Advocating for Citizen's Rights in West Bengal



A Manual for Engaging Ordinary Citizens

Version # 11 August 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 26 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 39 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 62 of this manual) and a bank account (page 63 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 cybercafe, they tried to charge her Rs 500 per Aadhaar card; well beyond her means. We filled the Aadhaar enrolment form (page 61 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

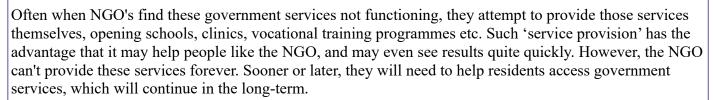
Savita, 28, suffered terribly from headaches and nausea for several months. She was diagnosed with TB meningitis just prior to the start of the Covid lockdown in March 2020. Her husband, a mochi, did not know that free TB treatment was available from government DOTS centres (page 25 of this manual) and 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 behave poorly.



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 7-69 of this manual), but also the **skills** in writing and presenting applications (pages 73-75). 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 70 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:-

a) The relevant Central Government Department which delivers this service (with its website).

• All West Bengal state government departments are listed <u>here</u>.

b) 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 <u>here</u> or NGO site <u>here</u>
- 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 and NGO site 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 72).
- West Bengal also has a Right to Public Services Act (<u>here</u>) 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 (specified FAQ #4 <u>here</u>) include: Ration Cards; Drivers licences, JSY, Disability
 Certificates; Birth & Death Certificates; and Caste certificates. Time frames are <u>here</u>.

c) 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 <u>Common Service Centre</u> or <u>Jan Seva Kendra</u>.
- If that's not possible, apply on a paper form, many of which can be found <u>here</u> & <u>here</u>. Some hard copies of forms can be found in Section K on page 79.
- We also give hints on writing effective applications and a sample application letter in Appendix 3 (page 73).
- Appendix 4 (page 74) also gives some useful tips for how to deal with government officers when presenting an application.

d) Advocacy (if application doesn't succeed)

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 75) has suggestions for dealing with corruption.

Should the application not succeed, some advocacy methods include (in order of difficulty):-

- If possible, check the status of your application on-line (<u>here</u>);
- Complaining once more to the original officer;
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right);
- Complain under West Bengal's Right to Public Services Act (here) (for those services covered);
- For Central government schemes, 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);
- Contacting lawyers at the Delhi Justice Resource Centre. (Phone 011-4050170 or email delhi@justiceventures.org);
- Lodging a **Right To Information (RTI)** Act application to the department where you applied. For central government bodies, this can be done on-line <u>here</u>. Notes on the effective use of the RTI, with an example, are given in Appendix 6 (page 76); or
- Contacting the media.

e) 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
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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 <u>www.eha-health.org</u>

Justice Ventures International www.justiceventures.org

EFICOR 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.

- West Bengal is divided into 42 **Lok Sabha** Constituencies. Each constituency has an elected Member of Parliament (MP) responsible to an electorate of about 24 lakh people. Click here, to find your constituency's name and your MP. Click on the name to find the contact details.
- West Bengal **state government** is divided into 294 Assembly Constituencies (ACs). Each AC has an elected Member of the Legislative Assembly (MLA)(*Vidhayak*). To identify your MLA click <u>here</u>, to find the name of your MLA and his/her party. Click on the name to find the contact details.
- **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**, West Bengal is divided into three Divisions; Jalpaiguri, Burdwan and Presidency, each under the authority of a Divisional Commissioner (DC). Click here for a map of the divisions.
- Each division is further divided into several **Districts (Jilas).** There are 23 districts in total in West Bengal. Click <u>here</u>, then on your district to go to your district's website. Each District is overseen by a District Magistrate (DM). The list of DMs is <u>here</u>.
- 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 here, then 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.

Division/Service	Page #	Area name	Officer's Name/Address/Phone no.
Political divisions	·		
Lok Sabha Constituency	4		Member Parliament (MP)
Assembly Constituency	4,65		Member Legislative Assembly (MLA)
Panchayat	41		Pradhan
Administrative Divisions			
Division	4		Divisional Commissioner (DC)
District (Jila)	4,67		District Magistrate (DM), listed here
Sub district (Tehsil)	4,66		Sub District magistrate (SDM)
Development Block	4,14,18		Block Development Officer (BDO)
Specific services in this Manual			
Nearest District Hospital	20		Chief Medical Officer (CMO)
Nearest CHC	20,24		Medical Officer in charge (MOIC)
Nearest PHC	20,24		Medical Officer in charge (MOIC)
Basic Shiksha Adhikari	33,35		Basic Shiksha Adhikari (BSA)
District Education Officer	33,35		District Education officer
Local Gas Agency	39		
Police Headquarters	51-59		Superintendent of Police (SP) listed <u>here</u>
Women's Police Station	51-59		Listed here
Local Police Station	51-59		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) Sec. 3(1) (Act is here).
- Ministry of Consumer Affairs, Food & Public Distribution Department of Food & Public Distribution (website here)

West Bengal Government

• West Bengal Dept of Food and Supplies (here)

2. Entitlements

(Best Reference: National Food Security Act 2013 Sec. 3(1) <u>here</u>. Also the Right To Food campaign <u>here</u>, <u>here</u> (scroll to West Bengal) and <u>here</u>.

a) Poor residents

• Every person in 'priority households' (whose name figures in priority list produced by every state gov't), to receive 5 kg of food grain at a subsidised price. (National Food Security Act Sec. 3(1)).

b) 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 Natl Food Security Act Sec. 3(1)).

c) 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. <u>Application Procedure</u>

- 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 Sec. 10) & display that list prominently Sec. 11). Check whether your name is on the list <u>here</u> and <u>here</u>.
- Households whose name on the list as either priority or Antyodya can apply for a NFSA card. Application form is here (scroll down to West Bengal).
- If you think you are eligible according to the criteria, but are not on the list, you can still apply.
- Apply at your local Govt Ration Shop or in some states at your <u>Common Service Centre</u> or <u>JSK</u>.
- Applications should be processed within 15 days (see # 8 here).
- Once you have your card, get rations from nearest ration shop.

4. Advocacy (if your application doesn't succeed)

- If possible, check the status of your application on-line (here) (scroll down); then
- Complain under West Bengal's Right to Public Services Act here; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right); then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Ministry of Consumer Affairs, Food & Public Distribution (website <u>here</u>), or on-line <u>here</u>.

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 Sagurity Act 2013 which guarantee



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) Sec. 5(1)(a) (here).
- Ministry of Women & Child Development (website <u>here</u>).

West Bengal Government

- Department of Women & Children Development & Social Welfare (here).
- Integrated Child Development Services (<u>here</u>).

2. Entitlements

(Best Reference: National Food Security Act 2013 Sec. 5(1)(a) <u>here</u>. Also the Right To Food campaign brochure (2016) here.)

a) Under the National Food Security Act (NFSA)

Sec. 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 (<u>RTF brochure</u> 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 mths 6 yrs) 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 Department of Women & Children Development & Social Welfare (here).

4. Advocacy (if application doesn't succeed)

- Written complaint to the Department of Women & Children where you applied; then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Department of Women & Children Development & Social Welfare (here).

5. Success story

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) Sec. 5(1)b (<u>here</u>).
- Ministry of Education (website <u>here</u>).

West Bengal Government

- West Bengal Department of School Education (<u>here</u>)
- Cooked Mid-Day Meal Programme (here)

2. Entitlements

(Best Reference: National Food Security Act 2013 Sec. 5(1)(b) <u>here</u>. Also the Right To Food campaign brochure (2016) <u>here</u>).)

a) As per National Food Security Act (NFSA) Sec. 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. Advocacy (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 Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to West Bengal Department of School Education (PIOs here).

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 <u>here</u>).
- NREGA (website <u>here</u>).

West Bengal Government:

• Dept of Panchayats and Rural Development Department (here).

2. Entitlements

(Best Reference: National Rural Employment Guarantee Act here 2005).

a) Mahatma Gandhi National Rural Employment Guarantee Act (NREGA)

- 100 days employment per year per rural family (for any adult over 18yrs). (NREGA Sec. 3(1)).
- Should get work within 15 days of applying, or else get paid unemployment benefit. (Sec. 7(1) & Sch II, Sec. 6.
- At least one third of beneficiaries should be women (Schedule II, Sec. 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, Sec. 28)
- Paid at minimum wage as set. This varies from Rs190 per day (for Chhattisgarh and MP) up to Rs309 per day (for Haryana). For West Bengal it is Rs204 per day (See here dated March 2020).
- If no work, should receive unemployment allowance of 25% for 30 days & 50% thereafter Sec. 7(2).
- Work should be within the same block as where the applicant lives (Schedule II, Sec. 12) and if more than 5km from home, then travel allowance of 10% extra paid (Schedule II, Sec. 14).
- Worksite facilities of clean drinking water, first aid box, shade & periods of rest (Sched II, Sec. 27).
- Family of any NREGA worker who dies, or permanently disabled from NREGA work is eligible for Rs25,000 compensation (Schedule II, Sec. 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 20).

3. <u>Application Procedure</u>

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

4. Advocacy (if application doesn't succeed)

- Complain directly to MGNREGA grievance redressal mechanism here; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right).; then
- 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			
not. T eligibi Know	heir husbands had a 'Job Ca le. A local NGO's project stą	know whether women were eligible ord under the scheme, but they didne of informed them that indeed they we the Gram Pradhan to ask for work. The MGNREGA.	't know if they, as women, vere entitled to work in the s	vere scheme.
n .	TON TO S			n
Back to	o Village Information page 4	Back to Table of Contents page 5	Go to Acronyms page 78	Page 11

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 <u>here</u>).
- National Social Assistance Programme (website here).

West Bengal Government

- Dept of Women & Child Development and Social Welfare (here).
- State Urban Development Agency SUDA (<u>here</u>)

2. Entitlements

(Best Reference: NSAP 2017 Guide <u>here</u>. SUDA <u>here</u>. Social Welfare site <u>here</u>. Right to Food <u>here</u> & primer (2016) <u>here</u>.

a) Indira Gandhi National Widows Pension Scheme*

- Widows aged 40-79 years, Rs.600 per month (<u>here</u>).
- West Bengal's new Lakshmir Bhandar scheme giving Rs500 per month to female head of household (or Rs1,000/month to SC/ST female head f household). (details <u>here</u>)

b) Old Age Pension Scheme

• Over 60 years, Rs.400 per month, and over 80 Rs1,000/month (here).

c) Disability Pension*:

- Aged 18-79 years, Rs.600 per month (here).
- Disability needs to be more than 80% according to NSAP <u>here</u>, but only 40% according to PWD Act Sec. 2(r) (see <u>here</u> and Dept of Women & Child Development and Social Welfare (<u>here</u>).
- Also see Services for People with Disabilities on page 26.

3. Application Procedure

NB. For all pensions, the applicant must satisfy these conditions (<u>here</u>):

- BPL with income limit of Rs1,000 per month;
- Be resident in West Bengal for 10 years (can be reduced in case of hardship); and
- Not be receiving any other pension.

For all schemes need these documents:

- Fill out the form found here (see 'Downloads) or see hard copy on page 79);
- BPL proof or proof of income of under Rs1,000 per month (may require Income Cert (see page 69);
- Proof of 10 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; and
- Affidavit stating: Name; Address and fact that you're not receiving any other pension.

For all schemes follow these procedures (detailed <u>here</u>):

- You may be able to submit through your local <u>Common Service Centre</u>; or
 - (For rural residents), submitting documents to the Block Development Office or panchayat; or
 - (For urban residents) submitting documents to the Sub Divisional Officer; or
 - (For Kolkata residents) submitting documents to the Controller of Vagrancy;
- Panchayat/Block/Municipality will do enquiry, then submit documents to Social Welfare Dept.
- Panchayat/Block/Tehsil will do verification with 15 days (see NSAP doc here at 2.10 page 13).
- Ratification should be within 20 days of verification (see NSAP doc here at 2.10 page 13).
- The Social Welfare Dept should sanction the application within 10 days of ratification.
- Pension should be deposited in PO/Bank account and back-paid to the approval date.



