour as an 'agreement' to provide 'forced labour'. An 'agreement' is broadly defined and could be an agreement to get a payment, an advance; to fulfil a customary or social obligation; to repay relative's debt; or simply by birth into a particular community. Labour is deemed 'forced' if there is; restricted freedom of; 1) employment; 2) movement; 3) sale goods and services in the marketplace; or 4) payment is below minimum wage.

90% of bonded labourers are from the SC/ST community. Thus, often children or family members are given to a powerful landowner to 'pay off' a debt, only for the work to never be properly accounted, exorbitant interest charged, and the labourer never becomes free. This is modern day slavery.



### 1. Relevant Department

#### Central Government

- Ministry of Women and Child Development (website [here](#)).

#### State Government

- State Human Rights Commission ([here](#) and click on your state).
- State Police. My nearest police station is \_\_\_\_\_ (enter details on page 4).

### 2. Entitlement (Best Ref: Bonded Labour System (Abolition) Act 1976 (“BLA”) ([here](#)))

#### Constitution of India ([here](#)).

- Prohibits forced labour (Article 23(1)).

#### Indian Penal Code ([here](#))

- Prohibition on compelling a person to labour (Sct 374).

#### Bonded Labour System (Abolition) Act of 1976 (“BLA”) ([here](#)).

- Nobody can be forced to do labour. Every bonded labourer now considered “free” (Sct 4).
- Any custom, tradition or agreement by which anyone bonded/forced to work shall be ‘void’ (Sct 5).

#### Juvenile Justice (Care and Protection of Children) Act, 2015 ([here](#))

- An offence to use a juvenile (under 18) for the purpose of bonded labour. Sct 79

#### The Scheduled Castes and Scheduled Tribes (Prevention of Atrocities) Act 1989 ([here](#))

- Forcing a member of SC/ST to undertake forced or bonded labour is an atrocity. Section 3(1)(vi).

#### Minimum wage Act

- Minimum wage set by State governments for many types of employment (see your state [here](#)).

#### Remedies available

- The bonded labourer can be freed of any debt/obligation (BLSA Sct 6);
- The person bonding the labourer can be prosecuted under the IPC (Sct 374) or other Acts (above); &
- The bonded labourer can get assistance in re-joining mainstream life (See Central Scheme for Rehabilitation of Bonded Labourer 2016 [here](#)), including:-
  - Cash: Rs1 lakh for ordinary cases, Rs2 lakh for children rescued from begging & Rs3 lakh for ‘extreme’ cases such as women rescued from brothels (see Sct 5 (ii), (iii) & (iv))
  - Allotment of house-site, agricultural land, house, livestock or employment; (see Sct 5 (v))

### 3. Application

If you see anything that you suspect may be bonded labour then:-

- If to do with a child, call Childline (1098) which is operational in many cities in your state; or
- Report it to the District Vigilance Committee (comprises District Magistrate, 2 social workers, representatives from SC/ST community); or
- Contact Justice Ventures International an NGO which specialises in working (with the government) to free bonded labourers [info@justiceventures.org](mailto:info@justiceventures.org)

### 4. Ways to Create Pressure (if application doesn't succeed)

- Lodge a complaint at the Human Rights Commissions Network [here](#); then
- RTI to the Police SP or SSP for your district.

# I) Identity Documents

## 1. Identity Documents – Aadhaar Card



*Many of the schemes listed above can only be accessed if the applicant has adequate identity proof. The most basic identity proof is the Aadhaar Card, a 12-digit unique number which will eventually be issued for all residents in India. It stores basic demographics & biometric information (photograph, fingerprints & iris) of each individual in a central database. Aadhaar is free of cost. Though it's not mandatory currently, it's good to have an Aadhaar card, as it allows you to access many other schemes in this manual more easily.*

### 1. Relevant Department

#### Central Government

- Unique Identification Authority of India (UIDAI) (website [here](#)).

### 2. Entitlement (Best Reference: Aadhaar site [here](#))

- Any individual who is a resident in India, whether or not he/she has other identity documentation, can get an Aadhaar Card.
- For children below 5 years, biometric details will *not* be taken and the Aadhaar will be linked to guardians/parents.
- When the child turns 5 years of age, he/she shall have to register biometrics. They shall be re-registered again when they turn 15 years of age, as biometrics change with age (website [here](#)).

### 3. Application Procedure

Details on enrolment procedure are [here](#).

- Go to nearest Common Service Centre [here](#) or at local Jan Seva Kendra (JSK) [here](#) or
- Fill in the application form ([here](#) or see on page 78); or
- Submit at the nearest enrolment camp or office.

Documents required for enrolment are:

- Proof of identity (POI) and proof of address (POA) (list of acceptable documents is on page 2 of the application form [here](#), or [here](#)).
- In the case of people who do not have documents for proof, there is an introducer system. Introducers can be government agencies, banks, teachers, village postmen, elected representatives and NGOs (see Qu 7 on form [here](#)).

Cost: Enrolment Free, Update details Rs50, Add biometrics Rs100

Get Aadhaar card within 60-90 days.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Phone toll free number 1947; then
- E-mail – [help@uidai.gov.in](mailto:help@uidai.gov.in); (click [here](#) and scroll down to bottom of page); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to the Regional office for UIDAI (click [here](#) and scroll down to 'Regional Offices' at bottom of page and click on your state to find the regional office address) or on-line [here](#).

### 5. Success Stories

*Meeta, 35, is a mother of 5 kids struggling to make ends meet while her husband is a bonded labourer in Saudi Arabia and her oldest daughter struggles with a life-threatening case of abdominal tuberculosis. To make matters worse, several units were struck off her ration card because some of her children did not have Aadhaar cards, and others had Aadhaar cards with a different address. When she had gone to a local cyber-cafe, they tried to charge her Rs 500 per Aadhaar card; well beyond her means. Local community workers filled the Aadhaar enrolment form, she got it signed by the local municipal councillor, and the community workers got an online appointment for the Aadhaar office. Her job was done with minimal difficulty and expense, and she has since been able to fix her ration card to receive the full quota of rations her family deserves and needs.*

## 2. Identity Documents – PAN Card

A PAN Card is compulsory for anyone paying income tax. Any other Indian adult can also apply for a PAN Card whether or not they pay tax. A PAN card may be useful in getting other services, like a bank account (page 54).



### 1. Relevant Department

#### Central government

- Income Tax Department (website [here](#)).

### 2. Entitlement (Best Reference: Income Tax Department [here](#)).

- A PAN Card is compulsory for anyone paying income tax.
- Any other Indian adult can also apply for and be given a PAN Card whether or not they pay tax. He/she may find it useful in getting other services, like a bank account.

### 3. Application Procedure

Procedure is on page 5 of document [here](#) under 'How to Apply for PAN'; or

- Go to nearest Common Service Centre [here](#) or at local Jan Seva Kendra (JSK) [here](#); or
- Fill out Form 49A on-line [here](#); or
- Otherwise fill out hard copy [here](#) (or on page 80). Print the acknowledgement, sign it)

Required documents:

- 2 photos;
- Identity Proof: Any one of School Certificate, Water Bill, Ration Card, I Card, Licence (more details below # 15 of document [here](#));
- Residence Proof: Any one of; Power or phone bill (recent), Rent receipt, Ration Card, I Card, Licence etc) (more details below # 15 of document [here](#));

Cost Rs107 (By draft or on-line)

Send to NSDL within 15 days at: - (details on page 8 of application form [here](#));

- Income Tax PAN Services Unit,
- NSDL e-Governance Infrastructure Limited,
- 5<sup>th</sup> floor, Mantri Sterling,
- Plot No. 341, Survey No. 997/8, Model Colony, Near Deep Bungalow Chowk,
- Pune – 411016

Track application on line [here](#) (need 12-digit transaction number).

### 4. Ways to Create Pressure (if application doesn't succeed)

Details on page 8 of application form [here](#):-

- SMS NSDLPAN <space> Acknowledgement No. & send to 57575 to obtain application status; then
- Call Call Centre at 020-27218080; then
- E-mail at: [tininfo@nsdl.co.in](mailto:tininfo@nsdl.co.in); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Income Tax Department (details [here](#)) or on-line [here](#).

### 5. Success Stories

*Put yours here!*

### 3. Identity Documents – Bank Account



*A bank account is vital to be able to access other schemes like the widow's pension and other government payments (see page 11). Pradhan Mantri Jan Dhan Yojana, launched in 2014, aims to get everyone in India to have a bank account. As of April 2019, 211 million accounts had been opened under PMJDY.*

#### 1. Relevant Department

##### Central Government

- Ministry of Finance – Department of Financial Services (website [here](#)).
- India Post (website [here](#)).

##### Government Banks

- Grameen Bank (website [here](#)).
- SBI ([here](#)), Union Bank ([here](#)), Bank of India (website [here](#)) or, Central Bank ([here](#)).

#### 2. Entitlement (Ref: Pradhan Mantri Jan Dhan Yojana [here](#) and India Post (website [here](#))).

##### a) Pradhan Mantri Jan-Dhan Yojana” (“PMJDY”) (details [here](#))

- Relaxation of usual KYC norms, so little documentation required.
- No minimum balance required.
- Accident insurance cover of Rs1,00,000 and life insurance coverage of Rs. 30,000 – payable on death of the beneficiary, (subject to fulfilment of the eligibility conditions) (details [here](#)).
- Beneficiaries of Government Schemes will get Direct Benefit Transfer into these accounts.