Extra documents for each pension (see here)

a) Widows Pension

- Death certificate (see page 66) of husband;
- Affidavit stating the fact that you haven't been remarried since husband's death; and a promise to notify government if re-marry.)

b) Old age pension Pension

Proof of age (usually birth certificate) (see page 66);

c) Disability pension (see also 'Services for People with Disabilities' on page 26)

• Disability Certificate showing more than 40% disabled;

4. Advocacy (if application doesn't succeed)

- Try tracking your application here; then
- Enquire again of the Panchayat, BDO or SDO office (wherever you applied); then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right); then
- RTI to Dept of Women & Child Development and Social Welfare (contact <u>here</u>).

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 12 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 63 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 65 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 73), 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 <u>here</u>).

West Bengal Government

• Department of Women & Children Development & Social Welfare (<u>here</u>).

2. <u>Entitlements</u>

(Best Reference: PMIL site (2020) here)

a) Balika Samriddi 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.

3. Application Procedure

a) Balika Samriddi Yojana (details here)

- Need Aadhaar, BPL card, (or income certificate see page 69), birth certificate (page 66), Bank a/c, Passport photo
- Submit it to the local Anganwadi Centre, Gram Panchayat Office or Municipal Corporation.

4. Advocacy (if application doesn't succeed)

- Check again with the Anganwadi worker, Panchayat or Municipality or wherever you applied; then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Ministry of Women & Child Development (website <u>here</u>) or on-line <u>here</u>.

5. <u>Success Story</u>

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 <u>here</u>).

West Bengal Government

- Dept of Women & Child Development and Social Welfare (here).
- State Urban Development Agency SUDA (here).

2. Entitlements

(Best Reference: National Social Assistance Programme 2017 here & SUDA here)

a) National Family Benefit Scheme (details here)

• Rs 40,000 (Rs20k from Central & Rs20K from state) assistance for BPL families whose primary breadwinner, including the woman home-maker, dies aged 18-59.

b) Aam admin Bima Yojana (here)

- For poor landless rural families
- Premium of Rs100 per year
- Pay out of Rs30,000 on natural death
- Pay out of Rs75,000 on accidental death

c) Lakshmi Bhandar (details here)

- New West Bengal state (July 2021) scheme giving Rs500 per month to female head of household (or Rs1,000/month to SC/ST female head f household).
- Applications processes are still being formulated

3. Application Procedure

a) National Family Benefit Scheme 'Death of Breadwinner' (NFBS)

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

- Form (download <u>here</u> or see hardcopy on page 81).
- Death certificate (see page 66) of breadwinner;
- BPL certificate'
- 10 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 18-59 years at time of death of the breadwinner.

b) Aam admin Bima Yojana (details here)

c) Lakshmi Bhandar (details here)

4. Advocacy (if application doesn't succeed)

- Check again with the Panchayat, Block or Municipality or wherever you applied; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right); then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to National Social Assistance Programme (website here) or on-line here.

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 Sanstan 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 <u>here</u>) (for JSS and PMKVY)
- Ministry of Rural Development (website <u>here</u>) (for Deen Dayal).

2. Entitlements

(Best Reference: JSS here 2019, PMKVY here 2020 and DDUGVY here 2021).

a) JSS (details here)

- The Jan Shiksha Sansthan offers varieties of vocational courses (approx 371) from candle making and sewing to computer courses.
- There are 8 JSS'sin West Bengal. For their locations click <u>here</u> then 'Find JSS' (top left), then 'Search by Location', then on West Bengal.)

b) Pradhan Mantri Kaushal Vikas Yojana (details here)

- Thousands of centres (for locations click <u>here</u> and click on 'Search by Location' then on W Bengal).
- All fees paid by the government.
- For college or school dropouts or unemployed.
- Skills training in short courses (150-300 hours). Many different courses to choose from.
- Includes training in Soft Skills, Entrepreneurship, Financial & Digital Literacy.
- Provision for recognition of previous learning.
- Attempts to set up placement for all trainees.

c) 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 West Bengal.

3. Application Procedure

a) Jan Shiksha Sansthan

- Admission opens in April and October for 6 months course each. Fee is Rs100.
- For direct admission contact Training Centre (click <u>here</u> then For their locations click <u>here</u> then 'Find JSS' (top left), then 'Search by Location', then on West Bengal.)
- Documents required for admission are: Ration Card, 2 ID Certificates, 4-5 passport-size photos.

b) Pradhan Mantri Kaushal Vikas Yojana

• Apply directly to the nearest Training Centre (Click here and click on 'Search by Location')

c) 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 West Bengal) and apply there; or
- Apply on line <u>here</u>.

4. Advocacy (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 Rural Development on-line <u>here</u>.

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).

West Bengal Government

- North Bengal State Transport Department (<u>here</u>)
- South Bengal State Transport Department (<u>here</u>)

2. <u>Entitlements</u>

(Best Reference: Advocate Khoj here)

Types of Driving License (information <u>here</u> 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:
 - o 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
- Go to nearest RTO. For nearest RTO see here and enter district etc
- Submit Form 2 for Learners licence <u>here</u> or hard copy on page 83.
- You will also need to pass a test about:-
 - the traffic signs, traffic signals and the rules of the road regulations made under Sec.11 of <u>Rules</u>;
 - the duties of a driver when his vehicle is involved in an accident resulting in the death or injury;
 - 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.
- Must wait at least 1 month after getting learner's permit.
- Can apply on-line here.
- Submit application Form 4 (<u>here</u>) to the RTO together with:
 - o Driving test pass result (for aspects which will be (or could be) tested see Sec. 15 of Rules);
 - Learners licence;
 - Medical certificate (Form 1A);
 - 3 Passport- sized photographs;
 - o Fee;
 - Proof of age & Proof of address; and
 - Parental consent if under 18.
- Licence should be issues within 5 working days (see Right to Public Services Act #19 (<u>here</u>).

4. Advocacy (if application doesn't succeed)

- Complain again to the RTO where you applied; then
- Complain under West Bengal's Right to Public Services Act (<u>here</u>).
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to North Bengal State Transport Department (<u>here</u>) or South Bengal State Transport Department (<u>here</u>).



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 <u>here</u>).
- Ministry of Housing and Urban Poverty Alleviation (<u>here</u>).

West Bengal Government

• Dept of Panchayats and Rural Development Department (<u>here</u>).

2. Entitlements

(Best Ref: Deen Dayal Antyodaya Yojana 2014 here).

a) (Rural) Deen Dayal Upadhyaya Grameen Kaushal Yojana (DDUGKY)

- **Self-Help Groups (SHG)** for training members and hand holding, an initial support of Rs10,000 for each group.
- Assistance of Rs50,000 is provided to Registered Area Level Federations.

b) (Urban) The Deen Dayal Antyodaya Yojana (DDAY)

- **Self-Help Groups** (SHG) for training members and hand holding, an initial support of Rs10,000 for each group. Assistance of Rs50,000 is provided to Registered Area Level Federations.
- **Skill training and job placement** Rs15,000 per person is allowed on training of urban poor in market-oriented skills through City Livelihood Centres.
- **Interest subsidy** to urban poor An interest subsidy of 5% 7% for setting up individual microenterprises with a loan of up to 2 lakh.

3. Application Procedure

a) (Rural) Deen Dayal Upadhyaya Grameen Kaushal Yojana (website here).

- To District Rural Development Agency; or
- To Block Development Officers (BDO).

b) (Urban) The Deen Dayal Antyodaya Yojana (DDAY)

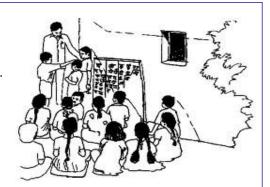
• To Ministry of Housing and Urban Poverty Alleviation (here).

4. Advocacy (if application doesn't succeed)

- Complain again to wherever you applied; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right); then
- RTI to West Bengal Dept of Panchayats and Rural Development Department (here).

5. <u>Success Story</u>

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. Entitlements

(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

Or file application on-line <u>here</u> (click on 'New login' (top right)); or Apply at any bank. The following documents will be needed:-

- Filled up form (Shishu form <u>here</u> or hard copy on page 85);
- Proof of identity;
- Proof of residence;
- 2 photos;
- Quotations of machines etc to be purchased with the loan;
- Name of suppler of machinery etc;
- Proof of identity / residence of the business enterprise; and
- Proof of applicant's category (SC/ST/minority etc).

4. Advocacy (if application doesn't succeed)

- Complain again to the manager of the bank where you applied; then
- E-mail <u>help@mudra.org.in;</u> then
- Use the Central Government's on-line grievance redressal mechanism (register <u>here</u>); then
- RTI on-line <u>here</u>, or in person at:
 - MSME Development Centre
 - o C-11 G Block
 - o Bandra Kurla Complex
 - o 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 Wollness Centres (HWCs) and offering a health insurance scheme the Pradhe

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)

West Bengal Government

• West Bengal Health and Family Welfare Department (<u>here</u>)

2. Entitlements

(Best Reference: PMJAY here 2019 and NHM handbook here 2013).

a) Government hospitals

High quality affordable treatment for all residents at Govt health facilities (see NHM handbook here):-

- District hospital: 1 per district, population 2,00,000, multiple doctors and investigations (p.7 here);
- Community Health Centres (CHCs): 1 per sub-district, population 1,20,000, staffed by 5-6 Doctors (page.7 here);
- Primary Health Centres (PHCs):1 per block, population 30,000, staffed by 1 doctor (page 6 here); &
- Sub Centres (1 per panchayat, population 5,000, staffed by 1 ANM) (page 6 here).

For numbers of health facilities in each district click <u>here</u>. (Need to register to download).

b) 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 & tests.
- All pre-existing diseases covered.

3. Application Procedure

- Some major hospitals now have an on-line registration system to save waiting in queue here; In West Bengal the hospitals using this scheme are:
 - o BR Singh
 - Divisional Railway Hospital Malda;
 - o Orthopaedic Eastern Railway Hospital, Howrah
- Otherwise go to any Government 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.

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	Health and Family Welfare (PIOs		
	ical Officer (CMO) of the district vite		

Advocacy (if application doesn't succeed)

4.

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 <u>here</u>).
- National Health Mission (within Ministry of Health & Family Welfare) (website <u>here</u>).
- National Food Security Act (Sec. 4(b)) (here).

West Bengal Government

- West Bengal Health and Family Welfare Department (here).
- Department of Women & Children Development & Social Welfare (<u>here</u>).

2. Entitlements

(Best References: Asha & JSY (2016) <u>here</u>, National Food Security Act <u>here</u> & PM MV (2017) <u>here</u> and JSSK (2011) (<u>here</u>)

a) ASHAs (Accredited Social Health Activist) (overview of ASHAs see here)

• ASHAs are local women selected at a village level who interface between pregnant women and the government health institutions.

b) Under National Food Security Act PMMVY (details here).

- Every pregnant woman entitled to Anganwadi meals (NFSA Sec. 4(a)); and
- Payment of Rs 6,000 in instalments (NFSA Sec. 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 BCG, OPV, DPT and Hep B).

c) Payment for delivery in a hospital Under Janani Suraksa Yojana (JSY) (website here 2016)

• Payments are Rs 700 for mothers in rural areas and Rs600 for mothers in urban areas at the rates below (seen here under 'Scale of Cash Assistance').

d) 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/CHCs.

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/CHCs

3. Application Procedure

For payments under NFSA (Pradhan Mantri Matritva Vandana Yojana), contact your nearest ASHA
or Anganwadi.

- For JSY, receive payment before discharge see (see Right to Public Services Act #9.6 (here).
- 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. Advocacy (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
- For JSY complain under West Bengal's Right to Public Services Act (here).
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to West Bengal Dept of Health and Family Welfare (PIOs here); or
 - PMMVY implementing agency (see Annexure A, on page 23 of document here)

5. <u>Success Story</u>

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 <u>here</u>).
- National Health Mission (within Ministry of Health & Family Welfare) (website here)

West Bengal Government

West Bengal Health and Family Welfare Department (<u>here</u>).