##### b) Post office account (details [here](#) under Post Office Savings account).

- Bank Account for any person over 10 with sufficient documentation.
- Min balance of Rs 500.

#### 3. Application Procedure

##### a) Pradhan Mantri Jan-Dhan Yojana” (“PMJDY”) (see requirements [here](#)).

- An account can be opened by anyone over 10 years old at any bank branch using an Aadhaar Card.
- Proof of Identity & Address. Aadhaar will suffice for both. If Aadhaar is not available, other options [here](#).

##### b) For Postal Savings Account (details [here](#)) you need:

- Form available [here](#) or hard copy on page 82.
- Identity and address proof (Aadhaar will suffice for both);
- Proof of age if minor;
- Rs 500 minimum deposit.

##### c) For other banks: -

- Filled up Form including 'introducer' who already has had an account in that branch (except Allahabad Bank);
- Identity proof (Aadhaar Card, or if not Passport, driver's Licence, Election I-Card etc showing identity); and
- Address proof (Aadhaar Card, or if not Ration Card, Election I-Card etc showing address); and
- Rs500-Rs1,000 minimum deposit to open the account (depends on bank).

#### 4. Ways to Create Pressure (if application doesn't succeed)

- An appeal directly to the Bank Manager/Post Office Manager where you applied; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to Ministry of Finance on-line [here](#).

#### 5. Success Story

*Kiran (from the story on page 11) only had the Voter I-Card (page 55) and death certificate (page 56) of her husband. The SBI Bank was asking for a Ration card with the same address. The Food and Supply officer wasn't issuing ration cards, so a local community worker made a special appeal to the SBI bank Manager, who agreed to open an account for Kiran.*

## 4. Identity Documents – Elector Identity Card

*Until the Aadhaar Card, the most basic identity proof was the Elector Identity Card. Every Indian over the age of 18 has a right to this card.*



### 1. Relevant Department

#### Central Government

- Election Commission of India (website [here](#)).

#### State Government

- State Chief Electoral Officer ([here](#)).

### 2. Entitlement (Best Ref: **SVEEP Systematic Voters Education & Electoral Participation** [here](#)).

- You can have your name added to the electoral role if you have completed 18 years of age on 1<sup>st</sup> Jan of year of application (#6 Guidelines on page 3 of Form [here](#)).
- You should get Electors' Photo Identity Card (EPIC) when your name is entered on electoral roll. If you're changing address, apply for a new EPIC (see Guideline #10 on page 4 of Form 6 [here](#)).

### 3. Application Procedure

#### **i) For name to go on Electoral roll** (for procedure see [here](#)).

Check if your name is already on the list [here](#) and if not:

- Fill up Form 6 on-line. First need to register [here](#); or
- Go to nearest Common Service Centre [here](#) or at local Jan Seva Kendra (JSK) [here](#); or
- Register when house to house update occurs from time to time; or
- Fill up 2 copies of the hard copy (download [here](#)) (in English or Hindi) (or hard copy on page 84) Post or submit it to your Electoral Registration Officer (ERO) (often ERO is same as the ADM).

You'll need the following documents:-

- **Proof of age:** If over 21, and appear over 21, then no proof necessary. If 18-21 then Birth Certificate, school certificate or parents' declaration (see Guideline # 6 on page 3 of Form 6 [here](#)).
- **Proof of residence.** No minimum time of residence is necessary, but you'll need some documentary proof that you live there such as: (see Guideline #8 II on page 3, of Form 6):-
  - i. Bank/Kisan/Post Office Pass Book (current); or
  - ii. Applicant's Ration Card / Passport / Driving License / Income Tax Assessment Order; or
  - iii. Latest Water/Telephone/Electricity/Gas Bill for that address, either in the name of the applicant, or that of his/her immediate relation like parents etc; or
  - iv. Postal department's letters received/delivered in the applicant's name at the given address.

#### **ii) For Electors Photo Identity Cards (EPIC)**

When your name is added to the Electoral role, then EPIC card should be automatically issued (see Guideline #10.1 on page 4 of Form 6).

#### **iii) Vote!**

When there is an election (local, state or central) then vote! Find your nearest voting booth is [here](#).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Phone the Voter helpline (STD code) 1950; then
- Submit grievance direct to Election Commission Grievance portal [here](#); then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Chief Electoral Officer ([here](#))

### 5. Success Stories

*Put yours here!*

## 5. Identity Documents – Birth & Death Certificates

*Birth certificates are very important to access other schemes for children like Balika Samridhi Yojana (page 13) and to make school admissions easier (page 30). Death certificates are necessary for getting schemes like the Widows Pension and the National Family Benefit Scheme (NFBS) (page 11).*



### 1. Relevant Department

#### State Government

- District Administration: Click [here](#) and then on your state and district to see details of your district administration.

### 2. Entitlement (Best Reference: Registration of Births and Deaths Act 1969 [here](#))

- Birth certificate: For anyone born in India.
- Death certificate: For anyone who's family member dies in India.

### 3. Application Procedure

#### Birth certificate

For overview of procedure click [here](#) and explained on You-Tube video [here](#).

If application is within 21 days of birth and the birth was:-

- At hospital: Hospital should have given a slip to the Municipal authorities and the parents; or
- At home: Midwife (Dai) should have registered the birth with Gram panchayat (Sct 8 of Act).

Then go to Municipal Authority with:

- Aadhaar card
- Birth slip from hospital
- No fee should be charged (Sct 12 of Act).

\* If birth not registered at the time and the child is more than 1 year old, then need to go to SDM or District Magistrate (Sct 13(3) of Act). Click [here](#) and then on your state and district to see your DM. (*My village's DM/SDM is \_\_\_\_\_ insert on page 4*). You'll also need:

- An affidavit stating name of parents, name of child, DOB, address;
- Any other documentary proof you have to show that this child exists (school records etc); and
- Then there'll be a police inspection to check on the child's existence.

#### Death certificate

For overview of procedure click [here](#).

The death should be registered within 21 days by: -

- Death at hospital: - slip will be given to Municipal authorities.
- Death at home: Head of house should register death at Municipal authorities (Sct 8 of Act).

To get Death Certificate, go to Municipal Authorities with: -

- Cemetery/cremation slip; and
- Aadhaar card or other Identity proof.
- No fee (Sct 12 of Act).

If death not registered at the time and more than 1 year old, then need to go to SDM or District Magistrate with affidavit and late fee (Sct 13(3) of Act).

### 4. Ways to Create Pressure (if application doesn't succeed)

- Check [here](#), scroll down to see if your state has Right to Service Act. If so, complain using that; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to DM/SDM. Click [here](#) and then on your state and district to see your DM.

### 5. Success Story

*Put yours here!*

## 6. Identity Documents – SC/ST/OBC Certificate

An SC/ST/OBC certificate will entitle the holder to apply for 'reservation' entry to University and some government jobs.



### 1. Relevant Department

#### State Government

- District Administration: Click [here](#) and then on your state and district to see details of your district administration.

### 2. Entitlement (Best Reference: Advocate Khoj [here](#))

Any member of a Scheduled Caste (listed [here](#)), scheduled Tribe (listed [here](#)) or Other Backward Case (listed [here](#)) is eligible for a certificate which will then entitle the holder to apply for 'reservation' entry to:

- i. University entrance; and
- ii. Some government jobs.

However anyone in the 'creamy layer' of professions/income is excluded (see [here](#) for list of creamy layer).

### 3. Application Procedure

For details on the procedure for ST's click [here](#). For the procedure for SC click [here](#).

- The application forms are available either online, or from the SDM (Sub-Divisional Magistrate), or from the Tehsil or Revenue Department.
- In case none of your family members have earlier been issued a Scheduled Caste/Tribe/OBC, a local enquiry is conducted before issuing the Certificate to you.
- Need proof of residence in your state for a minimum specified period.
- Need an affidavit stating that you belong to a Scheduled Caste/Scheduled Tribe/OBC.
- The specified court stamp fee is required at the time of application.
- Then an enquiry will happen to check residence, income, caste/tribe and not in 'creamy layer'.
- Should get enquiry within 21 days.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Enquire at the DM/SDM's office where submitted application; then
- Check [here](#), scroll down to see if your state has Right to Service Act. If so, complain using that; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to DM/SDM. Click [here](#) and then on your state and district to see your DM.

### 5. Success Story

*Put yours here!*

## 7. Identity Documents – Labour Card

*A Labour Card is available to anyone working in the construction industry. It helps the holder to get several benefits, including education for children.*



### 1. **Relevant Department**

#### **Central Government**

- Ministry of Labour & Employment (website [here](#)).
- Building and Other Construction Workers Act (website [here](#)).

#### **State Government**

- Department of Labour (*or similar wording*).

### 2. **Entitlement** (*Best Reference: Building and Other Construction Workers Act [here](#)*).

- Anyone in construction industry, 18-60 years old and actually working for more than 90 days in the previous 12 months (Sct 12(1) of the Act) is entitled to registration.
- Everyone registered gets an identity card (BOCW Card) (Sct 13(1) of the Act).
- Card holders can avail various benefits (including medical benefits) (Sct 11 of the Act).
- See various benefits [here](#) including
  - Rs60,000 for higher education of children
  - Rs55,000 for marriage of daughter
  - Birth of child son Rs12,000 and daughter Rs25,000

### 3. **Application Procedure**

- Apply on-line to your state's Labour Dept (links [here](#) scroll down to 'All-State Labour Card Department official web portal') eg UP's [here](#)
- Otherwise apply in person at Apply to your State's Department of Labour
- Documents needed (see [here](#) under 'documents required'):
  - Photo; and
  - Aadhaar (or other Identity proof, other address proof and age proof); and
  - Bank a/c details; and
  - Employment details; and
  - Mobile number

### 4. **Ways to Create Pressure (if application doesn't succeed)**

- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to your state's Department of Labour [here](#).