2. <u>Entitle</u>ments

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

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. Advocacy (if application doesn't succeed)

- Complain to the Medical Officer In Charge (MOIC) of Sub Centre/PHC/CHC; then
- Use the Consumer Affairs site <u>here.</u> Click on the 'Grievance Box' (on the right); then
- RTI to West Bengal Dept of Health and Family Welfare (PIOs here).

4. Health - TB

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

BB

1. Relevant Department

Central Government

Ministry of Health and Family Welfare, Central Tuberculosis Division (website <u>here</u>).

West Bengal Government

• West Bengal Health and Family Welfare Department (here).

2. Entitlements

(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 Yojana)
- The complete WHO standards of care are <u>here</u>.

3. Application Procedure

If you or anyone you know has:

- Cough for 3 weeks or more; or
- Fever, especially at night; or
- 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 details (to receive the Rs500 per month)

4. Advocacy (if application doesn't succeed)

- Phone TB Helpline 1800 11 6666; or
- Complain to District TB Officer (DTOs) for your district (for directory of all DTOs see here); then
- Complain to State TB Officer for your district (for directory of all STOs see here); then
- RTI to West Bengal Dept of Health and Family Welfare (PIOs here).

5. <u>Success Story</u>

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 2nd 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) here.
- Ministry of Social Justice and Empowerment (here).

West Bengal Government

- West Bengal Health and Family Welfare Department (here).
- Dept of Women & Child Development and Social Welfare (here).
- West Bengal Office of the Commissioner for Persons with Disabilities (here).

2. Entitlements

(Best Reference: Rights of Persons with Disability Act 2016 (here).

a) Disability Certificate (RPwD Act Sec. 58(1)

- 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 Sec.2(s)).
- Disability Certificate is granted by Central government authority (RPwD Act Sec. 58(1).
- 40% disability necessary for most benefits (see RPwD Act Sec. 2(r) and here).
- Unique Disability ID here

b) West Bengal Disability Pension Scheme (IGNDPS) Rs.600 / month (here) Also see Pensions on p 12.

The applicant must satisfy these conditions (<u>here</u>):

- Income limit of Rs1,000 per month;
- Be resident in West Bengal for 10 years (can be reduced in case of hardship); and
- Not be receiving any other pension.
- Aged 18-79 years.
- Disability needs to be more than 80% according to NSAP (1.3 page 6) here, but only 40% according to PWD Act Sec. 2(r) (see here) and Dept of Women & Child Dvlpt & Social Welfare (here and click on Disability and see Sec. 3(e).

c) 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/month and 50% for family income more than Rs15,000, but less than Rs20,000/mth (see 7.01 in doc here)

d) Scholarships (see page 52-56 in 2019 Compendium of schemes here)

Level	Parents' income cut off		Amount (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

e) Travel concession on 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.



f) Various other schemes

- Under the Ministry of Social Justice and Empowerment <u>here</u>: Details of the various schemes in 2019 Compendium of schemes <u>here</u>.
- As listed on the Purniva site here.

3. Application Procedure

a) Disability Certificate (For procedure click here)

- Go to district hospital with:
 - Identity proof (Aadhaar card, I Card etc);
 - 2 photos showing the disability;
 - All relevant medical reports;
 - o If 40% and more disability verified by Govt Doctors then disability certificate issued on the same day (see 3.2 on page 14 & 15 of document here).
- Disability certificate should be issued within 90 days (see Right to Public Services Act #9.7 (here).
- For Unique Disability ID, apply on-line <u>here</u> or see form <u>here</u>.
 - Need Aadhaar Photo and Disability certificate.

b) Disability Pension

Documents necessary:

- Form found <u>here</u> (see 'Downloads) or see hard copy on page 79);
- Disability Certificate showing more than 40% disabled (see RPwD Act Sec. 2(r) and here);
- Proof or proof of income of under Rs1,000 per month (may require Income Cert (see page 69);
- Proof of 10 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; and
- Affidavit stating: Name; Address and fact that you're not receiving any other pension.

Follow these procedures (detailed here):

- You may be able to submit through your local <u>Common Service Centre</u>; or
 - (For rural residents), submitting documents to the Block Development Office or panchayat; or
 - (For urban residents) submitting documents to the Sub Divisional Officer; or
 - (For Kolkata residents) submitting documents to the Controller of Vagrancy;
- Completely filled forms verified by Sabhasad/Parshad. Application should be verified within 15 days, ratified with 20 days and sanctioned within 10 days (see NSAP doc here at 2.10 page 13)
- Pension should be deposited in PO/Bank account and back-paid to the approval date.

c) Aids and Appliances (ADIP)

- Implementing Agency applies for the PwD. Procedures are here and here.
- May need income certificate (see page 69)

d) Education scholarship (see page 83 of 2019 document here).

• Application form is available with the Implementing Agency.

e) Rail concessions (need certificate)

For forms see website here or hard copy for orthopaedic on page 86. 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.

f) Other schemes

- Under the Ministry of Social Justice and Empowerment <u>here</u> and 2019 document <u>here</u>.
- As listed on the Purniva site here.

4. Advocacy (if application doesn't succeed)

- Complain to West Bengal Office of the Commissioner for Persons with Disabilities (here); then
- Complain under West Bengal's Right to Public Services Act (here).

- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- (For Disability Certificate & Appliances) RTI to WB Dept of Health & Family Welfare (PIOs here)
- (For pensions) RTI to Dept of Women & Child Development and Social Welfare (contact <u>here</u>).

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 and 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).

West Bengal Government

- West Bengal Health and Family Welfare Department (here).
- West Bengal Office of the Commissioner for Persons with Disabilities (here).

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 Sec. 18).

b) No ill-treatment (Mental Healthcare Act Sec. 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 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 26).

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) West Bengal Disability Pension Scheme (IGNDPS) Rs.600 / month (<u>here</u>). Also see Pensions on p 12. The applicant must satisfy these conditions (<u>here</u>):

- Aged 18-79 years.
- Income limit of Rs1,000 per month;
- Be resident in West Bengal for 10 years (can be reduced in case of hardship); and
- Not be receiving any other pension.



• Disability needs to be more than 80% according to NSAP here, but only 40% according to PWD Act Sec. 2(r) (see here) and Dept of Women & Child Development and Social Welfare (here Sec. 3(e)).

e) 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 (Mental Health Act Sec. 86).
- In the case of minors (below 18), the application must be given by a Guardian (Sec. 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 (Sec. 90(8)).
- No mentally ill person can be subjected to any indignity or cruelty during treatment (Sec. 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 (Sec. 86(7), 87(8), 88(3).

f) Special rights

• Every mentally ill person has a right to legal representation in court (Mental Health Act Sec. 27(1)).

3. Application Procedure (Phone free 24 hour Mental Health Line: 1800 266 2345)

a) For Disability Certificate - (For procedure click here)

- Go to district hospital with:
 - Identity proof (Aadhaar card, I Card etc);
 - o Proof of residence, and
 - Two recent passport size photographs
 - All relevant medical reports;
 - If 40% and more disability verified by Govt Doctors then disability certificate issued on the same day (see 3.2 on page 14 & 15 of document here).
- For Unique Disability ID, apply on-line <u>here</u> or see form <u>here</u>.
 - Need Aadhaar Photo and Disability certificate.

b) Disability Pension

Documents necessary:

- Form found here (see 'Downloads) or see hard copy on page 79);
- Disability Certificate showing more than 40% disabled (see RPwD Act Sec. 2(r) and here);
- Proof of income of under Rs1,000 per month (may require Income Cert (see page 69);
- Proof of 10 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; and
- Affidavit stating: Name; Address and fact that you're not receiving any other pension.

Follow these procedures (detailed here):

- You may be able to submit through your local Common Service Centre; or
 - (For rural residents), submitting documents to the Block Development Office or panchayat; or
 - (For urban residents) submitting documents to the Sub Divisional Officer; or
 - (For Kolkata residents) submitting documents to the Controller of Vagrancy;
- Completely filled forms verified by Sabhasad/Parshad. Application should be verified within 15 days, ratified with 20 days and sanctioned within 10 days (see NSAP doc here at 2.10 page 13)
- Pension should be deposited in PO/Bank account and back-paid to the approval date.

4. Advocacy (if application doesn't succeed)

- Phone the free 24-hour Mental Health Help Line: 1800 266 2345; then
- Complain to your West Bengal's Commissioner for disabilities (here); then
- (For Disability Certificate) RTI to WB Dept of Health & Family Welfare (PIOs here);
- (For pensions) RTI to Dept of Women & Child Development and Social Welfare (contact 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 deaddiction programs to the NGO and private sectors, which run de-addiction centres.



1. Relevant Department

Central Government

• Ministry of Social Justice and Empowerment (website <u>here</u>).

West Bengal Government

- West Bengal Health and Family Welfare Department (here).
- West Bengal Dept of Women & Child Development and Social Welfare (here).

2. Entitlements

(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 16 de-addiction centres in West Bengal see pages 26-27 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 rehabilitation on its OPD days.

4. Advocacy (if application doesn't succeed)

- Complain to Chief Medical Officer (CMO) of the hospital in which the facility is located; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right); then
- RTI to West Bengal Dept of Health and Family Welfare (PIOs 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)

West Bengal Government

• West Bengal State AIDS Prevention and Control Society (website <u>here</u>).

2. <u>Entitlements</u>

(Best Reference: National Aids Control here).

- **HIV testing**: Confidential, free testing done at Integrated Counselling and Testing Centres (ICTC)s (see all 258 ICTC centres in West Bengal is here).
- **Treatment:** A person diagnosed with HIV can receive free treatment at ART centres. A list of the 19 ART centres in your West Bengal is here.
- Care and support: This is provided for people living with HIV AIDS at various NGO's (see here).
- **Protection of rights:** (website <u>here</u>).
 - Right to informed consent, confidentiality & no discrimination
 - 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 258 ICTC centres in West Bengal are listed <u>here</u>).
- ART Centre: For locations click <u>here</u> (scroll to West Bengal).

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. Advocacy (if application doesn't succeed)

- Phone the Government's AIDS helpline: 1097 (details <u>here</u>); then
- Contact the Delhi Network of Positive People DNPP; then
 - Website http://www.dnpplusindia.com/
 - o Tel: 011-29535239
- Contact the Lawyers Collective HIV/AIDS Unit; then
 - Website: https://lawyerscollective.org/
 - Tel: 022-22852543.
 - Email: aidslaw@lawyerscollective.org; then
- Register a complaint with the National Human Rights Commissions Network (website here); then
- RTI to West Bengal State AIDS Prevention and Control Society (PIOs here).

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 <u>here</u>).
- Shagun (renamed from Sarv Shiksha Abhiyan) (details <u>here</u>).

West Bengal Government

- Department of School Education (here)
- Directorate of School Education (here).

2. Entitlements

(Best Reference: Right to Education Act 2009 (here).

a) Under Right to Education Act

- All Children (includes children with a disability) have the right to free elementary (up to 8th) education at a local school (Sec. 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 8th (Sec. 4).
- All parents/guardians must admit their child in a local school (Sec. 10).
- All schools (government & private) must:-
 - Not use any screening procedure (for child or parents) or capitation fee for admission (Sec. 13).
 - Not expel a child until end of Class 8 (Sec. 16).
 - Not make a child repeat a class, or pass board exam until end of Class 5 (Sec. 16).
 - Not do any physical punishment or mental harassment (Sec. 17).
 - Meet minimum infrastructure requirements (all-weather building, separate classrooms for each teacher, playground, library, separate boys'/girls' toilets, drinking water, play/sports equipment (Sec. 19 & Schedule).
 - Have all teachers attend school regularly & complete the curriculum on time (Sec. 24).
 - Have Teacher-student ratio of 1:40 at primary (Class 1-5) & 1:35 for Class 6-8 (Sec. 25 & Schedule, Item 1).
 - NB No teachers can do private tuitions (Sec. 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 (Sec. 12(1)(c) and website specifically on this topic here and here.

b) 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 Maths 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 66) 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 (Sec. 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 (Sec. 4).

b) Admission in private schools (See site here)

If member of a disadvantaged (SC, ST or EWS (usually annual income less than 1 lakh for which may need income certificate (see page 69)), and resident in West Bengal then:

- Apply directly to the local (within 1km) school in which admission is desired
- Quoting RTE Sec. 12(1)(c).
- Need proof of residence, & proof of disadvantaged status (Caste Certificate 67 or Income certificate 69)
- If there are more applicants than seats in a particular school, then a 'lottery' will be held and available seats given according to the proportions here.