### 5. **Success Story**

*Put yours here!*

## 8. Identity Documents – Income Certificate

An Income Certificate may be useful in applying for various schemes like Pensions (page 11), payment for a Girl Child (page 13), disability appliances (page 24), and admission to private schools (page 30).



### 1. Relevant Department

#### State Government:

- District Administration: Click [here](#) and then on your state and district to see details of your district administration.

### 2. Entitlement (Best Reference: All India Word [here](#))

If income is below certain levels, then may be entitled to:-

- Old Age Pension, if annual family income is less than 1,00,000 (page 11);
- Payment for a Girl Child (page 13);
- Disability appliances, if monthly family income is less than 15,000 (page 24); and
- Admission to private schools if annual family income is less than 1,00,000 (page 30).

### 3. Application Procedure

- Documents needed:-
  - One Identity proof
  - One Address proof
  - Affidavit as to residence, occupation, property and income.
- Submit it at your local SDM office any working day between 10:00am and 1:00pm. For SDM locations see [here](#) and then on your state.
- Then there will be a police inspection to check on what you have said in the affidavit is true.
- Under your state's Right to Service Act, ([here](#)) Income Certificate should be issued within a certain time-frame.

### 4. Ways to Create Pressure (if application doesn't succeed)

- Enquire at the DM/SDM's office where submitted application; then
- Check [here](#), scroll down to see if your state has Right to Service Act. If so, complain using that; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- RTI to DM/SDM. Click [here](#) and then on your state and district to see your DM.

### 5. Success Stories

Put yours here!

## J) Appendices

### 1. A 10 Step Process for Empowering a Community



#### 1. Build deep relationships with residents in the community

The key to any lasting change in a poor community is the residents themselves. Often however, after generations of poverty and being ignored by the powerful, residents are so disempowered that they passively accept their situations. Vitally important to a community being able to identify and solve its own problems then, is for a small group of residents to become empowered by developing their knowledge, skills, courage and self-confidence to become change agents within their own community. The best way to help key residents to develop this knowledge, skills, courage and self-confidence, is by the NGO's own staff forming strong mutual, caring relationships with community members. In choosing with whom to make the relationships, deliberately look for key people with the right 'heart' (honest, courageous and caring) who can potentially take the community forward in their development journey after the NGO's staff leave.

An added advantage to forming good relationships with residents at this stage is that the NGO will tend to get the 'real' story about the community when doing research in Step 2.

#### 2. Learn about the community – Observe & enquire

It's important to start the empowerment process by being learners, rather than experts. One of the best ways to learn about the community is to simply walk around and observe the situation with respect to: housing, power, sanitation, water, community relations, marginalised groups etc. Some things about the colony however, can't be observed, such as the history of the colony, what residents appreciate, and what they perceive to be their priority problems. For these, more hidden aspects, you need to enquire, especially of those with whom you are developing close and mutual relationships (from Step 1 above.)

#### 3. Analyse the problems yourself, and with your colleagues

In order for the NGO's staff themselves to have a sense of the most pressing problems, as a team analyse what was learnt from Step 2. This analysis may reveal: which problems affect most residents, which problems may create opposition, and which problems will have the best chance of being resolved. This analysis is not so as to impose those findings on the community, but rather to have thought about these issues before running the community meeting (Step 4). Part of this analysis can be a 'power analysis' to find which stakeholders have most power to bring a solution to a particular problem, and whether those people are likely to want that solution or not.

#### 4. Hold a community meeting to prioritise the problems

Even though the NGO's team has done its own analysis in Step 3, it's vital for the final decision as to which problem is tackled first, to be taken by the residents themselves. This is done in a community meeting, attended by representatives of as many groups of residents as possible; women, children, Muslims, Hindus, the disadvantaged, and so on. This is one of the most difficult steps in the entire process, as running a successful community meeting with many different groups, and different opinions, is very difficult. The facilitator will attempt to hear all parties, quieten the loudest voices, and ultimately build consensus among the residents as to which problem to tackle first.

#### 5. Become an expert in the resources that could solve the problems

After the community has decided which problem to tackle first, the NGO team can use this Manual, its wider networks, internet research, RTI (Right To Information) applications, and so forth, to gather relevant information on resources available to the community that may be used to solve the problem. These resources may be found in the government (as seen in this Manual), or delivered by other NGOs, or indeed within the community itself. Again, this research is not done so as to impose those resources on the community, but rather to have options to put to residents in the next community meeting, when developing a Plan of Action (Step 6).

## **6. Plan action to solve the problem**

Another community meeting is held to make a Plan of Action to solve the priority problem decided in Step 4. The plan needs to specify who will do what, when it will be done, and who will pay for any expenses. While the NGO's staff may be a part of the action plan, it's vital that the NGO's staff not take *too* much responsibility. If residents aren't willing to get involved, then it indicates a lack of commitment to the process. The NGO's staff need to wait until there is sufficient commitment before moving on. This planning phase may also be a good point at which to introduce God as a willing helper in the problem-solving process. In the multi-faith context of India, most people will readily agree to call on God within their own tradition to help solve community problems.

## **7. Take the action agreed**

Residents who have agreed to take steps in the Action Plan (from Step 6) then take those steps. Often these steps involve advocating with government officers to implement existing government services which should be available to residents. Usually this will involve using the Application Procedures outlined in this Manual.

## **8. Reflect on the action taken**

If, after carrying out the plan of action, residents have succeeded in solving the problem, then it's important to celebrate the success! If you haven't succeeded, then the residents to make a new plan, probably using the Ways to Create Pressure outlined in this Manual, and using the learnings from Step 7.

*Then cycle through Steps 6-8 until the problem is solved or becomes unsolvable.*

## **9. Do it all again with less involvement from the NGO and more from the residents**

After the resolution of the first problem, return to Step 4 and choose the next community problem to tackle. In doing so, the NGO's staff take less responsibility, while encouraging residents to take more. In this way, gradually the residents, especially the 'good-hearted' people, learn the whole problem-solving process well enough that they can eventually do it without the help of the NGO's staff.

## **10. Form a CBO**

The 'good-hearted' people identified in Step 1, and mentored through the entire problem-solving process, will eventually form an independent CBO (Community Based Organisation), that will carry on facilitating the community's development after the NGO's staff leave. That group may, after some time, wish to register as a formal Community Welfare Association, to give it more authority in dealing with the government, as well as more accountability.

## 2. Table of Services with Relevant Schemes and Laws

Service	Page	Available for all	Available for poor	Main Scheme Name	Relevant legislation
Food security	7	*	*	Targetted Public Distribution Scheme	Nat'l Food Security Act 2013
Child nutrition	8	*	*	Anganwadi	Nat'l Food Security Act 2013
School meals	9	*	*	Mid Day Meal Scheme	Nat'l Food Security Act 2013
Employment	10	*	*	MGNREGA	Nat'l Rural Employ Guar 2005
Widows/Age pension	11		*	National Social Assistance Program	
Girl child incentives	13		*	Balika Samridhi Yojana	
Life insurance	14		*	National Family Benefit Scheme	
Vocational training	15	*	*	PM Kaushal Vikas Yojana	
Self Help Groups	17	*	*	Deen Dayal Antyodaya Yojana	
Micro finance	18	*	*	MUDRA	
Health insurance	19		*	Pradhan Mantri Jan Arogya Yojana	
Pregnancy & delivery	20	*	*	Janani Suraksha Yojana	Nat'l Food Security Act 2013
Immunisations	22	*	*	Universal Immunisation Programme	
TB	23	*	*	D.O.T.S.	
Disability pension	24		*	National Social Assistance Program	Person W Disability Act 1995
Mental health	26	*	*		Mental Health Act 2017
Drug/rehab & HIV	28,29	*	*	National AIDS Control Programme	
Schooling	30,32	*	*		Right To Education Act 2009
Electricity & Gas	34,35	*	*	Saubhagya	
Drinking water	36	*	*	Rural Sanitation & Drinking Water	
Toilets subsidy	37		*	Swachh Bharat Mission	
Paving & drains	38	*	*	Village Health Committee (VHSNC)	
Housing	39		*	Pradhan Mantri Awaas Yojana	
Roads	41	*	*	Pradhan Mantri Gram Sarak Yojana	
Farmers Credit	42	*	*	Kisan Credit Card	
Crop Insurance	44	*	*	Pradhan Mantri Fasal Bima Yojana	
Farming subsidies	45	*	*	National Food Security Mission	
Domestic violence	46	*	*		Domestic Violence Act 2005
Child Labour	47	*	*	Child Line	Child Labour Act 1986
Child marriage	48	*	*	Child Line	Child Marriage Act 2006
Trafficking children	49,50	*	*	Child Line	Immoral Trafficking Act 1956
Bonded labour	51	*	*		Bonded Labour Act 1976
Aadhaar Card	52	*	*	Aadhaar	
Birth Certificate	56	*	*		Reg'n of Births/Deaths 1969
Caste Certificate	57		*		
Labour Card	58	*	*		Building Workers Act 1996
Income Certificate	59		*		

### 3. Writing Effective Applications (with example)

If you can, apply on-line (eg Aadhar, PAN, Voter and Labour cards) to avoid the chance of bribes. Otherwise try your local [Common Service Centre](#) or [Jan Seva Kendra](#) for Ration Cards, Drivers Licence Aadhar Cards, PAN, Voter Card, or Labour cards.

If you need to write your own application be sure to include the following:-



1. **A clear statement of your problem.** For example, there are many young children in your village, but there has never been an Anganwadi. A photo of the problem (e.g. many children) will make the letter even better.
2. **The right you have to this scheme** and the relevant law (see 'Best Reference' next to Entitlement on the relevant page). For example, under the **National Food Security Act 2013, Sct 5(1)(a)** every child from 6 months to 6 years has the right to a cooked meal at the Anganwadi each day.
3. **Your request that is specific and clear.** What do you want by when? For example, you want several Anganwadis begun by 30<sup>th</sup> Sept 2021.
4. **Next Steps:** If you don't get this action, what you will do. For example, if the Anganwadi has not been begun by 30<sup>th</sup> Sept 2021, you'll lodge an RTI.

NB Copy your application to your state government's office responsible for this scheme, so the local officer is more likely to respond to you.

**Thus an example letter might look like this:-**

The Manager  
Integrated Child Development Services  
Bankura District  
West Bengal

16<sup>th</sup> May, 2021.

**Re: Anganwadi on Demand in Sivarampur village**

Dear sir,

I live in Sivarampur village in District Bankura. I respectfully state the following:-

1. Our village has a population of 2350, of which 272 are children from 6 months – 6 years old. I have attached a list of the children of this age in our village, together with a photo of them.
2. I note from the **National Food Security Act 2013, Sct 5(1)(a)** that every child from 6 months to 6 years has the right to a cooked meal at an Anganwadi each day.
3. I would therefore like to apply for several Anganwadis for our village. I would like these Anganwadis to begin by 30 Sept, 2021.
4. If the Anganwadis are not begun by 30 Sept 2021, I will lodge an application under the RTI Act 2005 to know what has happened with this application.

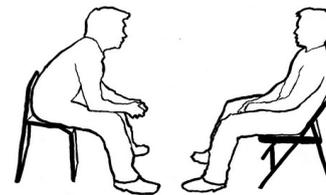
Kind regards,  
Ramesh Kumar

Ramesh Kumar  
H. No 6, Gali No7  
Sivarampur Village  
Bankura District  
West Bengal  
Tel 9750 478598

cc ICDS State office, Kolkata

## 4. Tips on Effectively Lodging Applications

After writing the application, you can post it to the correct government department. If you do that, send it Registered Post so you have proof of it having been sent. However, sometimes it's better to present the application in person. If you do that, here's some tips on how to do it well:



### A. Preparation for the meeting

- Take a key resident from the community (so they are directly involved and learn the process).
- Have the purpose of the visit clearly in mind.
- Get an appointment if possible (so as to not waste time).
- Dress formally (to make a good impression).
- Take your ID card & visiting card if you have them.
- Have your diary, paper & pen (to write down any information).
- Take 2 copies of any letter or document you want to present (to give one, and get a 'received stamp on the other).
- Take the original and copies of any document you may need (to show but not give, the original).
- Know where the office is (so you can get there on time).
- Have enough money for an auto rickshaw (if getting late).
- Get there on time.
- Know the rules & policies (including this officer's superior's name) before you go in.
- Decide what pressure you're prepared to apply *before* you go in, so you know what you can threaten if he/she is unreasonable.
- Decide who will speak (so you don't speak at the same time.)

### B. During the meeting

- Introduce yourself and, if appropriate, check this officer's name and position.
- Clearly state your purpose for coming and assure the officer you won't take much time.
- Stay calm! If there's an argument or raised voices, you will lose!
- Repeat whatever s/he says to you (whether negative or positive). Often when the officer hears his unreasonable response repeated, he softens it.
- Present whatever letter or application you want to and get a 'received' stamp as proof.
- If you can't get him/her to 'receive' your application, then at least fix any future date in your diary. Don't accept "I'll do it later", because generally 'later' means 'never'.
- If the officer doesn't do what's reasonable, clearly state whatever follow up pressure you intend.
- Thank him/her!

### C. Debrief the meeting

- Debrief the meeting with the person you went with by asking: - "How was that meeting for you?"
- Reflect on on what went well, and what you could do better next time.

### D. Record the meeting

Write down: -

- Date & time of meeting and who you met with.
- The result of the meeting (attach extra sheets if necessary).
- Attach the 'received' copy of any letter given.
- Put any follow up on the appropriate date in your diary/phone.

### E. Follow up on the meeting

- Do whatever it was that you said to the officer you would do.
- If there was a promise for some action by the officer by a certain date, then as the date approaches, check with him/her that it will happen.
- Once a positive result has been achieved, make sure to thank him/her with phone call or visit.

## 5. Dealing with Corruption



### How does corruption work?

Many times, a government officer will not accept or process your application, or simply delay working on it until s/he receives a bribe. Usually these requests are unspoken, or will have code words like 'chai pani' or 'kuchch de do' (give something). Sometimes, rather than taking bribes directly from the public, middlemen (dalaals) take 'service fees' from the public, a proportion of which they then pay as a bribe to the official to get the work done. Like everything else in a capitalist economy, there is a supply and demand, so the more desperate the demand for the service, the more the bribe is likely to be. Of course, there will not be any receipt issued for any such payments, making it hard to prove the bribery. If accused, the official will simply deny that he/she ever received anything. Such bribes can amount to huge amounts of money, such that many government officers have to pay huge bribes themselves, to be posted in jobs where the potential for bribe collection is large. Many people are desperate enough to get their work done, that they pay such fees and commissions. This is understandable, given the frustration of getting what you need without bribing.

### What are the problems with the system?

- The more people pay bribes, the more it becomes entrenched in the system.
- Since the poor can't afford the bribes, corruption effectively excludes them from accessing the very services that were designed to benefit them. Hence, many widows aren't getting pensions, and many impoverished families don't have subsidised gas, simply because they can't afford the bribe!
- Some honest, hard-working government officers, are corrupted by this system.
- The bribes slow down systems that could, and should work much more efficiently.

### What can we do when faced with a request for a bribe?

#### **a) Before the interaction:**

- Know your rights, applicable fees etc (perhaps using this Manual), so you can't be deceived.
- Where possible, lodge applications on-line, through [CSCs](#) or [JSKs](#), or by post, to avoid possible bribe requests.
- For written applications, use the format in Appendix 3 (page 63), so the officer knows you're serious
- Go with another person, so that there's a witness to any request for a bribe.

#### **b) During the interaction, if an officer asks you for 'chai pani' or 'kuchch de do' then:-**

- Ask him/her to show you where the fee is written down (to highlight its illegality).
- Say you'll happily pay the fee, if he gives you a receipt (also to highlight its illegality).
- Repeat his/her request loudly, so that others in the vicinity hear and s/he gets embarrassed.
- If he/she persists, make a show of noting the details of the interaction in a way that the officer knows you're noting it. Note the day, time, place & exact request. Note the officer's name and designation. If he refuses to give his name, then note down any feature that might identify him, like a name badge, which desk he's sitting at, or any physical features.

#### **c) After the interaction, decide whether this is an important enough issue to take further action on.**

##### **If so:**

- Type out concisely the details of what happened; date, place, time, officer, exact request etc; then
- Find the name of the bribe-taking officer's superior, (from others, websites, or this Manual); then
- Present your written complaint to the superior officer (or to any other complaint body listed in the 'Ways to Create Pressure' section of each service in this Manual); then
- When making the complaint, get a 'received' stamp. Include a request that he notify you of what action s/he takes. Also include the threat that, if you don't hear anything within 2 weeks, you'll lodge an RTI to find out what happened. Then actually do whatever you threatened to do; then
- If still nothing happens, phone CBI anti-corruption number 9968 081216,7,8; then
- Use the Central Government's on-line grievance redressal mechanism (register [here](#)); then
- If still nothing happens, contact an NGO working in this field; then
- Go to the media.

## 6. Notes on effective use of the RTI (with example)



### 1. When is the RTI useful?

When you have an **individual problem** (eg pension application not processed) or a **community problem** (eg Anganwadi not functioning); and

- You've applied for the problem to be fixed (using the 'Application Procedure' in this Manual); and
- A reasonable period has expired; and
- Other Ways to Create Pressure suggestions (in this Manual) haven't worked.

### 2. How to write an RTI

#### a) Necessary information

- The name of the department you applied to, the relevant Public Information Officer, and his address
- Date;
- Mention of “The Right to Information Act 2005”;
- The information requested (see below, and example following);
- Fee Rs10 (remember to get the receipt) (for BPL Card holders, no fee, attach a copy of BPL card);
- Your signature (of the applicant);
- Your name; address; and telephone number.

#### b) In the body of your RTI, include these 5 points (see example below)

- State the date of your original application and attach a copy;*
- Ask the time that it should take to process an application according to the Right to Service Act or other rules;*
- Ask what action has been taken, by which officers (with names), on which dates, since you applied;*
- Ask what punishment has been or will be given to the officers responsible for the delay; and*
- Ask when your application will be finalised.*

### 3. To whom to lodge your RTI

- The RTI should be sent to the Public Information Officer (PIO) of the concerned government department. The relevant page in this manual gives links for PIOs.
- If it turns out NOT to be the correct government department, it's the PIO's responsibility to send the RTI to the correct place within 5 days (Sct 6(3) of the RTI Act 2005 [here](#)).