4. Advocacy (if application doesn't succeed)

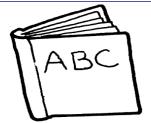
- Initially approach the principal of the school; then
- Phone the toll free helpline 1800 102 8014; then
- Complain to the Basic Shiksha Adhikari (responsible for primary schools in that district); then
- Complain to the District Education Officer (go to your district's website <u>here</u>); then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to W. Bengal Department of School Education (PIOs here).

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 Sec. 12(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 <u>here</u>).
- Shagun (renamed from Sarv Shiksha Abhiyan) (website <u>here</u>).

West Bengal Government

- Department of School Education (here)
- Directorate of School Education (here).
- RTE rules for your West Bengal (here).

2. Entitlements

(Best References: Shagun site <u>here</u> and scholarship portal <u>here</u>).

a) Midday meal up till 8th

• (see Mid-Day Meal in this manual on page 9).

b) For free uniform and textbooks

• For children at primary & upper primary level (See government site <u>here</u> and scroll down to 5th paragraph beginning "The major interventions..")

c) Girl Students Kanyashree

- Incentive for girls to continue to study <u>here</u>
- On line application <u>here</u>

d) Poor students

• 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).

e) 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).

f) OBC students

• OBC students whose family income in less than Rs 44,500 per year may be eligible for scholarships (details <u>here</u> scroll down to "Pre-matric scholarships for OBC students")

g) 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 10th class. For more information (see details here and here).

h) 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).

i) Other schemes for PwD students in the 2016 Compendium of schemes (here).

j) 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 <u>here</u>.
- Kasturba Gandhi Balika Vidyalaya residential schools. Apply directly to the school.

4. Advocacy (if application doesn't succeed)

- Initially approach the principal of the school; then
- Phone the toll free helpline 1800 102 8014; 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 <u>here</u>); then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to W. Bengal Department of School Education (PIOs <u>here</u>)

5. <u>Success Story</u>

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. Eduction – 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 <u>here</u>).

2. Entitlements

(Best Reference: NIOS here 2017).

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

3. Application Procedure for Admission

a) For OBE (Class 3, 5 or 8):

- Find the centre nearest you from the website here.
- Go to the centre and process the application.

b) For Secondary (10th) and Senior Secondary (12th) all applications are now done on-line:-

- Go to the website <u>here</u> and complete the on-line application yourself. Procedure is <u>here</u>. You'll need to upload these documents (click <u>here</u> and 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 <u>here</u> and scroll down to see all Regional Centres.

c) Fees here are:-

1 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -				
Class	Men	Women	SC/ST /Handicapped	
OBE	Free	Free	Free	
Secondary (10 th)	1,800	1,450	1,200	
Sr Secondary (12 th)	2,000	1,650	1,300	

4. Advocacy (if application doesn't succeed)

- For 3rd, 5th, 8th application, approach the centre where you applied; then
- For 10th & 12th, 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 <u>here</u>).

5. Success story

In Delhi, Rukhsana had never been to formal school. She did NIOS Secondary (10th) and after passing, completed Senior Secondary (12th) 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 <u>here</u>)
- Rural Electrification Corporation of India Saubhagya scheme (website here).

West Bengal Government

• West Bengal State Electricity Distribution Company Ltd (<u>here</u>)

2. Entitlements

(Best Reference: Saubhagya FAQs here 2018 now discontinued)

• All un-electrified households in rural areas, as well as poor un-electrified households in urban areas, are eligible for electricity.

3. Application Procedure for Connection

- Guidelines for application for a new connection are <u>here</u>.
- Get form from WB SEDC office for Rs5 or
- Apply on-line <u>here</u>.

4. Advocacy (if application doesn't succeed)

- Phone West Bengal State Electricity Distribution Company 1800 3453000 (number listed here); then
- Register a complaint with West Bengal State Electricity Distribution Company (here); then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right); then
- RTI to West Bengal State Electricity Distribution Company Ltd (<u>here</u>).

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 Vidhyut 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 <u>here</u>); or
- Bharat Gas (click <u>here</u>).

2. Entitlements

(Best Ref: Indian Oil Corporation 2014 here)

Every household with a separate cooking area is entitled to one gas connection.

12 gas refills in each 12 month period (see website <u>here</u>).

Refill at Rs861 per time (as of 2021- see <u>here</u> and scroll down to table of prices). (NB subsidy is now discontinued (see article <u>here</u>).

3. Application Procedure

a) For new connection

- Fill out the form and submit to nearest distributor. My nearest local 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:-
 - Refundable Security for cylinder Rs.1,450;
 - Refundable deposit for Regulator Rs.150;
 - Gas refill: (Approx Rs861 as of 2021- see here and scroll down to table of prices).
 - Inspection Rs118 (if using your own stove);
 - Hose 190:
 - Admin 118; Card Rs60.
 - Hot plate 236
- Total approx Rs 3,200

(NB You can use your own stove if it has ISI mark & original receipt of purchase and checked.)

4. Advocacy (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. <u>Success story</u>

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 62 of this manual) and a bank account (page 63 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 <u>here</u>).

West Bengal Government

• Public Health Engineering Dept. (PHED) <u>here</u>.

Local Authorities

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

2. Entitlements

(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 (see bottom of page 1 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').

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 quoting the goals in the Jal Jeevan Mission.

4. Advocacy (if application doesn't succeed)

- Complain to the PHED office where you applied once again; then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to Public Health Engineering Dept (PIOs here)

5. <u>Success Story</u>

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).

West Bengal Government

- Public Health Engineering Dept. (PHED) <u>here</u>.
- Mission Nirmal Bangla, (MNB) (document <u>here</u>).

Local

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

2. Entitlements

(Best Ref: Swachh Bharat Mission (Rural) 2018 here and (Urban) here 2017).

a) 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).

b) 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

a) Rural IHHL

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

b) 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.

- (Rural) Complain directly to Panchayat's Village Health, Sanitation & Nutrition committee; then
- (Urban or rural) Use the Central Govt's on-line grievance redressal mechanism (register <u>here</u>); then
- (Rural) RTI to the Ministry of Drinking Water and Sanitation here; or
- (Urban) RTI to the Ministry of Housing and Urban Development here.

5.	Success Stories				
across of the the M	March 2018, JVI, in association with the NGO ACT (Association for Christian Thoughtfulness), came cross the issue of a lack of toilets in the community. The NGOs worked together to build a CBO comprised the community females. After constant persuasion and follow-ups with the local body, the corporator and the MLA, the work of building the toilets and the water connection began (6x12 sq. ft toilet with 6 ft deep atter storage).				
n	to Village Information page 4 Back	Table of Contents		Da. : 12	

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 <u>here</u>).

West Bengal Government

- Public Health Engineering Dept. (PHED) here.
- Dept of Panchayats and Rural Development Department (here).

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. Entitlements

(Best Reference: Village Health, Sanitation & Nutrition Committees (here 2013).

- The Village Health, Sanitation & Nutrition Committee gets Rs10,000 annually (page 17, point 3.2 <u>here</u>) 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 Govt 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 <u>here</u>)
- 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. Advocacy (if application doesn't succeed)

- Complain to the PHED or VHSNC, wherever you applied; then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to Public Health Engineering Dept. (PHED) here; or
- RTI to West Bengal Dept of Panchayats and Rural Development Department (here).

5. <u>Success Stories</u>

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 <u>here</u>).
- Ministry of Housing and Urban Affairs (website <u>here</u>).
- Ministry of Panchayati Raj (website <u>here</u>)

West Bengal Government

• Dept of Panchayats and Rural Development Department (here).

2. <u>Entitlements</u>

(Best Ref: PM Awaas Yojana-Gramin here 2018, and urban here 2015).

a) Pradhan Mantri Awaas Yojana (Grameen)

- 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 25m2, 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 Rs12,000 for construction of toilet under Swachh Bharat Mission or NREGA (see page 41 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' and 'Apply on-line' tab here)

- 'In Situ' slum rehabilitation (ISSR): To make a slum house pakka, Rs1,00,000 (as per page 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 (page 10, point 7).
- Affordable Housing in Partnership (AHP): Get a pre-built flat with large government subsidy. Usually decided by lottery.

3. Application Procedure

a) Pradhan Mantri Awaas Yojana Rural

- 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 <u>Common Service Centre</u> if you have one, otherwise the Panchayat, BDO or District Rural Development Agency.

b) Pradhan Mantri Awaas Yojana Urban

- Apply on-line at website <u>here</u>. Click on 'Citizen Assessment' 'Apply on-line' then the scheme.
- Apply at your local Common Service Centre; or
- Or apply directly to District Urban Development Agency (DUDA)

- 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; or
- (Urban) RTI to the Ministry of Housing and Urban Development on-line <u>here</u>.



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 <u>here</u>).
- Ministry of Housing and Urban Affairs (website <u>here</u>).
- Ministry of Panchayati Raj (website <u>here</u>).

West Bengal Government

• Dept of Panchayats and Rural Development Department (here).

2. Entitlements

(Best Reference: PM Awaas Yojana-Gramin here 2018, and urban here 2015).

a) 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).

b) 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.

3. Application Procedure

a) 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.

b) Urban: (Pradhan Mantri Awaas Yojana – Urban)

- Apply on-line at website <u>here</u>. Click on 'Citizen Assessment' 'Apply on-line' then 'AHP'.
- Apply at your local Common Service Centre; or
- Or apply directly to District Urban Development Agency (DUDA).
- Need Aadhaar Card and bank account

- 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 <u>here</u>) or on-line <u>here</u>.
- (Urban) RTI to the Ministry of Housing and Urban Development on-line <u>here</u>.

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).

West Bengal Government

- Public Works Department (here).
- Dept of Panchayats and Rural Development Department (here).

2. Entitlements

(Best Reference: Pradhan Mantri Gram Sarak Yojana here 2019)

The 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.	arket 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	2	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 Hqr)		4
	Bank/Fuel Station		2

3. Application Procedure

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

- Complain directly to the Department of Public Works where you applied; then
- Use the Consumer Affairs site here. Click on the 'Grievance Box' (on the right); then
- RTI to the Department of Public Works where you applied (RTI information 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 (KCC) 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).

a) Who is eligible?

- Any individual farmer who is an owner-cultivator;
- Joint borrowers who are owner-cultivators;
- Sharecroppers, tenant farmers, or an oral lessee;
- Self-help groups (SHG) or Joint Liability Groups (JLG) of share croppers, tenant farmers, etc; or
- Farmers involved in the production of crop or allied activities such as animal husbandry along with non-farm activities such as fishermen.

b) Benefits

- 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. The interest rate for KCC starts as low as 2% and averages 4%.

3. Application Procedure

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.

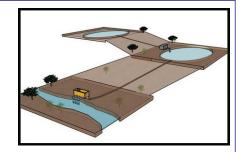
4. Advocacy (if application doesn't succeed)

- 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

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 (here).
 - Central Water Commission (website <u>here</u>).
- Ministry of Agriculture and Farmers Welfare (website <u>here</u>).
 - Dept of Agriculture, Cooperation and Farmers Welfare (website <u>here</u>).
 - National Food Security Mission 2009 (Rashtriya Khaadya Surakhsha Mission) (website <u>here</u>).
 - National Committee on Precision Agriculture and Horticulture (website here).

West Bengal Government

• Water Resources Investigation and Development Department (<u>here</u>).

2. Entitlements

(Best Reference: National Food Security Mission 2009 (here).

- a) 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. <u>Application Procedure</u>

- a) For National Food Security Mission schemes apply to:-
 - Gram Panchayat; or
 - District Rural Development Officer (at the District Collector Office).

4. Advocacy (if application doesn't succeed)

- Complain directly to Gram Panchayat or District Rural Development Officer (wherever s/he applied); then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Ministry of Agriculture and Farmers Welfare (website here) on-line here.

5. Success Story

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 <u>here</u>).