### 4. How to lodge your the RTI?

\* **On-Line:** For Central Government Dept/Ministries, you can file/pay on-line at <https://rtionline.gov.in/>; or

\* **By Speed/Registered Post:**(so you have a record). For RTI fee, use Postal Order with Payee line blank; or

\* **In person at the department;**

For all methods, the reply should still come within 30 days from the original RTI lodgement (Sct 7(1)).

### 5. Possible results and actions

The 5 possible results of your RTI and corresponding actions as seen in the table below:-

Result	Action
1. You are not allowed to lodge RTI	Complain to Central Information Comm(CIC) <a href="#">here</a> (within 90 days)
2. No response, but work done	None
3. Correct information	None
4. No information, or unrelated info	Complain to Central Information Commission (CIC) <a href="#">here</a> . Club Bldg, Old JNU Campus (near Munirka), Delhi 110067.
5. Incomplete information (90% of cases)	Lodge 1st Appeal; or Complain to CIC <a href="#">here</a> ;

**NB. If you win the appeal, then PIO can be fined Rs250 per day, up to a maximum of Rs20,000.**

(Sample RTI)

**(NB. Only the bold sections need to change)**

Public Information Officer

**Sub Divisional Magistrate**

**Bankura District**

**West Bengal**

**30 June, 2021**

Sub: Application under the RTI act 2005

**For information regarding application for birth certificate of Nazma Khatoum**

Sir,

- i. I made an application for a **birth certificate for my daughter Nazma Khatoum (DOB 2<sup>nd</sup> Oct 2017) at the Bankura SDM office on 1<sup>st</sup> February 2020**. A copy of that application is attached. No satisfactory action has been taken on my application so far. Therefore kindly provide the following information: -
- ii. According to the rules and regulations of your department, or the Right to Service Act, what is the stipulated time within which a **birth certificate** should be issued after an application is made?
- iii. Please provide the daily progress made on my application. Please give the names and designations of the officials with whom my application was lying during this period. Please state the periods when it was lying with which officer, and what was the action taken by that official during that period.
- iv. What actions will be taken against such officer/employee who did not perform his/her duties on time and caused this delay? When will this action be taken?
- v. **When will I receive my daughter's birth certificate?**

I am depositing the application fee (Rs10) separately for this RTI.

If you feel that the above requested information does not pertain to your department, then please follow the provisions of section 6(3) of the RTI Act 2005. Also, as per the provisions of the RTI Act, 2005, please provide the name and designation of the officer in your department, where I may file my first appeal, if I am not satisfied with the answers provided.

Thank you.

**Shazia Khatoum**

**Shazia Khatoum**

**125 Gali no 12**

**Weavers Colony**

**Bankura District**

**West Bengal**

**Tel 9856 478345**

## 7. ACRONYMS used

<b>Acronym</b>	<b>Full form</b>	<b>Meaning</b>	<b>Page</b>
AAV	Antyodaya Ann Yojana	Ration card for destitute people	7
ADM	Additional District Magistrate	Head of a district	55
ANM	Assistant Nurse Midwife	Nurses trained in deliveries	19,22
APL	Above Poverty Line	Ration cards for regular residents	62
ASHA	Accredited Social Health Advocate	Local woman trained in pregnancy issues	20,22
BDO	Block Development Officer	Block level development official	10,13,17
BOCW	Building Other Construction Workers	Class of workers for whom benefits available	58
BPL	Below Poverty Line	Government measure of poverty	7,10,11,19
BSA	Basic Shiksha Adhikari	Officer for primary schooling in a district	30
CHC	Community Health Centre	Medical centre better equipped than PHC	19
CMO	Chief Medical Officer	Head of health at the district level	19
DM/DC	District Magistrate/Collector	Head of a district	4,56,57
DPO	District Probation Officer	Official with power in domestic violence	46
DRDA	District Rural Development Agency	Main district body overseeing development	10
DRDO	District Rural Development Officer	Main officer for housing schemes	39
ERO	Electoral Registration Officer	Officer to whom apply to go on Voters list	4,55
EWS	Economically Weaker Sections	Criteria of poverty to access schemes	30,39
FIR	First Information Report	Report to police of a crime	46-50
FSO	Food & Supply Officer	Officer dealing with Ration Cards	7
ICDS	Integrated Child Develop't Service	Scheme under which the Anganwadi falls	8
LPS	Low Performing States	Raj'n, UK, UP, MP, Bihar, Jhark, Chhattis, Orissa, Assam, J&K	20
MLA	Member of Legislative Assembly	Member of State parliament	4,11
MOIC	Medical Officer in Charge	Officer in charge of PHC or CHC	20,22,26
MP	Member of Parliament	Member of national parliament (Lok Sabha)	4
NHM	National Health Mission	Body incorporating NRHM & NUHM	19
OBC	Other Backward Caste	Lower castes eligible for some benefits	57
PHC	Primary Health Centre	Medical centre less equipped than CHC	19,22
PIO	Public Information Officer	Officer to whom an RTI is lodged	67
RTI	Right to Information	Legislation providing freedom of information	67
SC/ST	Scheduled Caste/Scheduled Tribe	Lower castes/tribes eligible for some benefits	57
SDM/O	Sub Divisional Magistrate/Officer	Head of a sub-division	4,24,56
SECC	Socio Economic Caste Census	Replaces BPL as eligibility for schemes	35,39
SP	Superintendent of Police	Most senior officer in charge of police district	46-50





30. Approve Application : Accept  Reject

Reasons with Remarks : \_\_\_\_\_  
\_\_\_\_\_

**Verification Remark by Verifying Authority :**

\_\_\_\_\_  
\_\_\_\_\_

*(Signature, Full Name & Designation of Verifying Authority)*

Name :  
Designation :

**Remarks by Scrutinizing Authority :**

\_\_\_\_\_  
\_\_\_\_\_

*(Signature, Full Name & Designation of Scrutinizing Authority)*

Name :  
Designation :

**Remarks by Approving Authority :**

\_\_\_\_\_  
\_\_\_\_\_

*(Signature, Full Name & Designation of Approving Authority)*

Name :  
Designation :

## 2. Forms – National Family Benefit Scheme (see page 14)

### FORM

#### APPLICATION FORM FOR FAMILY BENEFIT SCHEME

I (To be filled up by the Applicant)

District : ..... Block/Municipality/Panchayat Samiti.

Village/Panchayat/Mohilla/Ward/House No.

1. Name of the Applicant : .....
2. Father's/Husband's name : .....
3. Full Address : .....
4. Category : SC/ST/women/Landless/Handicapped/General .....
5. Age on the date of application : .....
6. Identification mark of the applicant : .....
7. Name of deceased bread winner : .....
8. Age of the deceased : .....
9. Date of death : .....
10. Cause of death : .....
11. I solemnly affirm that :-
  - (1) The total income of my family does not exceed Rs. 5,000/- per annum or more.
  - (2) I have not applied previously for grant of Family Benefit.
  - (3) I declare that the information furnished in this application is true and correct to the best of my knowledge and belief.

Place : .....

Date : .....

Signature or Thump impression of the Applicant.

II (To be filled up by the Enquiry Team)

Result of Preliminary Enquiry by the Village Panchayat Level team.

1. Age : .....
2. Income : .....
3. Category, domicile : .....
4. Whether applying for the first time? If not, the decision on the last application : .....

Contd. 2

.....  
5. Recommendation :

Date : .....

Signature of verifying persons at the Village Level  
Panchayat/Urban Local Body.

Full Address : .....

Note : This application should be sent with full particulars to the B.D.O./Municipal Commissioner  
concerned.

RECOMMENDATION OF THE B.D.O./MUNICIPAL COMMISSIONER

Date : .....

Signature of B.D.O./Municipal Commissioner.

FORM MB - II

Municipality/Gram Panchayat-wise list of application for Family Benefit.

1. Sl. No. : .....
2. Date of receipt from Gram Panchayat : .....
3. Name of the applicant with father's/husband's name : .....
4. Full Address : Town/Village/Post Office/Taluk .....
5. Recommendation to the Pension Sanctioning Authority : .....
6. Date of sending of application form : .....
7. Orders of the Sanctioning Authority : .....

### 3. Forms – Driver's Licence Learners Permit (see page 16)

**FORM2**  
*(See Rule 10)*

**FORM FOR APPLICATION FOR THE GRANT OR RENEWAL OF LEARNER LICENSE**

To

The Licensing Authority

.....

.....



I hereby apply for a license authorized me to drive as a learner, the following motor vehicle(s):

- (a) Motor Cycle without gear.
- (b) Motor Cycle with gear.
- (c) Invalid Carriage.
- (d) Light Motor Vehicle
- (e) Medium Goods Vehicle.
- (f) Medium Passenger Motor Vehicle.
- (g) Heavy Goods Vehicle.
- (h) Heavy Passenger Motor Vehicle.
- (i) Road Roller.
- (j) Motor Vehicles of the following description.

.....  
.....