West Bengal Government

• Department of Agriculture (here).

2. Entitlements

(Best Reference: PM Fasal Bima Yojana here).

a) 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 <u>here</u> under 'How to apply for PMFBY on-line). Go <u>here</u> and click on 'Farmers Corner', then click on 'Guest farmer', then fill out the form.

4. Advocacy (if application doesn't succeed)

- E-mail PMFBY <u>help.agri-insurance@gov.in</u> (see <u>here</u> and click on 'Helpline'); then
- At PMFBY website <u>here</u> 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. <u>Success Story</u>

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 <u>here</u>).
- National Food Security Mission 2009 (website <u>here</u>).

West Bengal Government

• Department of Agriculture (here).

2. Entitlements

(Best Ref: National Food Security Mission Guidelines 2009 here page 37,38)

- a) 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

a) 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. Advocacy (if application doesn't succeed)

- Phone Kisan Call Centre toll free 1800-180-1551 here; then
- Contact NFSM CELL <u>here</u>,
 - 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



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 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

- Domestic Violence Act 2005 here)
- National Commission for Women (website <u>here</u>).
- Protection of Women from Domestic Violence Act 2005 (here).

West Bengal Government

- Department of Women & Children Development & Social Welfare (here).
- West Bengal State Women's Commission (here)
- West Bengal Police (<u>here</u>). West Bengal now has 35 women's police stations listed <u>here</u>. My nearest Women's Police Station is ______ (enter details on page 4).

2. <u>Entitlements</u>

(Best source for relevant laws: Domestic Violence Act 2005 here)

a) The Domestic Violence Act 2005 here prohibits domestic violence, which includes:-

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

b) Indian Penal Code (here)

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

c) Remedies available

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

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
- Go to a One Stop Centre (OSC) (<u>here</u>) These support women affected by sexual harassment, domestic violence, trafficking etc. There are 23 OSC centres in West Bengal (<u>here</u>); or
- Contact another NGO women's support organisation in West Bengal (contacts <u>here</u>); or
- Inform the District Probation Officer (DPO) who has some power in domestic violence; or
- Alert the local Protection Officer (DVA Sec. 8); or
- Talk to the Women's Commission for West Bengal (here). The woman gives a statement. The Commission calls the abuser. If he doesn't appear, the Commission forwards the complaint to court.

The abused woman, or who is assisting her can then:

- Lodge an FIR at the nearest Women's Police Stations (listed <u>here</u>); or (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.

- Contact again another NGO women's support organisation in West Bengal (contacts here); then
- RTI to the Police SP or SSP for your district (listed here)



2. 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.
- National Human Rights Commission (here).
- National Commission for Protection of Child Rights (NCPCR) (website here)

West Bengal Government

- West Bengal Human Rights Commission (here).
- West Bengal Police (<u>here</u>). West Bengal now has 35 women's police stations listed <u>here</u>. My nearest Women's Police Station is (enter details on page 4).

2. Entitlements

(Best Reference for relevant laws: Child Line handbook here).

a) Under the Prohibition of Child Marriage Act:-

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

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 Sec. 3(1).
- Need to apply before girl married reaches 20 years or boy 23 years (2 years of majority) Sec. 3(3).
- **Any dowry** to be returned Sec. 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 (Sec. 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 <u>here</u>). Childline is manned 24 hours a day by NGOs. 1098 is operational in many cities in each state; or
- Report it to the National Commission for Protection of Child Rights (NCPCR) (here); or
- Lodge an FIR at the nearest Women's Police Stations (listed <u>here</u>). The police who must make a Daily Diary entry and register an FIR based on the complaint.

- Phone Childline 1098 again; then
- Lodge a complaint at the West Bengal Human Rights Commission (here); then
- Lodge a complaint at the Human Rights Commissions Network here; then
- RTI to the Police SP or SSP for your district (listed <u>here</u>).

3. 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

- Child Labour (Prohibition & Regulation) Act 1986 (here).
- Ministry of Labour & Employment (website <u>here</u>).
- National Human Rights Commission (<u>here</u>).
- National Commission for Protection of Child Rights (NCPCR) (website here).

West Bengal Government

- West Bengal Labour Department (here).
- West Bengal Human Rights Commission (here).
- West Bengal Police (<u>here</u>). West Bengal now has 35 women's police stations listed <u>here</u>. My nearest Women's Police Station is ______ (enter details on page 4).

2. <u>Entitlements</u>

(Best Reference: Child Labour (Prohibition & Regulation) Act 1986 (here).

a) 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.

b) Indian Penal Code 1860 (here)

Sec. 374: Prohibition against compelling a person to labour

c) Child Labour (Prohibition & Regulation) Act 1986 here, 2016 Amendment Act here, all acts here.

- No child under the age of 14 (completed) can be employed in a 'hazardous occupation' (Sec. 3).
- Since 2016 now prohibits adolescents (15-18 years) being employed in a 'hazardous occupation' (Sec. 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 (Sec. 7(2)), not more than 6 hours in a day (Sec. 7(1)), not between 7pm and 8am (Sec. 7(4)), and have a whole day off (Sec. 8) each week.
- Exempts child/adolescent labour in non-hazardous family business after school. Sec. 3(2)(a). Added by 2016 Act, S5 <u>here</u>

d) Juvenile Justice (Care and Protection of Children) Act 2015 here

• Sec. 79: An offence to use a juvenile (under 18) for the purpose of bonded labour.

e) Factories Act 1948 here.

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

f) Remedies available

- Person using child labour can be punished under IPC, or Child Labour Act for up to 2 years (\$14(2);
- Person using adolescents for work can be punished for up to two years and fined (Section 14 (1A))
- The labouring child can be given compensation of Rs20,000 payable by the perpetrator (case <u>here</u>).

3. Application / Accessing Relief

- Phone the toll-free helpline 'Childline' (1098) (or lodge on the website <u>here</u>). 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
- Report it to the National Commission for Protection of Child Rights (NCPCR) (here); or
- Complain online on the "PENCIL PORTAL" of the Ministry of Labour & Employment (here); or
- Lodge an FIR at the local Police Station after which police will investigate the abuse.

- Call Childline 1098 again or Complain to Childline Regional Offices listed here (scroll down); then
- Lodge a complaint at the West Bengal Human Rights Commission (here); then
- Lodge a complaint at the Human Rights Commissions Network here; then
- RTI to the Police SP or SSP for your district (listed <u>here</u>).

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 57) and even prostitution (see page 59). 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

- Immoral Trafficking Prevention Act 1956 (click here).
- National Commission for Protection of Child Rights (NCPCR) (website here).
- National Human Rights Commission (here).
- Ministry of Home Affairs (website <u>here</u>).
- Central Bureau of Investigation (CBI) (here).

West Bengal Government

- Department of Women & Children Development & Social Welfare (here).
- West Bengal Human Rights Commission (<u>here</u>).
- West Bengal Police (here). West Bengal now has 35 women's police stations listed here. My nearest Women's Police Station is (enter details on page 4).

2. Entitlements

(Best Reference: Immoral Trafficking Prevention Act 1956 (click here).

a) Under Indian Penal Code (IPC) (here)

The Indian Penal Code (Sec. 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.
- Prohibition on procuring minor girls; (Sec. 366A)
- Prohibition on importation of girl from foreign country (Sec. 366B)
- Prohibition on Selling minor for purposes of prostitution, etc. (Sec. 372)
- Prohibition on Buying minor for purposes of prostitution, etc. (Sec. 373)

b) Under Immoral Trafficking Prevention Act (ITPA) (click here).

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

c) Remedies available

- IPC Sec. 370 (4): Trafficking of a minor carries minimum 10 year prison.
- ITPA (Sec. 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 <u>here</u>). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Report the missing child to the Village Child Protection Committee (VCPC); 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

- Register the missing child (with a photo) on the Track Child website 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); or
- Lodge a complaint to West Bengal Police's Anti Human Trafficking Unit (Contacts page 5 here).

- Call Childline 1098 again or Complain to Childline Regional Offices listed here (scroll down); then
- Complain to the National Commission for Protection of Child Rights (NCPCR) (website here); then
- Lodge a complaint at the West Bengal Human Rights Commission (here); then
- Lodge a complaint at the Human Rights Commissions Network here; then
- RTI to the Police SP or SSP for your district (listed <u>here</u>).

5. Human Rights Abuse – Bonded/Forced Labour

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

- Bonded Labour System (Abolition) Act 1976 ("BLA") (here)
- Ministry of Labour and Employment MoLE (website here)
- National Human Rights Commission (<u>here</u>).

West Bengal Government

- West Bengal Labour Department (here).
- West Bengal Human Rights Commission (here).
- West Bengal Police (<u>here</u>). My nearest police station is ______(enter details on page 4).

2. Entitlements

(Best Reference: Bonded Labour System (Abolition) Act 1976 ("BLA") (here)

a) Constitution of India (here).

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

b) Indian Penal Code (here)

• Prohibition on compelling a person to labour (Sec. 374).

c) Bonded Labour System (Abolition) Act of 1976 ("BLA") (here).

- 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 just 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.
- Nobody can be forced to do labour. Every bonded labourer now considered "free" (Sec. 4).
- Any custom, tradition or agreement by which anyone bonded/forced to work shall be 'void' (Sec. 5).

d) Juvenile Justice (Care and Protection of Children) Act, 2015 (here)

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

e) 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).

f) Minimum wage Act

• Minimum wage set by State governments for many types of employment (see W Bengal here).

g) Remedies available

- The bonded labourer can be freed of any debt/obligation (BLSA Sec. 6);
- The person bonding the labourer can be prosecuted under the IPC (Sec. 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 Sec. 5 (ii), (iii) & (iv))
 - Allotment of house-site, agricultural land, house, livestock or employment; (see Sec. 5 (v))

3. <u>Application</u>

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

- If to do with a child, call 'Childline' (1098) (or lodge on the website <u>here</u>). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each 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; or
- Lodge an FIR at the nearest Women's Police Stations (listed here);

4. Advocacy (if application doesn't succeed)

- Call Childline 1098 again or Complain to Childline Regional Offices listed here (scroll down); then
- Lodge a complaint at the Human Rights Commissions Network here; then
- RTI to the Police SP or SSP for your district (listed <u>here</u>).

5. <u>Success story</u>

6. 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

- Immoral Traffic (Prevention) Act (<u>here</u>).
- Ministry of Women and Child Development (website <u>here</u>).
- National Human Rights Commission (here).

West Bengal Government

- West Bengal Human Rights Commission (here).
- West Bengal Police (<u>here</u>). My nearest police station is ______(enter details on page 4).

2. Entitlements

(Best Reference for relevant laws: Immoral Traffic (Prevention) Act (here).

a) Indian Penal Code (here)

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

b) Immoral Traffic (Prevention) Act (click here)

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

c) Protection of Children from Sexual Offences (POCSO) Act, 2012 (here)

- Criminalises sexual offences against children (Sec. 4-12).
- Media, hotels, photo studios, hospitals etc must to report child sexual abuse to police (Sec. 20)

d) 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 (Sec. 3(1)(xii)).

e) Punishment

• Traffickers can be punished under the IPC and or other Acts (above) up to life imprisonment; and

f) Compensation

- 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 (Sec. 17(4)); and
- 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 Sec. 5 (ii), (iii) & (iv))
 - Allotment of house-site, agricultural land, house, livestock or employment; (see Sec. 5 (v))
- NALSA (Victims of Trafficking and Commercial Sexual Exploitation) Scheme, 2015 here
- West Bengal Victim Compensation Scheme, 2017 (here) including compensation for:
 - Rape (Rs3 lakh)
 - Rehabilitation form being trafficked (Rs1 lakh)
 - Sexual Assault Rs50,000

3. Application

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

- If to do with a child, call 'Childline' (1098) (or lodge on the website <u>here</u>). Childline is manned 24 hours a day by NGO's. 1098 is operational in many cities in each state; or
- Go to a One Stop Centre (OSC) (here). These support women affected by sexual harassment, domestic violence, trafficking etc. There are 23 OSC centres in West Bengal (here); or
- Contact another NGO women's support organisation in West Bengal (contacts here); or
- For compensation, contact WB Legal Services Authority (here); or
- Contact Justice Ventures International, an NGO which specialised in working with the government on prevention of sex-trafficking info@justiceventures.org; or
- Lodge an FIR at the local Police Station.

- Call Childline 1098 again or Complain to Childline Regional Offices listed here (scroll down); then
- Lodge a complaint at the Human Rights Commissions Network here; then
- RTI to the Police SP or SSP for your district (listed <u>here</u>).

I) Identity Documents





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, 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. Entitlements

(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 reregistered 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 87); 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. Advocacy (if application doesn't succeed)

- Phone toll free number 1947; then
- E-mail <u>help@uidai.gov.in</u>; (click <u>here</u> 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 West Bengal to find the regional office address). Alternatively RTI 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 63).

1. Relevant Department

Central government

• Income Tax Department (website <u>here</u>).

2. Entitlements

(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 <u>here</u> or at local Jan Seva Kendra (JSK) <u>here</u>; or
- Fill out Form 49A on-line here; or
- Otherwise fill out hard copy here (or on page 89). 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.
- 5th floor, Mantri Sterling,
- Plot No. 341, Survey No. 997/8, Model Colony, Near Deep Bungalow Chowk,
- Pune 411016

Track application on line <u>here</u> (need 12-digit transaction number).

4. Advocacy (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: <u>tininfo@nsdl.co.in</u>; then
- Use the Central Government's on-line grievance redressal mechanism (register here); then
- RTI to Income Tax Department (details <u>here</u>) or on-line <u>here</u>.

5. <u>Success Stories</u>



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 12). 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 <u>here</u>).
- India Post (website here).

Government Banks

- Grameen Bank (website <u>here</u>).
- SBI (<u>here</u>), Union Bank (<u>here</u>), Bank of India (website <u>here</u>) or, Central Bank <u>here</u>).

2. Entitlements

(Reference: 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 <u>here</u>).
- 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. <u>Application Procedure</u>

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 <u>here</u> or hard copy on page 91.
- 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).

- 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 <u>here</u>.

5.	Success Story			
her hi office	(from the story on page 12) usband. The SBI Bank was as	only had the Voter I-Card (page 65) king for a Ration card with the san so a local community worker made account for Kiran.	ne address. The Food and S	Supply
Back t	o Village Information page 4	Back to Table of Contents page 5	Go to Acronyms page 78	Page 64

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 <u>here</u>).

West Bengal Government

• Chief Electoral Officer West Bengal (here).

2. Entitlements

(Best Reference: 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 1st 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

a) For name to go on Electoral roll (for procedure see here).

Check if your name is already on the list <u>here</u> 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 94) 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.

b) 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).

c) Vote!

• When there is an election (local, state or central) then vote! Find your nearest voting booth <u>here</u>.

4. Advocacy (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 Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to Chief Electoral Officer West Bengal (PIOs here).

5. <u>Success Stories</u>

5. Identity Documents – Birth & Death Certificates

Birth certificates are very important to access other schemes for children like Balika Samriddi Yojana (page 14) and to make school admissions easier (page 33). Death certificates are necessary for getting schemes like the Widows Pension and the National Family Benefit Scheme (NFBS) (page 12).

1. Relevant Department

West Bengal Government

• District Administration: Click here, then on your district for details of your district's administration.

2. Entitlements

(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

a) 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 (Sec. 8 of Act).

Then go to Municipal Authority with:

- Aadhaar card
- Birth slip from hospital
- No fee should be charged (Sec. 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 (Sec. 13(3) of Act). Click <u>here</u> 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.
- Birth certificate should be issued within 3 days (see Right to Public Services Act #14.3 (here).

b) 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 (Sec. 8 of Act).

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

- Cemetery/cremation slip; and
- Aadhaar card or other Identity proof.
- No fee (Sec. 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 (Sec. 13(3) of Act).

• Death certificate should be issued within 3 days (see Right to Public Services Act #14.3 (here).

- Complain under West Bengal's Right to Public Services Act (here); then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to DM/SDM. Click <u>here</u> to see your DM.

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

West Bengal Government

• District Administration: Click here, then on your district for details of your district's administration.

2. Entitlements

(Best Reference: Advocate Khoj here)

Any member of a Scheduled Caste (listed <u>here</u> and click on West Bengal), Scheduled Tribe (page 12 <u>here</u>) or Other Backward Case (listed <u>here</u> and click on West Bengal) is eligible for a certificate which will then entitle the holder to apply for 'reservation' entry to:

- University entrance; and
- 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 STs 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 West Bengal 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'.
- Caste certificate should be issued within 4 weeks (see Right to Public Services Act #3 (here).

4. Advocacy (if application doesn't succeed)

- Enquire at the DM/SDM's office where submitted application; then
- Complain under West Bengal's Right to Public Services Act (here); then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to DM/SDM. Click here to see your DM.

5. Success Story

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 <u>here</u>).
- Building and Other Construction Workers Act (website here).

West Bengal Government

• West Bengal Labour Department (<u>here</u>).

2. Entitlements

(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 (Sec. 12(1) of the Act) is entitled to registration.
- Everyone registered gets an identity card (BOCW Card) (Sec. 13(1) of the Act).
- Card holders can avail various benefits (including medical benefits) (Sec. 11 of the Act).
- See various benefits <u>here</u> (scroll down to "The Benefit of Labour Card") 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 in person at Apply to West Bengal's Labour Department
- Documents needed (see here & scroll to "Document required to apply for Labour card 2021"):
 - Photo; and
 - Aadhaar (or other Identity proof, other address proof and age proof); and
 - o Bank a/c details; and
 - o Employment details; and
 - Mobile number

4. Advocacy (if application doesn't succeed)

- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to West Bengal Labour Department (here and (scroll to bottom of page for contacts).

5. Success Story

8. Identity Documents – Income Certificate

An Income Certificate may be useful in applying for various schemes like Pensions (page 12), payment for a Girl Child (page 14), disability appliances (page 26), and admission to private schools (page 33).

1. Relevant Department

West Bengal Government

• District Administration: Click <u>here</u>, then on your district for details of your district's administration.



2. Entitlements

(Best Reference: All India Word here)

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

- Pensions, if annual family income is less than 1,000 per month (page 12);
- Payment for a Girl Child (page 14);
- Disability appliances, if monthly family income is less than 15,000 (page 26); and
- Admission to private schools if annual family income is less than 1,00,000 (page 33).

3. <u>Application Procedure</u>

- 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 DM locations click <u>here</u>. For SDM locations see <u>here</u>, then on your district for details of your district's administration.
- Then there will be a police inspection to check on what you have said in the affidavit is true.

4. Advocacy (if application doesn't succeed)

- Enquire at the DM/SDM's office where submitted application; then
- Use the Consumer Affairs site <u>here</u>. Click on the 'Grievance Box' (on the right); then
- RTI to DM/SDM. Click here to see your DM.

5. Success Stories

J) Appendices





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 Advocacy methods 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. <u>Do it all again with less involvement from the NGO and more from</u> 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	12		*	National Social Assistance Program	
Girl child incentives	14		*	Balika Samriddi Yojana	
Life insurance	15		*	National Family Benefit Scheme	
Vocational training	16	*	*	PM Kaushal Vikas Yojana	
Self Help Groups	18	*	*	Deen Dayal Antyodaya Yojana	
Micro finance	19	*	*	MUDRA	
Health insurance	20		*	Pradhan Mantri Jan Arogya Yojana	
Pregnancy & delivery	22	*	*	Janani Suraksha Yojana	Nat'l Food Security Act 2013
Immunisations	24	*	*	Universal Immunisation Programme	
ТВ	25	*	*	D.O.T.S.	
Disability pension	26		*	National Social Assistance Program	Person W Disability Act 1995
Mental health	29	*	*		Mental Health Act 2017
Drug/rehab & HIV	31,32	*	*	National AIDS Control Programme	
Schooling	33,35	*	*		Right To Education Act 2009
Electricity & Gas	38,39	*	*	Saubhagya	
Drinking water	40	*	*	Rural Sanitation & Drinking Water	
Toilets subsidy	41		*	Swachh Bharat Mission	
Paving & drains	43	*	*	Village Health Committee (VHSNC)	
Housing	44		*	Pradhan Mantri Awaas Yojana	
Roads	46	*	*	Pradhan Mantri Gram Sarak Yojana	
Farmers Credit	47	*	*	Kisan Credit Card	
Crop Insurance	49	*	*	Pradhan Mantri Fasal Bima Yojana	
Farming subsidies	50	*	*	National Food Security Mission	
Domestic violence	51	*	*		Domestic Violence Act 2005
Child Labour	53	*	*	Child Line	Child Labour Act 1986
Child marriage	52	*	*	Child Line	Child Marriage Act 2006
Trafficking children	55	*	*	Child Line	Immoral Trafficking Act 1956
Bonded labour	57	*	*		Bonded Labour Act 1976
Aadhaar Card	61	*	*	Aadhaar	
Birth Certificate	66	*	*		Reg'n of Births/Deaths 1969
Caste Certificate	67		*		
Labour Card	68	*	*		Building Workers Act 1996
Income Certificate	69		*		

3. Writing Effective Applications (with example)

Apply on-line if available: {(Drivers licence (page 17), Micro enterprise (page 19), Disability Card (page 26), Private school quota (page 33), NIOS (page 37), Housing (page 44), Aadhaar (page 61), PAN (page 63) and Voter card (page 66)} to avoid the chance of bribes. Otherwise try your local Common Service Centre or Jan Seva Kendra for Ration Cards, Drivers Licence, Radha Cards, PAN, Voter Card, or Labour cards. Otherwise try your local Common Service Centre or Jan Seva Kendra for Ration Cards, Drivers Licence Radha 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, Sec. 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 30th 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 30th 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

16th 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**, **Sec. 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:



1. 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.)

2. 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!

3. <u>Debrief the meeting</u>

- 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.

4. 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.

5. 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

1. 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.

2. 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.

3. 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 <u>CSC</u>s or <u>JSK</u>s, or by post, to avoid possible bribe requests.
- For written applications, use the format in Appendix 3 (page 73), 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 if 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 'Advocacy' 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 Advocacy 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)

- i. State the date of your original application and attach a copy;
- ii. Ask the time that it should take to process an application according to the Right to Service Act or other rules;
- iii. Ask what action has been taken, by which officers (with names), on which dates, since you applied;
- iv. Ask what punishment has been or will be given to the officers responsible for the delay; and
- v. 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 (Sec. 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 (Sec. 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 Info Comm(CIC) <u>here</u> (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)		

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 2nd Oct 2017) at the Bankura SDM office on 1st 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. AC	RONYMS used		
Acronym	Full form	Meaning	Page
AAY	Antyodaya Ann Yojana	Ration card for destitute people	7
ADM	Additional District Magistrate	Head of a district	65
ANM	Assistant Nurse Midwife	Nurses trained in deliveries	20,24
APL	Above Poverty Line	Ration cards for regular residents	72
ASHA	Accredited Social Health Advocate	Local woman trained in pregnancy issues	22,24
BDO	Block Development Officer	Block level development official	10,14,18
BOCW	Building Other Construction Workers	Class of workers for whom benefits available	68
BPL	Below Poverty Line	Government measure of poverty	7,10,12,20
BSA	Basic Shiksha Adhikari	Officer for primary schooling in a district	33
СНС	Community Health Centre	Medical centre better equipped than PHC	20
СМО	Chief Medical Officer	Head of health at the district level	20
DM/DC	District Magistrate/Collector	Head of a district	4,66,67
DPO	District Probation Officer	Official with power in domestic violence	51
DRDA	District Rural Development Agency	Main district body overseeing development	10
DRDO	District Rural Development Officer	Main officer for housing schemes	44
ERO	Electoral Registration Officer	Officer to whom apply to go on Voters list	4,65
EWS	Economically Weaker Sections	Criteria of poverty to access schemes	33,44
FIR	First Information Report	Report to police of a crime	51-59
FSO	Food & Supply Officer	Officer dealing with Ration Cards	7
ICDS	Integrated Child Develop't Service	Scheme under which the Anganwadi falls	8
MLA	Member of Legislative Assembly	Member of State parliament	4,12
MOIC	Medical Officer in Charge	Officer in charge of PHC or CHC	22,24,29
MP	Member of Parliament	Member of national parliament (Lok Sabha	ı) 4
NHM	National Health Mission	Body incorporating NRHM & NUHM	20
OBC	Other Backward Caste	Lower castes eligible for some benefits	67
PHC	Primary Health Centre	Medical centre less equipped than CHC	20,24
PIO	Public Information Officer	Officer to whom an RTI is lodged	77
RTI	Right to Information	Legislation providing freedom of information	77
SC/ST	Scheduled Caste/Scheduled Tribe	Lower castes/tribes eligible for some benefit	ts 67
SDM/O	Sub Divisional Magistrate/Officer	Head of a sub-division	4,26,66
SECC	Socio Economic Caste Census	Replaces BPL as eligibility for schemes	39,44
SP	Superintendent of Police	Most senior officer in charge of police district	51-59
Back to Vill	age Information page 4 Back to Table o	f Contents page 5 Go to Acronyms page 78	Page 78