**PARTICULARS TO BE FURNISHED BY APPLICANT**

- (1) Full Name .....
- (2) Son/Wife/Daughter of .....
- (3) Permanent Address .....
- Proof to be enclosed .....
- (4) Temporary Address (if any) .....
- (5) Date of Birth (proof age to be enclosed) .....
- (6) Educational Qualification: .....
- (6) Identification Marks : .....
- (7) Blood Group :.....  
RH factor : .....
- (8) I hold an effective driving license to drive (a) Motor Cycle / Light Motor Vehicle /  
Medium Passenger Motor Vehicle / Heavy Passenger Goods Vehicle.
- (9) Particulars of any driving license previously held by applicant. Whether it was  
cancelled and if so for what reason. : .....
- (10) Particulars of any Learner's License previously held up by applicant in respect of  
Vehicle to which the applicant has applied. ....
- (11) Have you been disqualified for holding or obtaining driving License or Learner's  
License? .....

- (12) Recent photograph (photograph) to be the size of five centimeters by six centimeters.....
- (13) Enclosed medical Certificate dated ..... issued by Doctor .....
- (15) I have submitted alongwith my earlier application for Learner's License/ enclose the written consent of parent/Guardian in the case of application being a minor.
- (16) I enclose Driving Certificate dated ..... issued by ..... (Name & Address of the Driving School)
- (17) I have paid the fee of Rupees .....
- (18) I am exempted from the Medical Test under the Rule 6 of Central Motor Vehicle Rules, 1989.
- (19) I am exempted from the preliminary test under Rule 11(2) of central Motor Vehicle Act 1989 .....

*Strike out whichever is inapplicable.*

Dated :

Signature of applicant  
Duplicate signature of applicant

**DECLARATION UNDER SUB-SECTION (2) OF SECTION 7 OF MOTOR VEHICLES ACT, 1988.**

Shri/Kumari ..... Son/Daughter of .....  
who is a minor is under my care and I accept responsibility his/her driving. If at a later date intimate the Licensing Authority in writing for cancellation of the License. I give my consent for his/her obtaining Learner's License.

Signature  
Name & Full Address of the Parent/Guardian

**\*(To be signed in the present of the Licensing Authority or person authorised in this behalf by the Licensing Authority).**

**FOR OFFICE USE**

\*The applicant is exempted from the medical test under rule 6 and the preliminary test under rule 11(2) of Central Motor Vehicle Rules 1989.

Learner's License may be issued.

\*The applicant was tested with reference to rule 11(1) of the Central Motor Vehicles Rules, 1989. He has passed the test Learner's License may be issued.

\*He has failed in the test (Reason should be specified)

Learner's License may be refused.

Signature of  
Licensing Authority or other  
person Authorised in this behalf.

*Strike out whichever is inapplicable.*

## 4. Forms – Micro Enterprise Loan (see page 18)



Application No. : \_\_\_\_\_ Date : \_\_\_\_\_

Name of Bank \_\_\_\_\_

Photo  
(Signature across photo)

### Application Form for Loan under Pradhan Mantri MudraYojana (PMMY) (For Loan upto Rs.50000/- underShishu)

Name of Bank & Branch from where Loan is required \_\_\_\_\_

I hereby apply for Cash Credit / Over Draft / Term Loan of Rs. \_\_\_\_\_ for \_\_\_\_\_

Name of Applicant(s)	1. _____ 2. _____	Father's/ Husband's Name	1.Sh. _____ 2.Sh. _____
Constitution (✓)	Individual	Joint	Proprietor
Residential Address	Rented/Owned		
Business Address	Rented/Owned		
Date of Birth	Age	Sex : Male / Female	
Education Qualification(✓)	Illiterate	Upto 10th	12th
KYC Document(s)	Voter ID No.	Aadhaar No.	Driving License No.
ID proof(pl. specify)	Any Others		
Address Proof(pl. specify)			
Telephone No. :	Mobile No. :	E-mail :	
Line of Business	Existing	Period	
Activity (Purpose)	Proposed		
Annual Sales (Rs. in lakh)	Existing :	Proposed :	
Experience, if any			
Social Category (Pls. tick ✓)	General	SC	ST
If Minority(✓)	Buddhists	Muslims	Christians
			Sikhs
			Jains
			Zoroastrians
			Others
Loan Amount Required	CC / OD-Rs _____	Term Loan – Rs. _____	
Detail of Existing Account(s), if any	Type (Pls. tick ✓) (Deposit/Loan)	Name of Bank & Branch	
A/c. No.	If Loan A/c, amount of loan taken	Rs.	

#### Declaration:

I/We hereby certify that all information furnished by me/us is true, correct and complete. I/We have no borrowing arrangements for the unit except as indicated in the application form. I/We have not applied to any Bank. There is/are no overdue / statutory dueowed by me/us. I/We shall furnish all other information that may be required by Bank in connection with my/our application. The information may also be exchanged by you with any agency you may deem fit. You, your representatives or Reserve Bank of India or MUDRA Ltd., or any other agency as authorised by you, may at any time, inspect/ verify my/our assets, books of accounts etc. in our factory/business premises as given above. You may take appropriate safeguards/action for recovery of bank's dues.

Date : \_\_\_\_\_

Place : \_\_\_\_\_

Thumb impression/Signature of Applicant(s)

(For Office use only)

Acknowledgement Slip No. .... loan Application No. \_\_\_\_\_ dated \_\_\_\_\_

Received by \_\_\_\_\_

Place and Date

Authorized Signatory (Branch Seal and sign)

----- Cut here -----

Acknowledgment slip no. \_\_\_\_\_ for loan application under PMMY (Applicants copy)

Received with thanks from Sh./Smt. \_\_\_\_\_ loan application dated \_\_\_\_\_ for Rs \_\_\_\_\_

Place and Date

Authorized Signatory (Branch Seal and sign)

## 5. Forms – Railway Concession for Disabled People (see page 24)

Paste Passport size Photograph duly signed & stamped by the issuing Doctor.

### Appendix 1/36 CONCESSION CERTIFICATE

Form for the purpose of grant of rail concession to orthopaedically Handicapped / Paraplegic persons / patients to be used by the Government Doctor

This is to certify that Km./Shri/Smt....., Whose Particulars are furnished below, is a bonafide "Orthopaedically /Handicapped / Paraplegic person / patient and CANNOT TRAVEL WITHOUT THE ASSISTANCE OF AN ESCORT.

Particulars of the Orthopaedically Handicapped / paraplegic person / patient:

- (a) Address : .....  
(b) Father's / Husband's Name : .....  
(c) Age:..... (d) Sex:.....  
(e) Nature of Handicap: ( To be written by doctor whether the disability is Temporary or Permanent)  
(f) Causes of loss of Functional capacity : .....  
(g) Signature or Thumb impression of Orthopaedically handicapped / paraplegic person / patient : (not necessary for those whose both hands are missing..... or non-funtional).

.....  
(Signature of Government Doctor)

Place .....

Date .....

.....  
Clear seal of Government Hospital/Clinic

.....  
Seal containing full name and Regd.No. Of the Doctor

\* Strike out where not applicable.

Note :-

- (1) This certificate should be issued only to those Orthopaedically Handicapped / paraplegic persons / patients WHO CANNOT TRAVEL WITHOUT THE ASSISTANCE OF AN ESCORT. The photo must be signed and stamped in such a way that Doctor's signature and stamp appears partly on the certificate.  
(2) In the case of temporary disability, the certificate will be valid for five years from the date of issue. In the case of permanent disability, the certificate will remain valid for (1) five years, in case of persons upto the age of 25 years, in case of persons in the age group of 26 to 35 years and (3) in the case of persons above the age of 35 years, the certificate will remain valid for whole life of the concerned person. After expiry of the period of the validity of the certificate, the person is required to obtain a fresh certificate is accepted for the purpose of grant on concession. The original certificate will have to be produced for instruction at the time of purchase of concessional ticket and during the journey, if demanded  
(3) No alteration in the form is permitted.



### Instructions to follow while filling up the enrolment form

<b>Field 2 NPR NUMBER</b>	Resident may bring his/her National Population Register Survey slip (if available) and fill up the column.
<b>Field 3 NAME</b>	Write full name without salutations/titles. Please bring the original* Proof of Identity (POI) document. (See list A below). Variation in Resident's Name in contrast to PoI is permissible as long as the change is minor spelling only, without altering the Name in PoI document. For Example: If Resident's PoI reads "Preef", then "Priif" can be recorded if Resident wants so.
<b>Field 5 DOB / AGE</b>	Fill in Date of Birth in DDMMYYYY format. If exact Date of Birth is not known, approximate age in Years may be filled in the space provided. Please bring the original Proof of Date of Birth (DoB), if available. (See list D below). Declared checkbox may be selected if Resident does not have a valid proof of Date of Birth document. Verified checkbox is selected where Resident has provided documents as proof of Date of birth.
<b>Field 6 ADDRESS</b>	Write complete address. Please bring the original Proof of Address (POA) document. (See list B below). Please note that the Aadhaar letter will be delivered at the given address only. <ul style="list-style-type: none"> <li>To include Parent/ Guardian / Spouse name as part of the address, select the appropriate box and enter the name of the person.</li> <li>Minor Corrections / Enhancements are permissible to make the address complete without altering the base address as mentioned in the POA document.</li> </ul>
<b>Field 7 RELATIONSHIP</b>	<ul style="list-style-type: none"> <li>In case of children below 5 years, it is mandatory to provide father/mother/guardian details with their Aadhaar or EID number.</li> <li>If the resident is not holding a Proof of Identity &amp; using the Head of the Family identity for enrolment, it is mandatory to provide Head of the family's details with his/her Aadhaar or EID number. Please refer illustration below for filling EID. Please bring the original Proof of Relationship (POR) document. (See list C below).</li> <li>For other cases, it is optional for the resident to fill up the relationship details.</li> </ul>
<b>Field 8 DOCUMENTS</b>	Write the name of Documents for PoI and PoA. In case proof of Date of Birth is available, then write the name of Date of Birth document. If the resident is not holding a Proof of Identity & using the Head of Family based enrolment, then write the name of Proof of Relationship document. For Valid list of documents, please refer list of Documents below.
<b>Field 9 INTRODUCER/HoF</b>	Resident who does not have POI and POA may get enrolled through an Introducer/ Head of Family. PI contact nearest enrolment centre or your Registrar, for further details.

#### List A. POI documents

- Passport
- PAN Card
- Ration/PDS Photo Card
- Voter ID
- Driving License
- Government Photo ID Cards/ service photo identity card issued by PSU
- NREGS Job Card
- Photo ID issued by Recognized Educational Institution
- Arms License
- Photo Bank ATM Card
- Photo Credit Card
- Pensioner Photo Card
- Freedom Fighter Photo Card
- Kissan Photo Passbook
- CGHS / ECHS Photo Card
- Address Card having Name and Photo issued by Department of Posts
- Certificate of Identity having photo issued by Gazetted Officer or Tehsildar on letterhead
- Disability ID Card/handicapped medical certificate issued by the respective State/UT Governments/Administrations

#### List B. POA documents

- Passport
- Bank Statement/ Passbook
- Post Office Account Statement/Passbook
- Ration Card
- Voter ID
- Driving License
- Government Photo ID cards/ service photo identity card issued by PSU
- Electricity Bill (not older than 3 months)
- Waterbill (not older than 3 months)
- Telephone Landline Bill (not older than 3 months)
- Property Tax Receipt (not older than one year)
- Credit Card Statement (not older than 3 months)
- Insurance Policy
- Signed Letter having Photo from Bank on letterhead
- Signed Letter having Photo issued by registered Company on letterhead
- Signed Letter having Photo issued by Recognized Educational Institution on letterhead
- NREGS Job Card
- Arms License
- Pensioner Card
- Freedom Fighter Card
- Kissan Passbook
- CGHS / ECHS Card
- Certificate of Address having photo issued by MP or MLA or Gazetted Officer or Tehsildar on letterhead
- Certificate of Address issued by Village Panchayat head or its equivalent authority (for rural areas)
- Income Tax Assessment Order
- Vehicle Registration Certificate
- Registered Sale / Lease / Rent Agreement
- Address Card having Photo issued by Department of Posts
- Caste and Domicile Certificate having Photo issued by State Govt.
- Disability ID Card/handicapped medical certificate issued by the respective State/UT Governments/Administrations
- Gas Connection Bill (not older than 3 months)
- Passport of Spouse
- Passport of Parents (in case of Minor)
- Allotment letter of accommodation issued by Central/State Govt. of not more than 3 years old
- Marriage Certificate issued by the Government, containing address.

#### List C. POR documents

- PDS Card
- MNREGA Job Card
- CGHS/State Government/ECHS/ESIC Medical card
- Pension Card
- Army Canteen Card
- Passport
- Birth Certificate issued by Registrar of Birth, Municipal Corporation and other notified local government bodies like Taluk, Tehsil etc.
- Any other Central/State government issued family entitlement document
- Marriage Certificate Issued by the Government.

#### List D. DOB documents

- Birth Certificate
- SSLC Book/Certificate
- Passport
- Certificate of Date of Birth issued by Group A Gazetted Officer on Letterhead
- PAN Card
- Marksheet issued by any Govt. Board or University
- Govt. Photo ID Card/Photo Identity card issued by PSU containing DoB.
- Central/State Pension payment order.
- Central Govt. Health Service Scheme photo card or Ex-Servicemen

#### Illustration for filling up EID No.

Acknowledgement/Resident Copy - पावती /निवासी रसीद

AADHAAR

Enrolment No./आधार संख्या: 0008/12345/00020      Date/दिनांक: 28/04/2011 15:50:10

--- This is not the Aadhaar number ---

OR EID No: 0008123450002028042011155016

\*In instances where original documents are not available, copies attested / certified by a public notary / gazetted officer will be accepted.

## 7. Forms – PAN Card Form (see page 53)

Form No. 49A	
Application for Allotment of Permanent Account Number [In the case of Indian Citizens/Indian Companies/Entities incorporated in India/ Unincorporated entities formed in India] See Rule 114	
To avoid mistake (s), please follow the accompanying instructions and examples before filling up the form	
Assessing officer (AO code)	
Area code	AO type
Range code	AO No.

Only  
"Individuals"  
to affix recent  
photograph  
(3.5 cm x  
2.5 cm)

Only  
"Individuals"  
to affix recent  
photograph  
(3.5 cm x  
2.5 cm)

Sign / Left Thumb impression across this photo

Sir,  
I/We hereby request that a permanent account number be allotted to me/us.  
I/We give below necessary particulars:

Signature / Left Thumb Impression

**1 Full Name (Full expanded name to be mentioned as appearing in proof of identity/date of birth/address documents: initials are not permitted)**

Please select title,  as applicable     Shri     Smt.     Kumari     M/s

Last Name / Surname

First Name

Middle Name

**2 Abbreviations of the above name, as you would like it, to be printed on the PAN card**

**3 Have you ever been known by any other name?**     Yes     No    (please tick as applicable)

If yes, please give that other name

Please select title,  as applicable     Shri     Smt.     Kumari     M/s

Last Name / Surname

First Name

Middle Name

**4 Gender (for Individual applicants only)**     Male     Female     Transgender    (please tick as applicable)

**5 Date of Birth/Incorporation/Agreement/Partnership or Trust Deed/ Formation of Body of individuals or Association of Persons**

Day    Month    Year

**6 Details of Parents (applicable only for individual applicants)**

**Father's Name (Mandatory. Even married women should fill in father's name only)**

Last Name / Surname

First Name

Middle Name

**Mother's Name (optional)**

Last Name / Surname

First Name

Middle Name

Select the name of either father or mother which you may like to be printed on PAN card (Select one only)

(In case no option is provided then PAN card will be issued with father's name)

Father's name     Mother's name    (Please tick as applicable)

**7 Address**

**Residence Address**

Flat / Room / Door / Block No.

Name of Premises / Building / Village

Road / Street / Lane/Post Office

Area / Locality / Taluka/ Sub- Division

Town / City / District

State / Union Territory

Pincode / Zip code    Country Name



## 8. Forms – Post Office Bank Account (see page 54)



SB-AOF

**POST OFFICE SAVINGS BANK  
APPLICATION FOR OPENING OF ACCOUNT/PURCHASE OF CERTIFICATE  
FOR USE OF POST OFFICE**

Post Office		Tran-ID		SOL ID		Date of Maturity	
Account Number				CIF-ID (1)			
CIF-ID (2)				CIF-ID (3)			

**Instructions:** i. Please tick (✓) the appropriate box, ii) Use CAPITAL LETTERS only while filling in the application form iii) Submit the self-attested copies of the Documents.

To  
The Postmaster

.....  
.....

Paste photograph  
of applicant/s

Paste photograph  
of applicant/s

Paste photograph  
of applicant/s

Madam/Sir,

I/We ..... (Applicant/guardian) hereby apply for opening of an account under ..... (Savings/RD/ 1,2,3,5 Years TD/MIS/SCSS/PPF/SSA/KVP/NSC VIII<sup>th</sup> Issue) scheme in your Post office in my/our name(s)/in the name of minor or person of unsound mind.

**(i) Additional Facilities available (For Post Office Savings Account)** (a) Cheque Book required:- , (b) IPPB A/C   
(c) Aadhaar Seeding  ATM Card  Internet Banking  Mobile Banking  (Prescribed form to be enclosed)  
(d) Insurance/Pension products:- PMSBY  PMJJBY  APY  (Prescribed form to be enclosed)

(ii) Account Holder Type: -  Self  Minor through Guardian  Person of unsound mind through guardian.

(iii) Account Type: -  Single  Either or Survivor (Joint B)  All or Survivor(s) (Joint A)

**1. In case of account opened in the name Minor/ Person of unsound mind.**

Name of Minor/ Person of unsound mind	Date of Birth(DD/MM /YYYY) in words	Gender (M/F/O)	Name of Guardian, Relationship and status – Natural or Legal
1.			
2.	Details of proof of age of minor along with its date of Issue and Issuing Authority (In case of SSA A/c Birth Certificate is mandatory)		

**2. I/We tender herewith Rs...../-(Rs.....(In words) in cash/DD/Cheque No..... date..... as initial deposit. My/Our particulars are as under:-**

Particulars	1 <sup>st</sup> Applicant	2 <sup>nd</sup> Applicant	3 <sup>rd</sup> Applicant
Name of the Applicant/ Guardian			
Name of Husband/ Father/ Mother			
Gender (M/F/O)			
Date of Birth (DD/MM/YYYY) and In words (mandatory)			
Aadhaar Number			
PAN Number*			
CIF ID (existing A/Cs holders)			
<b>Present Address:-</b> House/Locality/Village & Post Office/City/District/ State/Pin Code			
<b>Permanent Address:-</b> House/Locality/Village & Post Office/ City/ District/ State/Pin Code			
Telephone No./Mobile No.*			
E-mail ID			
<b>ID Proof</b> (Document No./Date of Issue/ Issuing Authority)			
<b>Address Proof</b> (Document No./Date of Issue/ Issuing Authority)			
For SCSS Account details of proof of age (Doc. No., issue Date and Issuing Authority)			

(If Aadhaar Card/proof of enrolment of Aadhaar is not provided, any of the following documents can be accepted as valid documents for the purpose of identification and address proof) :- 1. Passport 2. Driving license 3. Voter's ID card 4. Job card issued by Mnrags signed by the State Government officer 5. Letter issued by the National Population Register containing details of name and address.