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K)Application Forms

1. Forms – Pensions (Widows, Old Age & Disability) (see page 12 and 26)

Acknowledgement No.	Form-P
ı	Department of Women and Child Development & Social Welfare Government of West Bengal Passport Size Picture
PENSION INFORMATION	FORM (Form-P) [To be filled up English Block Capitals Only]
Pension Case*:	Existing New
Type of Pension*:	Old Age Disability Widow
PERSONAL DETAILS	
1. Aadhaar No.:	
2. Voter ID No.:	
	First Middle Last
3. Name of Beneficiary*:	
4. Gender*:	Male Female Other
5. Date of Birth*:	First Middle Last
6. Father's Name*:	First Middle Last
	First Middle Last
7. Mother's Name*:	
8. Religion*:	Hinduism Islam Christianity Others
9. Caste*:	SC ST OBC General
10. Spouse(Husband/Wife):	Dead Alive (Spouse name mandatory if alive) Not Applicable
11. Spouse Name*:	First Middle Last
-	
-	
12. Monthly Family Incom	
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.:	
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*:	
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *:	
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*:	
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station:	
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*:	
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*:	
CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*:	
CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*:	
CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*:	ne: ₹
CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.:	me: ₹
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.: 12. Landline No.:	me: ₹
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.: 12. Landline No.:	me: ₹
CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.: 12. Landline No.: 13. E-mail ID:	me: ₹
CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.: 12. Landline No.: 13. E-mail ID:	me: ₹
1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.: 12. Landline No.: 13. E-mail ID:	me: ₹
CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.: 12. Landline No.: 13. E-mail ID:	me: ₹
12. Monthly Family Incom CONTACT DETAILS 1. House/Premise No.: 2. Village/Town/City*: 3. GP/Ward No. *: 4. Block/Municipality*: 5. Police Station: 6. Post Office*: 7. Sub-Division*: 8. District*: 9. PIN*: 10. State*: 11. Mobile No.: 12. Landline No.: 13. E-mail ID: Acknowledgement No.: Name:	me: ₹

	OH [Orthopedically Hand	icapped1	VH [Visually Handicapped]		
	HH [Hearing & Speech H	andicappedj	MI [Mentally Illness]		
	MR [Mental Retardation]		MD [Multiple Disabilities]		
	LC [Leprosy Cured]				
. Percentage of Disat	ility:				
. Issuing Authority:					
BANK ACCOUNT DE	TAILS				
. Bank Name*:					
. Branch*:					
. Account No.*:					
. IFS Code*:					
ENCLOSURE LIST					
. Copy of Aadhaar se	f-attested:	2. Copy o	f Voter Id:		
. Copy of Ration Card	:	4. Copy o	f Disability Certificate:		
. Copy of Income Ce	tificate:	6. Conv o	f Husband's Death Certificate:		
. Copy of Bank Pass	Book:	(For w	vidow pension)		
. Nomination Form (I	n case of death):				
. Others, please spec	ify				
	er card has been provided. sent to the use of the Aadhaa	r number for	authenticating my identity for social		
ate:		_	Beneficiary Signature		
Marked fields are ma	ndatory.		Demondrary Digitator C		
or office use only					
. Acknowledgement I	lo.				
. Applicant ID:					
	NI				
. Reviewer/Approver	Name:				

2. Forms – National Family Benefit Scheme (see page 15)

FORM

APPLICATION FORM FOR FAMILY BENEFIT SCHEME

I (To be filled up by the Applicant)

Dist	rict :
	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	i f
	:
	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
	Cond. 2

	2
5.	Recommendation :
Dat	e:
	Full Address :
Not	te: This application should be sent with full particulars to the B.D.O./Municipal Commissioner concerned.
	RECOMMENDATION OF THE B.D.O./MUNICIPAL COMMISSIONER
Dat	e:
	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 :

Orders of the Sanctioning Authority:

3. Forms – Driver's Licence Learners Permit (see page 17)

FORM2 (See Rule 10)

FORM FOR APPLICATION FOR THE GRANT OR RENEWAL OF LEARNER LICENSE

To		
	The L	icensing Authority
	I here	eby apply for a license authorized me to drive as a learner, the following motor
vehicl		apply for a needed dathorized life to darre as a relative, the following motor
	(a)	Motor Cycle without gear.
	(b)	Motor Cycle with gear.
	(c)	Invalid Carriage.
	(d)	Light Motor Vehicle
	(e)	Medium Goods Vehicle.
	(f) (g)	Medium Passenger Motor Vehicle. Heavy Goods Vehicle.
	(h)	Heavy Passenger Motor Vehicle.
	(i)	Road Roller.
	0	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?

(1	 Recent photograph (photograph) to be the size of five centimeters by six centimeters.
(1	3) Enclosed medical Certificate dated issued by Doctor
(1	5) 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.
(1	6) I enclose Driving Certificate dated issued by
(1	7) I have paid the fee of Rupees
(1	8) I am exempted from the Medical Test under the Rule 6 of Central Motor Vehicle Rules, 1989.
(1	9) I am exempted from the preliminary test under Rule 11(2) of central Motor Vehicle Act 1989
St	rike out whichever is inapplicable.
D	ated : Signature of applicant Duplicate signature of applicant
DECLA	RATION UNDER SUB-SECTION (2) OF SECTION 7 OF MOTOR VEHICLES ACT, 1988.
w! in	nri/Kumari
	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).
F	OR OFFICE USE
	The applicant is exempted from the medical test under rule 6 and the preliminary test under le 11(2) of Central Motor Vehicle Rules 1989.
Lo	earner's License may be issued.
	The applicant was tested with reference to rule 11(1) of the Central Motor Vehicles Rules, 189. He has passed the test Learner's License may be issued.
*I	He has failed in the test (Reason should be specified)
Lo	earner'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 19)

		Application	No. :	Date :				
प्रधानमंत्री जिप्प योजना _{प्री. सफतता}	る ab ab a	Name	of Bank			Photo (Signature across photo)		
Applio	cation Fori	For Loan	upto R	s.50000/- unde	tri MudraYojar erShishu)	na (PMMY)		
Name of Bank & I hereby apply for			W 94049 MANAGEM	10150000000000000000000000000000000000	for			
Name of Applicant(s)	1. 2.			Father's/ Husband's Name	1.Sh. 2.Sh.			
Constitution (√)	'	Individual	Joint	Proprietor	Partnership	Other		
Residential Addr	Residential Address							
						Rented/Owned		
Business Addres	S							
						Rented/Owned		

Age Upto 10th

12th

Aadhaar No.

Mobile No.:

SC

General

Christians

Type (Pls. tick √)

(Deposit/Loan)

Illiterate

Existing:

Muslims

CC / OD-Rs

Existing

Proposed

Voter ID No.

A/c. No.

Declaration:

any

D

Date of Birth

KYC Document(s)

ID proof(pl. specify)
Address Proof(pl. specify)

Telephone No.:

Line of Business

Activity (Purpose)

Experience, if any

Annual Sales (Rs. in lakh)

Social Category (Pls. tick √)

If Minority($\sqrt{\ }$) Buddhists

Loan Amount Required

Detail of Existing Account(s), if

Education Qualification(√)

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.

If Loan A/c, amount of loan taken

ate :	
lace :	Thumb impression/Signature of Applicant(s)
Acknowledgement Slip No	or Office use only) loan Application Nodatedby
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 datedfor Rs
Place and Date	Authorized Signatory (Branch Seal and sign)

Sex: Male / Female

others

Any Others

Minority Community

Zoroastrians

Graduate Professional

Period

Driving License No.

E-mail:

OBC

Jains

Term Loan -

Proposed:

Rs.

Branch

Name of Bank &

ST

Sikhs

5. Forms – Railway Concession for Disabled People (see page 26)

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:

(b) Father's / Husband's Name :	
(c) Age:	(d) Sex:
(e) Nature of Handicap: (To be written by doc	tor whether
the disability is Temporary or Permanent)	
(f) Causes of loss of Functional capacity:	
(g) Signature or Thumb impression of Orthopa	
handicapped / paraplegic person / patient :	(not
necessary for those whose both hands are r	missing
or non-funtional).	
	(Signature of Government Doctor)
Place	
Date	
Spires 1.5 State 2. Sparence 1. Sparence 1	
Clear seal of Government Hospital/Clinic	Seal containing full name and Regd.No. Of the Doctor
* Strike out where not applicable.	307
Note:-	
(1) This certificate should be issued only to tho	se Orthopaedically Handicapped /

(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.

6. Forms – Aadhaar Card Form (see page 61)



Under Section 3 of THE AADHAAR (TARGETED DELIVERY OF FINANCIAL AND OTHER SUBSIDIES, BENEFITS AND SERVICES) ACT, 2016 (Aadhaar Act)



AADHAAR ENROLMENT / CORRECTION FORM

Aadhaar Enrolment is free and voluntary. Correction within 96 hours of enrolment is also free. No charges are applicable for Form and Aadhaar Enrolment. In case of Correction provide your EID, Name and only that field which needs Correction.

In case of Correction provide your EID No here:

1	Pre-Enrolment ID :		2 NPR Re	ceipt/TIN N	umber :	
3	Full Name:					
4	Gender: Male () Female () Transgend	der()	5 Age:	Yrs or		of Birth: DD MM YYYY red Verified
6	Address: C/o () D/o () S/o () W/o () H/o	() NAM				
	House No/ Bldg./Apt.		Street/Road	d/Lane		
	Landmark		Area/localit	ty/sector		
	Village/Town/City	02	Post Office			
	District	Sub-District				State
	E Mail	Mobile No	[11]		1.1	PIN CODE
7	Details of : Father () Mother () Guardian For children below 5 years Father/Mother/Guardian's details as Name	A CONTRACTOR OF THE PARTY OF TH		pecify this informa	tion, if they	cannot/do not want to disclose.
	EID/ Aadhaar No.:	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	[mm] vaned	hh mm eel		
Vor	ification Type : Document Based () Introduc					
Sele	ect only one of the above. Select Introducer on ntity and/or address. Introducer and Head of	r Head of Far	mily only if y	ou do not p		
8	For Document Based (Write Names of the docume	ents produced. Ref	er overleaf of th	is form for list of	valid docur	ments)
a.	POI		b. POA			
	DOB andatory in case of Verified Date of Birth)		d. POR			
9	For Introducer Based – Introducer's Aadhaar No.		sed - Details o Aadhaar No.:			Guardian () Husband () Wife ()
I he	ereby confirm the identity and address of	5				rue, correct and accurate.
Intr	oducer/HoF's Name:			Signatu	re of Int	troducer/HOF
osu	re under section 3(2) of THE AADHAAR (TAR S) ACT, 2016	RGETED DELIV	/ERY OF FIN			•
met udir cept	rm that I have been residing in India for rics) provided by me to the UIDAI is my ong biometrics will be used for generation of core biometric) may be provided to an agadhaar Act. I have a right to access my in UIDAI.	own and is t of Aadhaar ar gency only wi	rue, correct nd authentic th my cons	t and accura cation. I und ent during a	ate. I ar derstand uthentic	m aware that my informat I that my identity informat cation or as per the provisi
wn b						
ifier	r's Stamp and Signature: nust put his/her Name, if stamp is not available)				65.55	
ifier ifier m						ant's signature/Thumbprin

Instructions to follow while filling up the enrolment form

Field 2 NPR NUMBER	Resident may bring his/her National Population Register Survey slip (if available) and fill up the column.
Field 3 NAME	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 Pol is permissible as long as the change is minor spelling only, without altering the Name in Pol document. For Example: If Resident's Pol reads "Preeti", then "Priti" can be recorded if Resident wants so.
Field 5 DOB / AGE	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.
Field 6 ADDRESS	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. To include Parent / Guardian / Spouse name as part of the address, select the appropriate box and enter the name of the person. Minor Corrections / Enhancements are permissible to make the address complete without altering the base address as mentioned in the POA document.
Field 7 RELATIONSHIP	 In case of children below 5 years, it is mandatory to provide father/mother/guardian details with their Aadhaar or EID number. If the resident is not holding a Proof of Identity & 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). For other cases, it is optional for the resident to fill up the relationship details.
Field 8 DOCUMENTS	Write the name of Documents for Pol 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.
Field 9 INTRODUCER/HoF	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.