**Note:- As per PMLA Act-2002, if balance/investment in all accounts are 10 Lakh & above, customer has to submit copy of document showing source of receipt of funds tendered for investment.**

**Specimen Signatures**

1.....1.....1.....

2.....2.....2.....

3.....3.....3.....

Name:-.....Name:-.....Name:-.....

### 3. Declarations

**General:-(1)** I/We hereby undertake to abide by the scheme provisions and Government Savings Promotion Rules, 2018 applicable on the Scheme and amendments issued thereto from time to time.

(Details available at <https://www.indiapost.gov.in/VAS/Pages/RTI/RTI-Manual-5.aspx>)

**(2)** I/We further declare that I/We/Minor/person of unsound mind is/are Resident citizen of India and undertake to inform the account office of any change in My/our residency/citizenship status in future.

**(3)** I hereby agree that account will be operated by me till account holder attained age of 18 years and thereafter, account holder will operate the account. (In case of SSA and Minor Account opened through Guardian).

**(4)** In case services of SAS/MPKBY Agent are taken: -

Name of Agent ..... Authority No.....Date of validity.....

**(5)** Standing Instruction (i.e. MIS to SB, SB to RD etc.) if any.....

**TD** :- Extension/Renewal of account required after maturity :-

**SSA** :- I hereby declare that no other account has been opened under Sukanya Samridhhi Account in the name of the depositor in any of the Post office/Bank in the country.

**PPF** :-**(1)** I hereby declare that no other account has been opened under Public Provident Fund Account in the name of the myself/minor in any of the Post office/Bank in the country.

**(2)** I further declare that I will abide by the ceiling of maximum deposit in the accounts opened in my name and in the name of minors as per provision of the scheme and any deposit in excess of the ceiling will be treated as in contravention to the Scheme provisions.

**MIS/SCSS** :- I/We hereby declare details of my/Our existing accounts\* as on today under "National Savings Monthly Income Account/ Senior Citizen Savings Scheme" in any of the Post Office/Bank in the country.

Sl.No.	Name of Scheme (MIS or SCSS)	Date of opening of account	Amount deposited	Customer Identification Number (CIF No.)	Account Number	Name of Post Office/Bank
1						
2						

\*If number of accounts is more, details of all accounts should be filled and attached as annexure duly signed.

Please tick (v) the appropriate box

Date:-

Signature or thumb impression of Applicant(s)/Guardian

### 4. Nomination

I/We.....hereby nominate the person(s) mentioned below to whom to the exclusion of all other persons in the event of my death the amount standing to my credit in .....(Name of Scheme) at the time of my death would be payable.

S.No.	Name(s) of the nominee(s) and relationship	Full address (s)	Aadhaar number of nominee (optional)	Date of birth of nominee in case of minor nominee	Share of entitlement	Nature of entitlement Trustee or owner
1						
2						
3						
4						

As the nominee(s) at Serial No.(s).....specified above is/are minor(s), I/We appoint Shri/Smt/Kumari.....S/o,D/o,W/o.....

Address.....to receive the sum due under the said account in the event of my/Our death during the minority of the nominee(s).

(In case, applicant(s) is/are illiterate)

1. Signature of witness.....

Name & Address.....

2. Signature of witness.....

Name & Address.....

Place:

Date:

Signature or thumb impression of Applicant(s)/Guardian

#### FOR USE OF POST OFFICE

I have carefully examined this application and Identification as well as address proof documents submitted. Opening of account is approved.			
Account has been opened in the name of.....with Rs.....on..... (Date) under .....scheme vide A/c No. .... dated .....			
Nomination registration details:-			
Date Stamp	Signature of GDS Branch Post Master Name Stamp of EDBO	Date Stamp	Signature of Sub/Asst./Head Post Master Designation stamp

## 9. Forms – Election I Card (see page 55)

 <b>ELECTION COMMISSION OF INDIA</b> <b>FORM-6</b> <small>(See Rules 13(1) and 26) of Registration of Electors Rule-1960</small>		Acknowledgement No. _____ (To be filled by office)
<p><b>Application for Inclusion of Name in Electoral Roll for First time Voter OR on Shifting from One Constituency to Another Constituency.</b></p>		
<b>To, The Electoral Registration Officer, .....Assembly / Parliamentary Constituency</b>		SPACE FOR PASTING ONE RECENT PASSPORT SIZE PHOTOGRAPH (3.5 CM X 3.5 CM) SHOWING FRONTAL VIEW OF FULL FACE WITHIN THIS BOX
I request that my name be included in the electoral roll for the above Constituency. (Tick appropriate box) <b>As a first time voter</b> <input type="checkbox"/> <b>or due to shifting from another constituency</b> <input type="checkbox"/>		
Particulars in support of my claim for inclusion in the electoral roll are given below:- <b>Mandatory Particulars</b>		
(a) Name <input type="text"/> (b) Surname(if any) <input type="text"/>		
(c) Name and surname of Relative of Applicant [see item (d)] <input type="text"/>		
(d) Type of Relation (Tick appropriate box) Father <input type="checkbox"/> Mother <input type="checkbox"/> Husband <input type="checkbox"/> Wife <input type="checkbox"/> Other <input type="checkbox"/>		
(e) Age [as on 1 <sup>st</sup> January of current calendar year.....] Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>		
(f) Date of Birth (in DD/MM/YYYY format)(if known) <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
(g) Gender of Applicant (Tick appropriate box) Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender <input type="checkbox"/>		
(h) Current address where applicant is ordinarily resident		House No. <input type="text"/>
Street/Area/Locality <input type="text"/>		
Town/Village <input type="text"/>		
Post Office <input type="text"/>		Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
District <input type="text"/>		State/UT <input type="text"/>
(i) Permanent address of applicant		House No. <input type="text"/>
Street/Area/Locality <input type="text"/>		
Town/Village <input type="text"/>		
Post Office <input type="text"/>		Pin Code <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
District <input type="text"/>		State/UT <input type="text"/>
(j) EPIC No. (if issued) <input type="text"/>		
<b>Optional Particulars</b>		
(k) Disability (if any) (Tick appropriate box) Visual impairment <input type="checkbox"/> Speech & hearing disability <input type="checkbox"/> Locomotor disability <input type="checkbox"/> Other <input type="text"/>		
(l) Email id (optional) <input type="text"/>		
(m) Mobile No. (optional) <input type="text"/>		
<p><b>DECLARATION - I hereby declare that to the best of knowledge and belief –</b></p> (i) I am a citizen of India and place of my birth is Village/Town.....District.....State..... (ii) I am ordinarily resident at the address given at (h) above since .....(date, month, year). (iii) I have not applied for the inclusion of my name in the electoral roll for any other constituency. *(iv) My name has not already been included in the electoral roll for this or any other assembly/ parliamentary constituency <b>OR</b> *My name may have been included in the electoral roll for _____ Constituency in _____ State in which I was ordinarily resident earlier at the address mentioned below and if so, I request that the same may be deleted from that electoral roll. * strike off the option not appropriate		

Address of earlier place of ordinary residence (if applying due to shifting from another constituency)			
House No.		Street/Area/Locality	
Town/Village			
Post Office		Pin Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
District		State/UT	

I am aware that making a statement or declaration which is false and which I know or believe to be false or do not believe to be true, is punishable under Section 31 of the Representation of the People Act, 1950 (43 of 1950).

Place.....

Date.....

Signature of Applicant.....

**Remarks of Field Level Verifying Officer:**

**Details of action taken  
(To be filled by Electoral Registration Officer of the constituency)**

The application of Shri / Shrimati/ Kumari .....for inclusion of name in the electoral roll in Form 6 has been accepted/ rejected. Detailed reasons for acceptance [under or in pursuance of rule 18/20/26(4)] or rejection [under or in pursuance of rule 17/20/26(4)] are given below:

Place:

Date:

Signature of ERO

Seal of the ERO

Intimation of decision taken (to be filled by Electoral Registration Officer of the constituency and to be posted to the applicant on the address as given by the applicant)

The application in Form 6 of Shri/Shrimati/Kumari.....

Current address where applicant is ordinarily resident	House No.	
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Street/Area/Locality	
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Town/Village	
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Post Office		Pin Code	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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District		State/UT	
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Postage Stamp to be affixed by the Electoral Registration Authority at the time of dispatch

Has been (a) accepted and the name of Shri/Shrimati/Kumari.....

Has been registered at Serial No.....in Part No..... of AC No.....

(b) rejected for the reason.....

Date:

Electoral Registration Officer



Address.....



**Acknowledgement/Receipt**

Acknowledgement Number \_\_\_\_\_

Date \_\_\_\_\_

Received the application in form 6 of Shri / Smt. / Ms. \_\_\_\_\_

[ Applicant can refer the Acknowledgement No. to check the status of application].

Name/Signature of ERO/AERO/BLO