Link	Α.	DOL	4	iments

_	
4	Passport
1.	r assuuit

- 2. PAN Card
- 3. Ration/PDS Photo Card
- . Voter ID
- Driving License
- Government Photo ID Cards/ service photo identity card issued by PSU
- NREGS Job Card
- 8. Photo ID issued by Recognized Educational Institutio
- 9. Arms License
- 10. Photo Bank ATM Card
- 11. Photo Credit Card
- 12. Pensioner Photo Card
- 13. Freedom Fighter Photo Card
- 14. Kissan Photo Passbook
- CGHS / ECHS Photo Card
- Address Card having Name and Photo issued by Department of Posts
- Certificate of Identify 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
- 3. Post Office Account Statement/Passbook
- Ration Card
- Voter ID
- Driving License
- Government Photo ID cards/service photo identity card issued by PSU
- 8. 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)
- 12. Credit Card Statement (not older than 3 months)
- 13. 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 Instruction on letterhead
- 17. NREGS Job Card
- 18. Arms License
- Pensioner Card
 Freedom Fighter Card

- 21. Kissan Passhook
- 22. 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)
- or its equivalent authority (for rural areas)
 25. Income Tax Assessment Order
- 26. Vehicle Registration Certificate
- 27. 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
- 31. Gas Connection Bill (not older than 3 months)
- 32. Passport of Spouse
- 33. 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

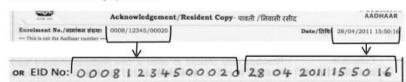
1. PDS Card

- MNREGA Job Card
- CGHS/State Government/ECHS/ESIC
 Medical card
- Pension Card
- Army Canteen Card
- Army Can
 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

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

Illustration for filling up EID No.



^{*}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 62)

Sir I/W	Only 'Individuals' to affix recent photograph (3.5 cm x 2.5 cm) I/Left Thumb impression across this photo	at a p	Arseerma artic	ulars	g of	of I	(s), p	an (Uni O co AC	Citizino	zens orpe ow the	s/In- orat	diar diar ted (Se Se omps	t of n Coentine Ru Ramying Ram	ties ile 11 ginstru ge c	form 4 code	ent A	exam	es ir ndia nples AC	befo	rpor	ng up	the f	orm	Sig			-	5545	to a ph	ssion	uals' ecent raph m x m)	itted)
	Last Name / Sumar	ne				Ļ	4	_				<u> </u>																	<u> </u>		Щ	
	First Name					Ļ							2			5 5								2			5 5					
	Middle Name					L	Ц																									
2	Abbreviations of t	he at	ove	nam	ie, a	s yo	u w	oul	d lil	ke it	, to	be	prin	ted (on th	ne P	AN	card	i													
		2 3			33	3 3	34	1	30	- 1				2	8	3.0	18	53		36		34		- 8		- 8	2		33		3.8	35 30
					\perp		I		\perp	I				\Box			$ lap{}$	I	T	\Box	\Box	\Box	\Box		\Box	\Box	I			\Box		
3	Have you ever be	en kn	own	by a	ny o	othe	r na	me'	?			Ye	s		n	No								(ple	ase	tick	as	apı	plica	ble)		
	If yes, please give that	-				_	_			_				_	7				1													
	Please select title,	√ a	s ap	plical	ble	Ĺ		Shri	Š	_[Smt		L	Kı	ımar	i	L,	M/	s		_	_	_	_	_			_	_	- 2	
	Last Name / Sumar	ne				Ļ	_																						1			
	First Name					Ļ			8 8		S 1		š.	2.25	- 1	2 20		2 2		2 2		8 8		8 1		8 8	2.0		32 3		2 2	
	Middle Name					- 1																		0								
							-	=				_	_				_		_	S 2	_	-				_	-	_				
4	Gender (for Indivi	dual a	appl	icant	s or	nly)			N	lale			F	ema	le			Tra	nsg	e nd	er			(ple	ase	tick	as	apı	plica	ble)		
	Gender (for Indivi						Part	tner	_			ıst D				tion	_		_			uals	or					-				
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Please select title, as applicable Shri Smt. Kumari M/s Last Name / Surname First Name Middle Name 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 15 Documents submitted as Proof of Identity (POI), Proof of Address (POA) and Proof of Date of Birth (POB) I/We have enclosed as proof of address and as proof of date of birth. [Please refer to the instructions (as specified in Rule 114 of I.T. Rules, 1962) for list of mandatory certified documents to be submitted as applicable] [Annexure A, Annexure B & Amexure C are to be used wherever applicable] I/We do hereby declare that what is stated above is true to the best of my/our information and belief. Place: D D M M Y Y Y Y Signature / Left Thumb Impression of	Salary Income from Business / Profession Income from House property 14 Representative Assessee (RA)								und		•							E		Cap Inco No i	oital ome	Gair from me	ns n Ot	her	sour	rces
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8. Forms – Post Office Bank Account (see page 63)



SB-AOF

POST OFFICE SAVINGS BANK APPLICATION FOR OPENING OF ACCOUNT/PURCHASE OF CERTIFICATE FOR USE OF POST OFFICE

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3. Declarations

		(1) I/We hereby undertake heme and amendments iss	,		ons and Government Savi	ngs Promotion I	Rules, 2018 applicable
		vailable at https://www.inc			I-Manual-5.aspx)		
		further declare that I/We				f India and un	dertake to inform the
		office of any change in My/o					
		by agree that account will b				ars and thereaft	er, account holder will
		he account. (In case of SSA e services of SAS/MPKBY Ag		nt opened thro	ugh Guardian).		
		Agent		Da	ate of validity		
		ng Instruction (i.e. MIS to S			,		
TD	- Exte	nsion/Renewal of account	required after ma	turity :-			
		hereby declare that no oth		een opened un	der Sukanya Samriddhi Acc	count in the nar	ne of the depositor in
		Post office/Bank in the co		h h	and and don Bullin Boards		t la tha annua af tha
		 I hereby declare that n inor in any of the Post office 			ned under Public Provider	nt Fund Accoun	it in the name of the
		ner declare that I will abid			posit in the accounts ope	ned in my nam	e and in the name of
		per provision of the sche			-		
	visions						
		SS :- I/We hereby declare		-	-	r "National Sav	rings Monthly Income
		Senior Citizen Savings Sche					
SI.	No.	Name of Scheme	Date of opening	1 1	Customer Identification		Name of Post
1		(MIS or SCSS)	of account	deposited	Number (CIF No.)	Number	Office/Bank
2							
	*If nu	umber of accounts is more,	details of all acco	unts should be	filled and attached as anne	exure duly signe	·d.
Plea.		v) the appropriate box	actails or all acco	arres siriodia de	mica and attached as anno	chare daily signe	
Dat	e:-				Signature or thumb	impression of	Applicant(s)/Guardian
				4. Nomina	ation		
I/W	e	he	reby nominate the			the exclusion	of all other persons in
		of my death the amount	-				-
wou	ıld be	payable.					
	S.No.		Full Aa	dhaar number	Date of birth of nominee	e Share of	Nature of
		nominee(s) and		nominee	in case of minor nomine	e entitlement	entitlement
F		relationship	(s) (or	otional)			Trustee or owner
	2						
	3						
_ ⊢	4						
_		As the nominee(s) at	Serial No.(s)		specified above	is/are mino	or(s), I/We appoint
Shri	/Smt/	Kumari			-		
		e sum due under the said a		ent of my/Our d	eath during the minority o	f the nominee(s	s).
		applicant(s) is/are illiterate)					
	-	re of witness Address					
		re of witness					
	0	Address					
Plac	e:						
Dat	e:				Signature or thumb im	pression of App	licant(s)/Guardian
				FOR USE OF PO			
		efully examined this applic	ation and Identific	cation as well as	s address proof documents	submitted. Op	ening of account is
	roved	nas been opened in the nan	no of		with Pc	on	(Dato) under
		scheme vide A/c No				ОП	(Date) under
		on registration details:-		uateu			
	0	Date Stamp Signatur	e of GDS Branch I	Post Master	Date Stamp Sig	nature of Sub/A	sst./Head Post Master
			Name Star	np of EDBO			Designation stamp

9. Forms – Election I Card (see page 65)

	ELECTION	ON COMMISSION	OF INDIA		
1000		FORM-6		Acknowledg	gement No.
	(See I	Rules 13(1) and 26) of Registration of Elec	tors Rule-1960		(To be filled by office)
Application for	Inclusion of Nam	e in Electoral Ro	oll for Fir	st time Voter	OR on Shifting
	tituency to Anoth				
Jioni one const	ituency to Anoth	er constituency	•		
	ion Officer,				
	e be included in the elector			(Tick appropriate box)	SPACE FOR PASTING ONE
As a first time voter		rom another constitue			PHOTOGRAPH (3.5 CM X
Mandatory Particulars	of my claim for inclusion in	n the electoral roll are	given below:		3.5 CM) SHOWING
(a) Name					FRONTAL VIEW OF FULL FACE WITHIN THIS BOX
(b) Surname(if any)					FACE WITHIN THIS BOX
(b) Surname(ii any)					
(c) Name and surname of	f Relative of				
Applicant [see item (d)] (d) Type of Relation	Father	Mother Mother	Husband	□ Wife □	Other
(Tick appropriate box)			nuspanu	wile	Other
(e) Age [as on 1 st January	of current calendar year] Years	М М	onths	
(f) Date of Birth (in DD/M	1M/YYYY format)(if known)				
(g) Gender of Applicant (Tick appropriate box)	Male Fer	male	Third Gender	
(h)Current address where	e applicant is ordinarily resid	lent House	No.		
Street/Area/Locality		, is	io i		
Town/Village					
Post Office				Pin Code	
District			State/UT		
(i) Permanent address of	applicant House No.				
Street/Area/Locality					
Town/Village					
Post Office				Pin Code	
District			State/UT		
(j) EPIC No. (if issued)		-	P 00		
Optional Particulars					2
(k) Disability (if any) (Tick appropriate box)	Visual impairment	Speech & hearing dis	sability L	ocomotor disability	Other
(I) Email id (optional)				_	
(m) Mobile No. (optional	"]	
	declare that to the best of kn		0.000.000000000000000000000000000000000	0.0	10000
	and place of my birth is Villa				
(iii)I have not applied for	nt at the address given at (h) the inclusion of my name in	the electoral roll for any	other constitue	ency.	(aute, month, year).
*(iv)My name has not alr	ready been included in the el	ectoral roll for this or any OR	other assemb	oly/ parliamentary con	nstituency
*My name may have bee	en included in the electoral ro			Constituency in	
State in which I was ordin	narily resident earlier at the				may be deleted from that
electoral roll.	t annuantiata				
* strike off the option not	. uppropriate				

Address of edi	rlier place o	of ordinary reside	ice (ii appiyii	g duc to si	in ung non	dilotti	er con	istitue	iicy/								
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Post Office							Pin Co	ode	Γ			7			1	*	
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